

ISSN: 2231-167X (Print)

Impact Factor 6.889

UGC Valid Journal (The Gazette of India,
Extraordinary Part III, Section 4, Dated July 18, 2018)



Inspira-

Journal of Modern Management & Entrepreneurship (JMME)

(A National Multidisciplinary bi-lingual Quarterly Double Blind Peer Reviewed Refereed Journal)

Vol.13 | No.01 | January-March, 2023

Journal of Inspira Research Association

Indexing Status: Inspira-JMME is Indexed and Included in:

COSMOS Foundation & Electronic Journal Library EZB, Germany || Directory of Journals indexing (DOJI)
International Institute of Organised Research (I2OR) || Global Society for Scientific Research (JIF)
International Accreditation and Research Council (IARC) || Research Bible || Academic Keys
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ISSN : 2231-167X || IMPACT FACTOR:6.889

INSPIRA- JOURNAL OF MODERN MANAGEMENT & ENTREPRENEURSHIP

(A National Quarterly Peer Reviewed Refereed Journal of IRA)

Volume 13

No. 01

January - March, 2023

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A STUDY ON ROLE OF WOMEN IN THE CONSUMPTION DECISION MAKING PROCESS FOR HOUSEHOLDS IN RURAL AREAS OF HARYANA WITH SPECIAL REFERENCE TO GURUGRAM DISTRICT

Dr. Mukesh Kumar*
Dr. Naina Vohra**

ABSTRACT

The goal of the current study is to comprehend the significance of women as decision-makers when it comes to household spending on family consumption. Data collection methods include direct interviewing and surveys. The responses to their opinions from twelve years ago and now have been attempted to be recorded. The information obtained through the approach of a personal interview has also been utilised to comprehend the circumstances of the women respondents in their family twelve years ago and today, as stated by them. The paired t-test was performed using the data obtained from the questionnaire. The change in answer provided by participants has been evaluated using the paired t-test technique. The suggestions of the female members are being taken more seriously at the present time as compared to their suggestions twelve years ago.

KEYWORDS: *Decisions –Makers, Family Members, Interviewing and Survey, Assist from Bank.*

Introduction

Indian traditional society places extremely little value on the opinions of female household members when it comes to making decisions. The male-dominated family mentality always implies that the female members of the household are incapable of making decisions. This mindset has its origins in women's lower levels of education. The idea that women are less than their male counterparts stems from a vicious circle of misinformation. Girls in homes have less access to educational resources than their male counterparts, and as a result, they are less educated. Again, due to their lower level of knowledge, their opinions will have less of an influence on how decisions are made in the home, furthermore, because females participate less than in household decision-making procedures.

In the society, both men and women have certain roles, and the structure of household decision-making is determined by hierarchies based on generation and gender. Women are an essential component of the family and a driving force behind socioeconomic advancement, for example. Depending on their financial status, the size of their family, the type of jobs they have, and a variety of other criteria, women carry out a variety of responsibilities. At all levels, women have historically had less say in decision-making. Men typically make decisions on a variety of family-related issues. Women are frequently not even consulted.

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In our patriarchal culture, it is customary for males to make judgments on all manner of domestic and societal issues, with women just being expected to follow them. Despite the fact that this convention has been evolving, it has not done so at the necessary rate. Women are underprivileged not because they lack the capacity to contribute to production, but rather because they lack the opportunities to do so or because their domestic work is not valued as a source of income. The objectives of equality, progress, and peace cannot be attained without the active engagement of women and the inclusion of women's opinions at all levels of decision-making.

Changing Role of Women in the Society

Women in society now have new chances because of the new information technology era and how quickly it is spreading, especially in rural areas of developing countries like India. India is a developing country like many others around the globe, and women there have less access to educational resources than men do. This research is focused on the underdeveloped Indian state of Haryana. As a result, women in society face higher barriers to education, and their position in the decision-making process is further hampered by their limited access to education. However, the growth of information technology has given women the chance to get educated and gain equality with their male colleagues. Government of has taken many initiatives after independence for the betterment of women those initiatives have allow women to connect themselves from new and more promising outer world.

Review of Literature

Every country in the globe has a population that is around 50% female. About 50% of Indians belong to this group, however their positions in homes do not correspond to their proportion in the population. In the majority of houses where males predominate, views of women as household members are not taken seriously. According to the information supplied by the female household members during our survey for this research, it was at least a circumstance that existed ten years prior. However, the subject of this research paper is whether or not things have changed for the better. By questioning women about their influence on the household's decision-making process, this research seeks to understand how women's roles are evolving.

Women identify differently depending on the social choices they make. The dominant position of women in our predominantly male culture is difficult for males to understand. However, women are incredibly valuable human resources for the advancement of any community, and their underutilization can seriously impede a country's growth.

The key to advancing any segment of society is education. The fact that women are comparatively less educated than their male counterparts accounts for women's backwardness in society. They have been kept out of school and other opportunities as a result of the male-dominated society in our country. Their lack of education has further set them back in terms of family decision-making. The ability of the family's female members to make decisions has been severely hampered by their little exposure to the outside world. But the less fortunate members of society have been able to, thanks to modernization and the expanding availability of new information technologies.

The Status of Women in Indian Society

In our tradition Indian literature, which demonstrates the great appreciation of women in society, women were seen as the source of power and riches. Women are exalted as goddesses in a segment of our literature that is specifically dedicated to their worship. Unfortunately, women have always been seen as the family's property—a possession that males may own—instead of as anything more than a tool for reproduction. and can be moved at the men's discretion from one hand to another. Some of the most horrible acts ever perpetrated by males against women may be found in history books. Thus, when we discussed the so-called advanced civilization of India, it had a flaw.

Fortunately, though, the issue is becoming better in our contemporary day. Although it may not have arrived on time, it is definitely improving. New doors for the advancement of women have been opened by the modern educational innovations supported by modern thought.

Numerous national and international organizations have released assessments on how women fit into society's various spheres. Aside from their conventional passive roles as mother, daughter, etc., women can play important roles in the development of many areas of society. Leading experts have pushed for a more significant role for women in society, starting in the home.

The goal of the current study is to comprehend the function that women play in a household's decision-making process regarding its consumption habits. The ladies have been asked to compare and contrast their current and ten-year roles in decision-making. They gave the same answers when asked about their roles both now and ten years ago.

Data and Methodology

Direct interviews with female respondents served as a source of data for the study, as did the distribution of the special questionnaire created just for it. Personal interviews, particularly with women over the age of 36, made it clear that these women had seen a major shift in their ability to make decisions. According to the personal interviews, the family's female members' opinions are now treated more seriously than they were twelve years ago.

Limitations of Study

A thorough examination of female customers is required, along with a close examination of actual circumstances and the causes of each and every dimension. Even if the researcher promised that the information would only be used for research and an academic purpose, all the information gleaned from the respondents is complex. Additionally, there is a guarantee that no questions about risk factors will be posed. This made the interview last longer. Even though they were quite cooperative, they required each question to be explained for the study's underlying purposes, which added time to the procedure.

Problems of the Statement

Highly engaged female customers make up a significant portion of the Indian market. Women customers make up a rising portion of the market. Indian women actively participate with their families in all purchasing decisions. Indian businesses recognized her buying power and reached out to her via all available channels in an effort to persuade her. In order to identify women as a valuable customer category, marketers and manufacturers have begun to develop concepts and make goods that are centered on women. Despite having a significant impact on the market as buyers, sellers, and consumers, women nevertheless face challenges on a cultural, social, emotional, and psychological level.

A desire to purchase things and services more wisely is the foundation of the social and economic command known as consumerism. However, it is not the reality many women, particularly in rural areas. They are in a position to make thoughtful judgments in all areas, which will result in a lack of self-satisfaction because their choices primarily benefit and satisfy their families and society rather than themselves. Therefore, even though marketers and manufacturers saw women as a valuable customer group, the benefits did not really accrue to that group. As a result, this study focuses on the women shoppers in the Vellore area who follow a specific pattern while making purchases for their homes.

Finding

The goal of the current study work is to comprehend the significance of women as decision-makers when it comes to household spending on family consumption. Data collecting methods include direct interviewing and surveys. The respondents' replies addressing their opinions from twelve years ago and now have been attempted to be recorded. The information obtained through the approach of a personal interview has also been utilised to comprehend the circumstances of the women respondents in their family twelve years ago and today, as stated by themselves. The paired t-test was performed using the data obtained from the questionnaire. The change in replies provided by participants has been evaluated using the paired t-test technique. To determine the change in the replies gathered by the surveys, a paired t-test has been performed. If the N is the same regardless of the number of respondents, the paired t-test statistic is a trustworthy instrument for determining the change in the data.

Result and Discussion

Due to their responses to the questions, it was discovered that the women customers in the Gurugram district were a diverse bunch from another location. 58 percent of the respondents said that they purchase goods and services without paying for them because they are unaware of the risks involved. Affected parties cannot file a lawsuit without the bill if the acquired item has any flaws or has physically harmed the customer. In order to conserve the money provided by their husband, women, particularly Indian homemakers, haggle with the vendor while buying goods, according to more than half of the survey participants.

When compared to their family's monthly income, respondents with incomes up to Rs. 5000 indicated that cash purchases were their preferred method of payment. There is also a considerable disparity between the respondents' favorite method of payment and their level of income. Nowadays, practically all manufacturers have established service centers around the nation to offer reliable support. For instance, Nokia gives emphasis to services for mobile phones. Nearly 88 percent of the respondents claimed to use a licensed service facility.

Suggestions

The recommendations are founded on the data taken from the study. It has been discovered that businesses and service providers deceitfully lure customers to pay nothing for goods and services in order to avoid paying taxes on them. Since the customer cannot take advantage of any warranty advantages and the government will lose indirect tax income, both the general public and the government are impacted. It is notable that more than half of respondents claimed to occasionally haggle over price while making a purchase. Thus, it is evident that there isn't a set pricing for a lot of goods. When compared to those who negotiate, those who lack the ability to do so pay more than the asking price and are therefore exploited.

Scope for Future Research

Since the current study's focus is only on female customers in the Gurugram district, it might serve as a model for future research comparing males to women, men within the Gurugram district, and districts in Haryana and other Indian states.

Conclusion

The living levels of various social classes in various places are same under the current Indian economy. Even consumers who aren't particularly wealthy can buy something new to demonstrate their status within the affluent heritage. A client receives an immediate thrill when they buy a pricey item to raise their social standing. As it is observed that the Vellore district is changing as a result of numerous influencing factors, where the people prefer making cash purchases and only approach authorized service centers when a product has a defect, they also check the product's quality requirements for purchase as well as its expiration date.

Even if the purchasing habits of women customers in the Gurugram district have changed, there are still aspects that still need to be developed if the area is to have a chance of competing with neighboring cities in terms of the quality of life for its residents. It is also discovered that there is still a need to raise people's standards in many areas, including education, occupation, and income level, particularly for women who live in the Gurugram district.

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GREEN MANAGEMENT

Dr. Shikha Nainawat*

ABSTRACT

Earth is the home of many living and non-living things. It is our planet. It is our foremost responsibility to save our earth. Global warming and pollution is increasing day by day. To save the planet we need to reduce the global warming and different kinds of pollution i.e. air pollution, land pollution, noise pollution, water pollution etc. Green management is a practice to save the bio-diversity, natural resources from pollution, global warming and other acts that can deplete the environment. In green management organization uses those practices that can reduce the pollution, waste production etc. it also focus on sustainable development of natural resources and fully the social responsibilities. In this competitive environment, if organization wants to run for long time and earn profit in long term it needs to focus on economic and at the same time it need to fulfill its environmental responsibilities. Environment protection directly connects with the bio-diversity. The organization can plays vital role by opting green management in saving the environment that will directly save the bio-diversity as well. There are many companies like Apple, Amazon, Google, General Motors etc. have changed their way of operations to take a step ahead towards greener future. Companies need to focus to produce products that are bio-degradable and recyclable. Originations use natural resources so it's their responsibility to give back to the society. Under social responsibility companies need to plant the trees and judiciously they should use the natural resources. Glass bottles and plastic bottles should recycle. It is not only the responsibility of organizations only to save the environment but society is equally responsible for the same.

KEYWORDS: *Global Warming, Pollution, Green Management, Bio-Diversity, Recyclable.*

Introduction

Green management is a process where companies reduce the waste and move towards environmental sustainability. Companies look at their supply chain and identify the source of waste production and try to reduce them. Companies reduce the use of harmful chemicals in their production process. Reuse and recycling are two important techniques that companies use to reduce the waste.

- **Reuse:** Plastic, paper, glass bottles etc. are the major materials that people use in their day to day life. On an average India produce 3.5 million tons of plastic annually with 25,490 per capita. Plastic is non-biodegradable material and glass does not decompose. If people use these materials again for their use in any form it will reduce the waste generation. Another method of reusing these materials is recycling. If these materials go under recycling process it can change the form of these products and can be reused again.
- **Recycling:** Paper is biodegradable but the major raw material comes from trees. Deforestation increases due to paper industries. Therefore it is required to recycle the paper. On an average Indian recycling industries required 14 million tons of waste paper to meet the current demand

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of population. India's plastic recycling market is increasing every year. In the financial year 2021 is 6.06 million tons and it will increased by 12.43 million tons by 2023. In India approximately only 45% glass waste gets recycled every year. As glass is not decomposing so it's required to recycle it. It's a good part that glass can be recycled almost 100% without losing its purity and quality.

Scope of Green Management

Earth is our planet and it's our mutual responsibility to save our planet. Changing lifestyle, industrial development etc. have increased global warming, climate change carbon emission etc. we need to protect the earth and should move towards sustainable development. Companies like Apple, Amazon, General Motors, Google and many other brands are moving towards sustainability by changing their business operations and ensuring for a greener future.

Companies need to observe their business operations and try to improve it that creates no harm or less harm to the environment. Companies should involve ethics in business. Earn profit but don't harm the environment.

Steps for Green Management

- Reduction in pollution
- Introducing those activities that can reduce the waste and recycle the waste
- Initiatives for sustainable supplier and improved chains for production
- Step towards renewable and sustainable energy
- Work towards tree plantation programs, environmental charities and other green initiative activities
- Find out new ways in green technologies

Benefits of Green Management

Green management is a step towards sustainable development and improved production facility that not harm the environment. Industries are the major source of pollution. They are the major cause of water, land, air and noise pollution. If the industries adopt the green management especially in production process it can reduce the pollution and save the environment. Through adopting greener technology the health of living organism will improve and we can be benefited by the natural environment. If organizations use the natural resources in sustainable manner then they can be preserved for future use as well.

On legal part the organizations are bound to save the environment otherwise they bear the financial penalties. For different industries different limits are fixed under air, water, noise and land pollution. The organizations cannot discharge the pollutants beyond their decided permissible limits. Organizations use resources from the environment for their operations they need to return it back and simultaneously they should use them in sustainable manner, to fulfill Corporate Social Responsibility (CSR) is mandatory for the organizations. In Corporate Social Responsibility companies' work towards society, environment and other related tasks where companies return back to the society and environment of what they use. Companies with CSR activities enhance their brand image, employee retention and employee well-being. Customers also prefer those company's products that are environment friendly and fulfill their Corporate Social Responsibilities. Many global companies like Apple, Google, and Facebook are working towards reducing carbon footprints and claiming that they have adopted the supply chain that is 100% carbon neutral. By adopting green management and green initiatives companies actually opens new ways of doing business that leads towards innovations and open new sources of development that could enhance the revenue for the organizations. Going greener can develop new features in the existing products or even entirely new product.

Toyota is presenting an example for the same where the company identifies the demand of new and more energy. This led to Toyota to develop a hybrid car that was fuel efficient and could run on fuel and electricity. Toyota launched this hybrid car named Prius in the year 1997. After launching the car Toyota set the new age for competitors and opened new market for fuel efficient cars that can attract environment friendly drivers.

A Step towards Greener Workplace

There are various benefits for an organization with green management. Now companies should establish an environment that is energy efficient and environment friendly. This can be achieved from inside the organization. Companies should develop a workplace that takes the organization towards green management. This can be achieved by following some steps those are as below:

- **Company should assess its current position:** Company should audit its current working practices and behavior and assess the impact of each activity on the environment. This exercise can highlight those areas that impact on the environment and where company is required to change and modify its working process. For an example company can shift towards paperless work, identify the material that is really required, and reduce unnecessary purchase and waste generation. Here company simply identify the areas where is need to change.
- **Company should set the specific and measurable goals for environment:** In the step company identify its areas that impact on the environment now in second Step Company should set the goals for itself to reduce the impact on environment. These goals should be specific, measurable and achievable. Here company should monitor its activities that it's really working towards reducing the impact on environment and control the process as per requirement. The easiest way to analysis is cost-benefit analysis. The company can compare the greener practices with previously used practices and can compare it on cost-benefit ratio.
- **Company should rethink before purchase:** There are many products that company purchase in their day to day activities. These products can be for production purpose or for run the day to day activities or business operations. Every product that organization purchased is required or not that need to be analyzed. Many times it happened that company purchase the product without checking its necessity and stock. In such cases company purchase those items that are not actually required or already in stock, in both the cases company increase the waste generation. Company should adopt reuse and recycling process. For an example for printing any not so required document company can reuse the paper, in washrooms company can place cloth towel instead of paper towel or electric hand drier machine. These simple things can save the money and reduce the waste as well. Therefore before make any purchase the company should rethink about its purchase that this product is really required or any environment friendly product can be purchased.
- **Company should go for recycling process:** Here company need to educate the employees of the organization. Company should educate the employees about recycling process, products that can recycle and benefits for recycling. Company can identify some recycling points where employees can get aware about the products that can and cannot recycle. Company should also educate the employees about dispose of the hazardous waste such as electronic waste and batteries. For example if the old version computer is not in use by organization it can be donate or company can install the latest version (if possible) in the computer for further use.
- **Company should keep watch on its usage of power:** Office generally works more than 8-9 hours. In these hours lights, fan AC, air purifier etc. continuously work. These products run on electricity and it cannot be avoided. Companies can use energy efficient items such as LED bulbs, solar lights, energy saver AC etc. this change can save the electricity almost 70-75 percentage and reduce the heat production by 50 times. It's a duty of every employee that if the lights and other electric equipment are not in using that needs to be turned off. Company can install automatic light system in washrooms and conference hall where electric equipment can switch off when they are not in use. These processes will not only save the electricity but also benefited the company in terms of cost.
- **New ways of energy suppliers:** Company should identify the new ways of energy suppliers. Company can install solar system, micro wind turbine to generate electricity. These energy suppliers can fulfill the day to day need of electricity of an office.
- **Tree plantation:** As we know for all living organisms oxygen is essential element for their survival. Trees are the major source of oxygen supply. In the process of photosynthesis trees use carbon dioxide and release oxygen. This oxygen is the element of air that living organism in breathing process. There are many companies that cut the trees in any form for their businesses and pollute the environment. It's the responsibility of the organization plant the trees to make the balance of the environment.

- **Reduce the use of vehicles:** Company can reduce the pollution by adopting the car pooling methods. Employees who live in almost same areas can use carpooling methods. Employees can use small vehicle rather than big cars; bicycle use is one of the most environment friendly methods. After Covid employees understand the importance and methods of work from home. if the physical presence of employees is not required company should give liberty to its employee to work from home. If face to face meeting is really not required than avoid journey and use technology to conduct virtual meetings, job interview, conferences etc.
- **Review your efforts:** Time to time company should analysis the process and technology it is using. Company should be flexible enough to shift on the latest technology if required.
- **Inspire others:** In case company is able to achieve its energy efficient goals it should educate and inspire other to move towards eco-friendly technology and methods. Saving the environment is our collective efforts and we need to work together to save our planet.

Conclusion

Green management definition is differing in various minds but the right definition is to save the environment and use eco-friendly technology for sustainable development. Organizations should check and analyses their working practice and identify the waste generated areas and try to reduce them. Recycling and reuse are two most important methods to reduce the waste. Saving the environment is our mutual efforts that need to spread and efforts should be made for the same.

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GEOGRAPHIC PROXIMITY TO FINANCIAL LENDING INSTITUTIONS PROVIDING ACCESS TO HOME LOANS IN INDIA

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ABSTRACT

Accessing banks over long distances might be a significant development hurdle. This research paper focuses on the importance of the geographic proximity of home loan borrowers to their financial lending institutions and how the distances between lending institutions and their home loan beneficiaries have changed in India over time. In addition to this, the housing loan behaviour of the borrowers towards proximity is also examined. Primary data was collected from banking clients who had availed of home loans from the banks in India. While secondary data is gathered from a survey of the literature and the banks' official websites. This research paper has found that customers prefer a lending institution that is closer to their house than one that is closer to their place of business. According to the survey, the distance between borrowers of mortgage loans and their lenders has gotten longer over time as a result of spreading houses to the wider areas and technological improvements. Further, internet banking is an additional option for banks that can help them increase their geographic reach at a far cheaper cost. This research paper also revealed a general tendency toward less face-to-face communication between lending organizations and borrowers of house loans. There is evidence, nonetheless, that these modifications might not have had an equivalent impact on all banks as well as on borrowers. Furthermore, the difference between the housing loan behaviour of borrowers from the banks and non-banking financial lending institution is examined by considering their demographic profiles.

KEYWORDS: Proximity, Home Loan, Banks, Financial Lending Institution, Non-Banking Financial Lending Institution.

Introduction

The geographic area over which banks are willing to extend credit has important implications for competition in bank lending and the application of antitrust policy. There is some evidence that improvements in information technology, most notably credit scoring, may have increased the ability of banks to lend to distant business borrowers. Such a shift could expand the size of a geographic market, but if this effect is limited to larger lenders, a possible consequence is that the market becomes segmented and that lending distance at more local banks actually decreases. Significant developments have happened in the technology used by banks to provide financial services, as well as in the regulatory framework in which they operate, during the last several decades. Changes in technology have included both advances that allow banks to connect more effectively with consumers or potential customers and those that help banks to more properly monitor and manage risk, such as credit scoring and loan securitization. Simultaneously, banking regulation has reduced many of the regulatory hurdles that restricted the geographic areas in which banks may operate. The modifications varied from fewer limitations on branching activities to increased freedom for banks to offer financial services to a wide

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distance without additional regulatory burden. Technical and regulatory advances have certainly influenced the structure of the banking business. Nonetheless, the banking business in India remains vast, with the bulk of banks focusing on servicing their local community and clients. As a result, there is much dispute on whether legislative and technical developments have transformed the techniques of providing financial services sufficiently to break families' and small companies' traditional reliance on local providers. Proximity may provide lenders with screening prospective borrowers and monitoring loans, particularly in the case of home loans. Lenders must rely on "soft" information gathered informally through connections between the lender and the borrower in the absence of "hard" information. The physical distance between the borrower and the lender has received a lot of attention in recent studies on commercial banking (for a review, see Alessandrini et al., 2009), (Alessandrini et al., 2010), but it has gotten very little attention in the housing loan borrowers and their lender bank. Therefore, in this research paper, the focus is on why geographical proximity matters and how the proximity between financial lending institutions and their clients has altered in the Indian banking sector. The difference between behaviour of banking borrowers and non-banking borrowers regarding proximity to the lending institution is also highlighted. Specifically, several rationales for why geographic closeness may be a significant component in the supply of banking services, as well as whether these rationales remain relevant in the current banking environment are investigated. Then, concentrating on home loan borrowers, which have garnered the greatest attention in the banking industry, we studied the literature survey to see how the geographic distances between banks and their home loan borrowers evolved.

Literature Survey

According to Kwast, Starr-McCluer, and Wolken (1997), 92.4 percent of small firms utilize a depository institution within 30 miles. Furthermore, these authors discovered that the typical distance between a small business and its lender for lines of credit, mortgage loans, equipment loans, motor vehicle loans, and other loans is six miles or fewer. Capital leases were the only traditional lending product with a longer median distance, at 39 miles. Using more recent data from the National Federation of Independent Business's Credit, Banks, and Small Business Survey, Scott (2003) discovers that in 2001, the average distance (measured in travel time) between a small business and its primary financial institution was 9.5 minutes, with a median of 5 minutes. The theoretical literature has advanced two distinct arguments for why distance should be used as a disincentive to lending. The first is borrower trip cost, which is derived from classic models of spatial competition. Prospective borrowers must suffer travel expenses in order to conduct business with a lender, in much the same way that a depositor must spend travel costs to do business with one depository institution rather than another. This type of argument may be found in papers by Chiappori, Perez-Castrillo, and Verdier (1995) and Park and Pennacchi (2003). The lender incurs costs in gathering this soft information since it may need several site visits by a loan officer to the small business or specialist understanding of the local market in which the firm operates. Furthermore, banks may get information about small businesses through the supply of non-loan-related banking services, such as checking accounts, which are often offered by local vendors. In these cases, a business is more likely to acquire favourable loan conditions from lenders located closer to the firm, because close lenders pay lesser expenses to gather soft information. Almazan (2002) illustrates this sort of paradigm. The theoretical models of Dell'Ariccia & Marquez and Hauswald & Marquez (2002) are most immediately applicable to questions pertaining to how changes in the competitive environment may modify the link between distance and lending. If large banks have access to a cheaper source of money; this may allow them to extend loans to more distant markets, even if the large banks may be at a disadvantage in terms of knowledge compared to closer, local financial institutions. Hauswald and Marquez (2002) provide a model that focuses on "informational distance" and its link to lender investments in information collection technologies in a companion study. As competition develops, one conclusion of their model is that banks may respond by moving their resources to loans with more informational closeness. If informational closeness corresponds to physical proximity, then as competition develops, the gap between borrower and lender may shrink. While this theoretical research demonstrated why distance is significant and how changes in the competitive environment may influence the value of distance, relatively few empirical investigations have studied the developing link between distance and bank lending. Petersen and Rajan (2002) conducted research that looked at how the link between distance and lending has changed through time. Using the 1993 SSBF, the authors argue that the gap between small businesses and their lenders is growing with time and that this phenomenon is linked to increases in bank productivity. These conclusions are based on the authors' "synthetic panel" generated from the 1993 SSBF cross-section, in which the distance between borrower and lender is

compared to the period when respondents in the 1993 SSBF say the loan relationship began. Wolken and Rohde (2002) did a more direct temporal comparison that looked at more recent years, comparing the findings of the 1993 and 1998 SSBF surveys. They discover that the average distance between the business's headquarters and the financial institution granting the loan climbed from 115 miles in 1993 to 244 miles in 1998, while the median distance increased from 9 to 10 miles over the same period. This substantial disparity between mean and median changes is clearly caused by a sharp rise in the distance in the distribution's upper tail. Decomposition by loan type suggests that this phenomenon has been most prevalent for capital leases and motor vehicle loans. Degryse and Ongena (2002) investigated the link between distance and lending over time. The authors investigate whether the distances between borrowers and the bank have changed over time in a work that examines how the distance between a borrower and a lender impacts the interest rate paid on loans from a big Belgian bank. They come to the conclusion that the gap between the bank in their research and the European enterprises it served did not grow much between 1975 and 1997. Taken together, the findings of the first two empirical investigations support the assumption that the distance between lender and borrower has increased over time for "Intermarket" loans or loans made across larger distances. While this rise in distance may be due to advances in broad-based screening procedures, it does not indicate a trend in distances for more local, relationship-driven" loans. Similarly, the findings of Degryse and Ongena (2002) indicate that the trend in the impact of distance may not be universal. While it is likely that the innovations that have led to the rise of longer-distance "intermarket" loans are also at work to increase distances associated with shorter-distance "Intermarket" loans, this does not have to be the case. Indeed, the extant empirical literature's findings do not contradict the predictions of Dell'Araccia & Marquez and Hauswald & Marquez (2002) about the asymmetric effects on the link between distance and lending.

Objectives of the Study

- To examine the changes in proximity between borrowers and financial lending institutions over time.
- To compare housing loan availing behavior regarding proximity to the financial lending institutions.

Methods and Material

Sampling

A total sample size of 480 borrowers in India is used for this study, with 240 respondents selected by stratified random sampling from banks and NBFCs each. We split the population into smaller subgroups or strata to give equal representation. India is considered as a research location reason being it is separated into four regions: north, south, east, and west. Two cities from each region are selected by using random sampling. Furthermore, borrowers who have taken out home loans from public banks, private banks, and non-banking financial firms that will be in operation at the time of data collection will be considered for the research.

Data Collection and Statistical Tools

The current study relied on both primary and secondary data. Secondary data was gathered from existing proximity literature, reputable publications, and official websites. A well-designed questionnaire is used to obtain primary data from the respondents. To meet the study's aims, the acquired data is examined using several relevant statistical approaches. The SPSS 20.0 software version is used to run tools like mean and independent t-test.

Results and Discussions

A review of the literature explains the theoretical reasons why distance may be relevant in lending and evaluates the empirical data, with an emphasis on research that specifically addresses how the link between distance and lending may change over time. Further, the study finds that distances grew, although the magnitude of the rise varied significantly depending on the types of financial services provided and the organizations that provided them.

Changes in the proximity between borrowers and their financial lending institutions

Proximity varies greatly between lenders and borrowers; the majority of loans given to borrowers are provided by local institutions. Furthermore, most of the borrowers avail loans within five miles of the financial institutions. The proximity of clients to their financial lender providers, as well as the frequent usage of in-person engagement, indicate that geographic proximity is still important. The second

conclusion drawn from the literature review is that value of geographic proximity appears to differ significantly depending on the kind of organization providing loans. Even when the kind of service is controlled, the proximity between borrowers and non-banking financial lending institutions is much larger than the proximity between borrowers and banks. The third conclusion from the literature survey is that the geographical relationships between borrowers and their lenders are shifting over time. During the decade under consideration, both mean and median distances between most institution types and borrowers rose. Further, a general trend toward decreased in-person engagement between clients and their loan providers has appeared. Disparities in proximity and the preference for in-person engagement varied between institution kinds and loan seekers therefore; the extent to which distances altered during the decade. Any technical improvements that may have contributed to these greater distances and decreased utilization of in-person engagement appear to have had differing degrees of impact on different institutions and borrowers. Another conclusion is that, while distances between borrowers and their loan providers have usually grown, the increases throughout the decade have not always been monotonic.

Statements Examining Housing Loan Behaviour of the Respondents towards Proximity

The geographical proximity between the borrower and the lending institutions is referred to as proximity. It is the most important thing to consider when choosing a lending organization to obtain a home loan. Generally, financial lending organizations that are closer to the borrowers are chosen since they are easier to visit. However, when other considerations are included, its significance may alter, since it is believed that distance will raise the cost of taking out loans. The greater the physical distance between the lending institution and the borrower, the higher the cost as well as the borrowers' discomfort. As a result, it is critical to investigate the proximity behaviour of borrowers when they get a home loan. Respondents are asked to assess the four propositions on a Likert scale of 1 to 5. To take the study to the next level, the consistency of the statements is evaluated using Cronbach's alpha, and the results are documented in the table below.

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
0.792	4

Source: Primary Data

The dependability value in Table 1 is 0.792, which is greater than the necessary level. As a result, the scale can be utilized for future investigation. The difference in respondents' housing loan behaviour based on proximity to the lending institution is examined using a mean score and an independent t-test, and the findings are shown below:

Table 2: Respondents' Proximity Behaviour towards Housing Lending Institution

Sr. No.	Statements	Mean Scores among Respondents		t-value
		BANKs	NBFCs	
1	I availed housing loan from that lending institution which was closest to my house	4.27	3.04	12.124**
2	I availed the housing loan from that lending institution which was closest to my office	4.15	3.66	4.286**
3	Proximity to a lending institution was an important factor that I considered while choosing a lending institution	3.97	3.80	2.587**
4	Lending institution should be within the locality/Block of the customer	3.95	3.86	1.458

*Significant at 5% level, **Significant at 1 % level

Table 2 shows that banking respondents prefer the bank's proximity to their home when applying for a home loan, with a 4.27 mean score, as opposed to NBFCs, where the mean score is 3.04. Borrowers from banks have also considered the distance from their workplace to the bank when choosing a lending institution for a house loan, however borrowers from NBFCs are more flexible than banking borrowers, with a 3.66 mean score. Furthermore, clients prioritise closeness when choosing banks over NBFCs, with a 3.97 mean score while NBFCs capture a 3.80 mean score. Last but not least, bank customers believe that lending institutions should be located near the customer's neighborhood/block, with a 3.95 mean score, whilst NBFC borrowers agree with a 3.86 mean score.

H₀: There is no significant difference between the housing loan behaviour of banks and NBFCs borrowers towards proximity to lending institutions.

H₁: There is a significant difference between the housing loan behaviour of banks and NBFCs borrowers towards proximity to lending institutions.

Independent t-tests revealed that there is a difference in the housing loan behaviour of respondents of banks and NBFCs in relation to proximity of lending institutions in all statements except lending institution should be within the customer's locality/block. As a result, at the 5 percent level of significance, the null hypothesis has been rejected in all assertions except the one specified.

Proximity Behaviour Across Demographics: Statistical Analysis

This section of the study shows how respondents behave in terms of closeness to housing loan lending institutions when obtaining housing loans. Hypothesis as well as their statistical analysis; with mean scores for banks and NBFCs based on gender, age, marital status, work status, educational qualification, place of residence, type of family, and self-income are shown as follows.

H₀: There is no significant difference between the demographic variables of the bank borrowers and NBFCs borrowers with respect to housing loan proximity behaviour.

H₁: There is a significant difference between the demographic variables of the bank borrowers and NBFCs borrowers with respect to housing loan proximity behaviour.

Gender-wise Analysis

In order to determine whether there is any statistically significant difference in respondents' behaviour in terms of housing loan proximity in both banks and NBFCs, an independent sample t-test is used in this section on statements assessing proximity behaviour of customers across gender.

Table 3: Proximity Behaviour Across Gender

Sr. No.	Statements	Gender	Banks Mean	NBFCs Mean	t-value
1	I availed housing loan from that lending institution which was closest to my house	Male	4.31	2.99	11.327**
		Female	4.17	3.18	4.799**
2	I availed the housing loan from that lending institution which was closest to my office	Male	4.22	3.57	4.957**
		Female	4.00	3.95	0.220
3	Proximity to a lending institution was an important factor that I considered while choosing a lending institution	Male	3.99	3.82	2.395*
		Female	3.90	3.75	1.159
4	Lending institution should be within the locality/Block of the customer	Male	4.02	3.85	2.221*
		Female	3.79	3.88	0.808

*Significant at 5% level, **Significant at 1 % level

According to table 3, males from banks and NBFCs obtained a home loan from the lending institution nearest to their home with 4.31 and 2.99 mean scores, respectively, while females secured 4.17 for banks and 3.18 for NBFCs. In the event of obtaining a home loan from the lending institution nearest to my workplace, the males of banks administered 4.22 mean scores and NBFCs males captured 3.57 mean scores. Furthermore, banking men believe proximity to be a more crucial feature when selecting a lending institution, with a 3.99 mean score and 3.82 mean score for NBFCs. In addition to this, banking men's behaviour is more favourable for local lending institutions by administering a 4.02 mean score in comparison with NBFCs.

The table 3 clearly shows that males and females from both domains namely banks and NBFCs, are significantly different for all claims except females. In the cases of 'I obtained the housing loan from the lending institution that was closest to my office,' 'Proximity to lending institution was an important factor that I considered while choosing a lending institution,' and 'Lending institution should be within the customer's locality/block,' females from banks and NBFCs do not behave significantly differently at the 5 percent level of significance.

Age-wise Analysis

The purpose of this section is to illustrate the differences in borrowers' housing loan behaviour with regard to housing loan proximity for banks and NBFCs depending on their age groups. The T-test is used to generate the results, which are shown below.

Table 4: Proximity Behaviour Across Age

Sr. No.	Statements	Age	Banks Mean	NBFCs Mean	t-value
1	I availed the housing loan from that lending institution which was closest to my house	30 years and Below	4.32	3.04	6.418**
		31 – 40 years	4.25	3.03	7.190**
		41 – 50 years	4.38	3.14	5.405**
		51 years and Above	4.00	2.86	3.606**
2	I availed the housing loan from that lending institution which was closest to my office	30 years and Below	4.02	3.46	2.323*
		31 – 40 years	4.17	3.96	1.195
		41 – 50 years	4.33	3.74	2.384*
		51 years and Above	3.96	3.57	0.937
3	Proximity to the lending institution was an important factor that I considered while choosing a lending institution	30 years and Below	4.00	3.85	1.323
		31 – 40 years	3.98	3.74	2.197*
		41 – 50 years	3.98	3.80	1.106
		51 years and Above	3.81	3.76	0.252
4	Lending institution should be within the locality/Block of the customer	30 years and Below	4.00	3.79	1.418
		31 – 40 years	4.00	3.90	0.887
		41 – 50 years	3.88	3.97	0.657
		51 years and Above	3.85	3.90	0.269

*Significant at 5% level, **Significant at 1 % level

It is clear from table 4 that all age groups have significantly different proximity behaviour when compared to banks and NBFCs when it comes to availing housing loans from the closest lending institution, as their mean score for the age group of '30 years and below' is 4.32 for banks and 3.04 for NBFCs, for the age group of '31 to 40 years' is 4.25 for banks and 3.03 for NBFCs customers, and for the age group of '41 to 50 years' is 4.38 and respondents from banks and NBFCs of age '30 years and below' and '41 to 50 years' behave significantly different in order to take a housing loan from the closest lending institution to the office, with 4.02 and 3.46 mean scores for the former age category and 4.33 and 3.74 mean scores for the latter age category.

Marital Status-Wise Analysis

There are two marital status categories: married and unmarried/single. In the table below, hypothesis testing is used to analyze and highlight variations in housing loan availing behaviour among different subgroups of banks and NBFC borrowers based on proximity to housing loans.

Table 5: Proximity Behaviour Across Marital Status

Sr. No.	Statements	Marital Status	Banks Mean	NBFCs Mean	t-value
1	I availed the housing loan from that lending institution which was closest to my house	Married	4.28	3.02	10.129**
		Unmarried	4.22	3.07	5.819**
2	I availed the housing loan from that lending institution which was closest to my office	Married	4.19	3.59	4.178**
		Unmarried	4.00	3.75	1.095
3	Proximity to lending institution was an important factor that I considered while choosing lending institution	Married	3.98	3.66	2.175*
		Unmarried	3.89	3.81	0.847
4	Lending institution should be within the locality/Block of the customer	Married	3.97	3.79	1.522
		Unmarried	3.87	3.85	0.003

*Significant at 5% level, **Significant at 1 % level

According to table 5; the proximity behaviour of married respondents in both domains, namely banks and NBFCs, differs significantly when it comes to availing a housing loan from the closest lending institution to their home, with a mean score of 4.28 for bank married respondents and 3.02 for NBFCs married respondents. In the case of unmarried respondents, the mean score for banks is 4.22 and 3.07 for NBFCs. Furthermore, married clients of banks and borrowers of NBFCs behave significantly different when taking out a home loan from the lender closest to their office with a 4.19 mean score for banking customers and a 3.59 mean score for borrowers of NBFCs.

Furthermore, respondents from both sectors have the same behaviour when it comes to viewing proximity as a significant criterion when choosing a lending institution, as well as favourable behaviour for having a lending institution in the same block and region as the clients' place of residence.

Educational Qualification Wise-Analysis

There are four levels of education: 12 or less, Graduate, Postgraduate, and Doctoral. Using an independent t-test, the table below illustrates the difference in respondents' reactions to the lending organizations' home loan proximity.

Table 6: Proximity Behaviour Across Educational Qualification

Sr. No.	Statements	Educational Qualification	Banks Mean	NBFCs Mean	t-value
1	I availed the housing loan from that lending institution which was closest to my house	12 or Below	4.20	3.19	5.066**
		Graduate	4.41	2.86	10.995**
		Post Graduate	4.15	2.95	5.132**
		Doctoral	3.88	3.29	1.379
2	I availed the housing loan from that lending institution which was closest to my office	12 or Below	4.14	3.52	2.852**
		Graduate	4.31	3.59	3.732**
		Post Graduate	3.98	3.85	0.536
		Doctoral	3.62	4.00	0.865
3	Proximity to lending institution was an important factor that I considered while choosing lending institution	12 or Below	4.09	3.85	2.039*
		Graduate	3.95	3.78	1.615
		Post Graduate	3.90	3.71	1.433
		Doctoral	3.88	3.90	0.120
4	Lending institution should be within the locality/Block of the customer	12 or Below	4.09	3.84	1.982*
		Graduate	3.88	3.89	0.140
		Post Graduate	3.96	3.84	0.943
		Doctoral	4.00	3.86	0.667

*Significant at 5% level, **Significant at 1 % level

Table 6 highlights that the entire groups of educational qualifications except 'Doctoral' of banking and NBFCs customers have significantly different behaviour at the time of availing of housing loan from the closest lending institution to their house. However, in the case of getting a housing loan from the nearest lending institution to the respondents' office; two groups namely '12 or below' and 'graduation' have significantly different proximity behaviour. Further, respondents from '12 or below' are also behaving significantly different regarding the consideration of proximity as an important factor while choosing a lending institution as well as when the respondents agree to the fact that the lending institution should be in the locality of the customers.

Employment Status Wise-Analysis

Respondents from both sectors are classified into four work status subgroups: salaried, businessperson, professional, and agriculturist. These groupings are then contrasted between banks and non-bank financial companies. The results are summarised in the table below.

Table 7: Proximity Behaviour Across Employment Status

Sr. No.	Statements	Employment Status	Banks Mean	NBFCs Mean	t-value
1	I availed the housing loan from that lending institution which was closest to my house	Salaried	4.24	2.93	7.861**
		Business Person	4.15	3.16	4.800**
		Professional	4.36	3.11	5.731**
		Agriculturist	4.38	2.90	4.997**
2	I availed the housing loan from that lending institution which was closest to my office	Salaried	4.14	3.74	2.447*
		Business Person	4.05	3.62	1.722
		Professional	4.23	3.77	1.919
		Agriculturist	4.19	3.40	2.001

3	Proximity to lending institution was an important factor that I considered while choosing lending institution	Salaried	3.96	3.83	1.297
		Business Person	4.12	3.66	3.763**
		Professional	3.87	3.98	0.783
		Agriculturist	4.00	3.83	0.747
4	Lending institution should be within the locality/Block of the customer	Salaried	3.96	3.83	1.348
		Business Person	4.15	3.85	2.396*
		Professional	3.81	4.00	1.393
		Agriculturist	3.95	3.73	0.824

*Significant at 5% level, **Significant at 1 % level

As per table 7, all groups of the employment status of banks and NBFCs clients behave significantly different while seeking a housing loan from the nearest lending institution to their home. In the event of obtaining a house loan from the nearest lending institution to the respondents' office, however, salaried persons exhibit significantly different proximity behaviour. Furthermore, business people behave considerably different when it comes to considering proximity as an important element when choosing a lending institution, respondents also believe that the lending institution should be in the clients' neighborhood.

Nature of Family-Wise Analysis

There are two kinds of families: joint families and nuclear families. Based on this, the following study of house loan proximity is performed.

Table 8: Proximity Behaviour Across Nature of Family

Sr. No.	Statements	Nature of Family	Banks Mean	NBFCs Mean	t-value
1	I availed the housing loan from that lending institution which was closest to my house	Joint	4.36	2.99	8.954**
		Nuclear	4.13	3.06	7.406**
2	I availed the housing loan from that lending institution which was closest to my office	Joint	4.24	3.75	2.873**
		Nuclear	4.03	3.62	2.514*
3	Proximity to lending institution was an important factor that I considered while choosing lending institution	Joint	3.99	3.76	2.202*
		Nuclear	3.94	3.82	1.294
4	Lending institution should be within the locality/Block of the customer	Joint	3.95	3.85	1.035
		Nuclear	3.96	3.86	1.015

*Significant at 5% level, **Significant at 1 % level

Table 8 shows that all respondents from all types of family groupings of banks and NBFCs clients have significantly different behaviour when it comes to obtaining a home loan from the nearest lending institution to their home. Furthermore, when it comes to receiving a home loan from the nearest lending institution to the respondents' office, borrowers living in a 'joint family' and borrowers living in a 'nuclear family' have significantly different proximity behaviour with regard to banks and lending institutions. Furthermore, respondents from all clusters exhibit the same behaviour when it comes to considering proximity as an essential feature when choosing a lending institution, as well as when respondents believe that the lending institution should be in the region and block of the housing loan borrowers.

Self-Annual Income-Wise Analysis

The part of the research is taken to investigate housing loan availing behaviour in relation to housing loan proximity among selected bank and NBFC customers' income categories.

Table 9: Proximity Behaviour Across Self-Annual Income

Sr. No.	Statements	Income	Banks Mean	NBFCs Mean	t-value
1	I availed the housing loan from that lending institution which was closest to my house	Below 2,50,000	4.27	3.08	5.406**
		2,50,000 – 5,00,000	4.13	2.95	7.083**
		5,00,000 – 10,00,000	4.20	3.02	5.994**
		Above 10,00,000	4.73	3.33	4.810**

2	I availed the housing loan from that lending institution which was closest to my office	Below 2,50,000	4.07	3.41	2.597*
		2,50,000 – 5,00,000	4.04	3.77	1.465
		5,00,000 – 10,00,000	4.20	3.55	2.698**
		Above 10,00,000	4.48	4.24	0.901
3	Proximity to lending institution was an important factor that I considered while choosing lending institution	Below 2,50,000	4.05	3.78	2.236*
		2,50,000 – 5,00,000	4.00	3.82	1.634
		5,00,000 – 10,00,000	3.91	3.74	1.299
		Above 10,00,000	3.85	3.90	0.325
4	Lending institution should be within the locality/Block of the customer	Below 2,50,000	4.00	3.86	1.047
		2,50,000 – 5,00,000	3.96	3.85	1.032
		5,00,000 – 10,00,000	3.96	3.90	0.414
		Above 10,00,000	3.85	3.81	0.192

*Significant at 5% level, **Significant at 1 % level

Table 9 clearly shows that there is a significant difference in the proximity behaviour of respondents of banks and NBFCs from all categories of self-annual income when they avail of housing loans from the nearest lending institution to their house, with the mean score for banking respondents belonging to Below 2.5 lakh, 5 to 10 lakh, 5 to 10 lakh, and above 10 lakh annual self-income being 4.27, 4.13, 4.20, and 4.76, respectively, whereas for NBFCs, the respect. Furthermore, respondents from both domains exhibit significantly different behaviour when classified based on income less than 2.5 lakh and self-annual income between 5 lakh and 10 lakh at the time of taking a housing loan from the closest lending institution to their office, with a 4.05 mean score for banking customers and a 3.78 mean score for NBFCs borrowers.

Conclusion

Geographic proximity appears to differ significantly depending on the kind of organization providing loans. Even when the kind of service is controlled, the proximity between borrowers and non-banking financial lending institutions is much larger than the proximity between borrowers and banks. During the decade under consideration, both mean and median distances between most institution types and borrowers rose. Further, a general trend toward decreased in-person engagement between clients and their loan providers has appeared. The analysis highlighted that males and females from both the domain viz. banks and NBFCs are significantly different for all the statements except females. It was evident from the research that all categories of the age have significantly different proximity behaviour when they are compared with respect to banks and NBFCs at the time of availing housing loans from the closest lending institution. The customer survey highlighted that the proximity behaviour of married of both the domains namely banks and NBFCs is significantly different when we talk about behaviour of the respondents regarding availing housing loans from the closest lending institution to their house. Moreover, married banks and NBFCs respondents have significantly different behaviour when they take a housing loan from the nearest to their office. The extracted data from educational qualification showed that the entire groups of educational qualifications except 'Doctoral' of banking and NBFCs customers have significantly different behaviour at the time of availing of housing loan from the closest lending institution to their house. The analysis indicated that the entire groups of the employment status of banking and NBFCs customers have significantly different behaviour at the time of availing of housing loan from the closest lending institution to their house. However, in the case of getting housing loan from the nearest lending institution to the respondents' office; salaried people have significantly different proximity behaviour. Further, business persons are also behaving significantly different regarding the consideration of proximity as an important factor while choosing a lending institution as well as when the respondents agree to the fact that the lending institution should be in the locality of the customers. The extracted data exhibited that all the respondents from all types of family groups of banking and NBFCs customers have significantly different behaviour at the time of availing of housing loan from the closest lending institution to their house. Moreover, in the case of getting housing loan from the nearest lending institution to the respondents' office; borrowers living in 'joint family' and residing in 'nuclear family' also have significant different proximity behaviour with respect to banks and lending institution. In addition to this, respondents from all the clusters have same behaviour regarding the consideration of proximity as an important factor while choosing lending institution as well as when the respondents agree to the fact that lending institution should be in the locality and block of the housing loan borrowers. It is observed

that there is a significant difference in the proximity behaviour of respondents of banks and NBFCs from all the categories of self-annual income when they avail housing loan from the nearest lending institution to their house.

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A REVISIT TO ORGANIZATIONAL CREATIVITY MODEL IN THE POST-PANDEMIC TIMES: A STUDY OF MINDFULNESS AND ORGANIZATIONAL LEARNING IN RELATION TO ORGANIZATIONAL CREATIVITY

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Kavita Singh**

ABSTRACT

Creativity in humans is the key to adaptation, survival and growth and is an ongoing phenomenon. The same goes for organisations. The objective of this paper is to analyse the determinants of organisational creativity with specific reference to an established theory of organisational creativity. The paper also aims to identify some additional components that are seen to be of crucial significance in the Volatile, Uncertain, Complex and Ambiguous (VUCA) world, especially in the context of the post-pandemic period and which are not picked up by the existing theory. These components are mindfulness and organisational learning. Therefore, focusing on organisational creativity as a dependent variable in this paper a model is proposed connecting mindfulness, organisational learning and organisational creativity to be studied to examine the association of mindfulness and organisational learning in relation to organisational creativity. Any results coming out of the analysis proposed in the study may be of significant use for the organisation to manage their human resources in a better way to achieve organisational goals through creative ways.

KEYWORDS: Stress, Emotional Disturbance, Mindfulness, Organisational Learning, Organisational Creativity.

Introduction

Humans are born creative. The capability to invent and to have imagination makes humans take credit for the evolution of society over the years. As we all know change is the only constant in this world, the adaptability to change becomes the only key to success. 20 years back who thought that one-day people would be holding the entire world's information in their palms in a barely 200 grams device that is their smartphone. 2 years before who thought the entire education sector will become dependent upon this tiny smartphone and few mobile applications and the process of imparting knowledge will continue uninterrupted and quite effectively during the lockdown. The *bazaars* will be replaced by e-markets almost completely and will do wonders sitting at home. Consumers sitting at home will get their requirements fulfilled in the blink of an eye. Most of the innovative products and ideas successful today and successful recovery from the pandemic is the result of creativity in the organisations. The study by (Kapoor & Kaufman, 2020) discusses that creativity doesn't lead to growth only but helps one deal with

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difficult situations as well. The latest crisis of Covid-19 faced by the entire world has made us realise one thing that any of the crisis situations in life of an individual or any organisation is impossible to be handled and overcome without creative thinking along with a positive attitude, acceptance, awareness, patience, collective efforts and action oriented learning keeping pace with stressful situations.

Organisation, be it of any type, is a collective body of humans and is also supposed to be creative and innovative (T. M. Amabile, 1996). The nonstop advancement in technology, global climate threats and the recent Covid-19 experiences have established the need to deal with overnight and unforeseen changes in the world creatively not only for growth and development but for the survival as well. Organisational creativity is indeed is a very important factor for ensuring organisational success. Any firm's strategies may become predictable without creative updating of the processes, products and services and may pose the risk of losing competitive strength. Only creativity can lead to unique and distinctive solutions to consumer and business issues.

This research paper is a conceptual paper with a descriptive literature review to understand the importance of organisational creativity and its major determinants in the VUCA world, having a review of the famous Woodman Model of organisational creativity (Woodman et al., 1993a) to give a proposed model to relate the concept of mindfulness and organisational learning to organisational creativity as the important variables in the post-pandemic period.

Determinants of Organisational Creativity

A Literature Review

Organisational creativity is producing better products and services with existing and available resources to meet the new and ongoing demands of present and prospective customers of the business. Generally, innovation and creativity are seen as similar concepts in management but still one can say that they differ (T. M. Amabile, 1996). Creativity is the idea generation and innovation is the implementation of the idea in practice. These are two aspects of the same coin and complement each other (Sirkova et al., 2014; Styhre & Sundgren, 2005). Organisational Creativity is an ongoing concept. It's not something new, but yes, it is gaining more importance day by day in view of the prevailing competition and the ever-changing demands of the world.

Taking organisational creativity as a dependent variable, enumerable studies have taken place identifying and defining factors affecting or determining organisational creativity in business. Rather it won't be wrong to say that it is almost impossible to include and study all possible variables affecting organisational creativity in just one study. Pradip N. Khandwalla defines creativity as the novelty that works (Khandwalla & Mehta, 2004). It can be seen as expressive, elaborative, entrepreneurial, essence, existential and empowerment creativity. Real-life situations call for two or more combinations of creativity (Khandwalla, 2016). The concept of creativity varies between the individual, group, organizational, management and societal levels also. Being creative is not one time job. Constant enhancement is also required for sustainable creative achievements (Khandwalla, 2016).

Where Woodman, Sawyer and Griffin gave a break-through multi-level approach to understand organisational creativity in detail way back in 1993 (Woodman et al., 1993a), many other authors and researchers later have gone deeper into one or more aspects of the same model and have seen its adaptation to specific situations with redefining the constructs at different levels. (Oldham & Cummings, 1996) gave insights into the personal level factors and contextual factors at work to study organisational knowledge and core competencies. The study by (Zhou & George, 2003) explores the process of extraordinary group creativity process via emotional intelligence of leaders that can influence, enable and promote creativity of employees in organisations. It emphasised group creativity as breakthrough process to generate ideas to achieve extraordinary success through creativity. Creativity cannot be seen in isolation. Collection of creative ideas may become collective creation and is a result of operationalisation of many factors (Leopoldino et al., 2016). The study by (Drazin et al., 1999) came out with a multilevel theory of organisational creativity analysing intra individual factors viz a viz intra organisational level factors.

Another multi factor construct study by (Nanda & Singh, 2009) including support and innovation, group task orientation, participative management and vision establishes the supportive environment for innovation. The study by (Ford, 1996), examines the psychological perspective of organisational creativity and looks at different perspectives such as individualistic creativity perspective, intrapersonal and interpersonal creativity, social creativity, employment driven creativity. Where most of the studies

have seen organisational creativity at two levels, individual and collective levels in the organisations, some findings have shown the interesting impact of demographic factors as well on the creativity levels in the organisations. (Mostafa, 2012) analyse creativity as an interesting multi factor concept getting affected by life stage of organisation, gender, marital status, work experience, functional responsibility and age etc.

So, one can see that enumerable studies on organisational creativity have been done over the past many decades, and many models have come up. Ranging from where (T. M. Amabile, 1996) talked about individual creativity and innovation, leading to (Woodman et al., 1993b) and (Bharadwaj & Menon, 2000) to have multi-factor and multi-level study of the concept. A brief insight into the Woodman model is given in the next section with a few related researches for the three levels given the named model.

• **The Woodman Model (1993): A Multilevel Approach to Organisational Creativity**

It is not easy to look at organisational creativity through one angle or one approach. Though significant but it is a very complex concept to understand and analyse to know antecedents and predictors of organisational creativity under one roof. A little simplified approach to organisational creativity can be found way back in 1993 in Woodman model which explains and studies organisational creativity at multilevel, namely personal level, group level and organisational level. The model is given in (Figure-1), which is a mosaic of personal level characteristics, collective level characteristics and organisational level characteristics. There is supposed to be a complex interface amongst different level factors that gives rise to organisational creativity. According to Woodman the combined impact of the interaction of factors at multilevel such as personal level, group level and organisational level are responsible for any successful innovation and growth.

Although, the model suggested by Woodman is a breakthrough but is only a structured pathway to understand organisational creativity in detail. It is very difficult to have a comprehensive, all-inclusive and all-pervasive understanding of the personal, group and organisational level. It can be seen as a general framework that may need customisation from time to time and situation to situation keeping the baseline of defining the multi-levels used in the model intact. Many studies have used and supported the Woodman model later. (Gupta & Banerjee, 2016) also gave a system of multi-level antecedents of organisational creativity.

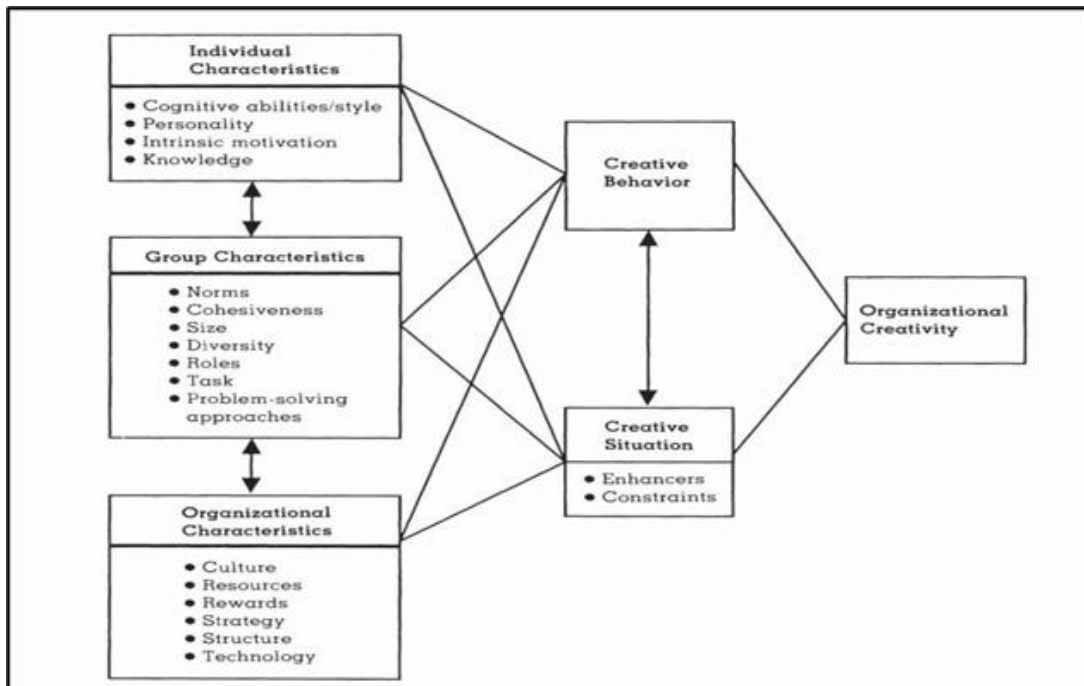


Figure 1: Woodman, Sawyer and Griffin Model of Organisational Creativity

Factors such as intrinsic motivation, personality of individual, group cohesiveness, cognitive inhibition, leader-member exchange, the culture and climate of organisation are some important antecedents of organisational creativity as per few related kinds of research to the concept in the past. Following is a little detailed glimpse of the multi-levels given in the Woodman model.

Personal / Individual Level Factors

An individual is the core of any organisation. Every individual has different personality traits which are in turn affected by various internal and external factors (T. M. Amabile, 1996). The personality of an individual has a significant bearing on creativity at the individual level (Woodman et al., 1993). The study by (Aguilar-Alonso, 1996) identified various components of creativity and related them to big five traits of personality. (Furnham & Bachtiar, 2008) also analysed the impact of individual personality variables on the creativity of employees. (Fisher et al., 2004) looked into the big five traits to see the impact of positive unusual thoughts and ideas of individuals on making them more creative. Extraversion and agreeableness were found to have a positive impact on the creative content of individuals. Characteristics grouped into motivational factors, knowledge and personality are seen to be explaining factors from an organisation's context for employee creativity (T. M. Amabile, 1996; Barron et al., n.d.; Woodman et al., 1993b). The personal level factors interact with group, social, organisational level and the collective impact gets affected by norms, task responsibilities, team cohesiveness, learning environment. (T. Amabile, 1988; Nijstad & de Dreu, 2002)

Group / Collective Level Factors

Creativity at the group level gets affected by group cohesiveness, leadership, size of the group directly or indirectly (Anderson & King, 1993; THORNBURG, 1991). A study (Burkhardt & Brass, 1990) explored the impact of individual and collective values on the process of change management through creative idea generation and found that groups work better than individuals in bringing innovation to organisations. (Anderson & King, 1993; Damanpour, 2017; Tushman & Nelson, 1990) listed factors such as availability of resources, mission and goal of the company, technology, incentive plans, climate and culture of the company as crucial factors affecting group-level creativity. A study by (Pearsall et al., 2008) considered the demographic factors' effect on group creativity. Gender based perception of competence leads to emotional conflict and stress among the group and may adversely affect the group creativity. (Bolinger et al., 2009; Wiltermuth, 2009) found that idea generation may get reduced in the group if members hold dominant characteristics. Whereas (Nemeth et al., 2004) interestingly identified that a conflict in the group has a contributing and positive factor for better group creativity with healthy argumentation and opinion differentiation. Many factors that affect group creativity are sometimes beyond the control of management especially related to individual traits and social values of individuals.

Organisational Level Factors

Among the organisational level factors, organisational culture has been found to be playing a vital role in injecting the creative culture amongst the population of organisations (Woodman et al., 1993b). Besides culture, leadership and allocation policy of resources also contribute as significant determinants for overall creativity in the organisation (McLean, 2016; Syed & LIN, 2013). The research by (Shalley et al., 2000) studied environmental factors of organisation to check the impact on creativity of employees and also on satisfaction and loyalty towards organisation. They found that complexity in job and a good supportive control with supervision enhances creativity and job satisfaction in employees. The leader-member exchange process develops a trust in the relationships of superior-subordinates. Training and development programs are also necessary to foster organisational creativity by giving a constant learning environment to employees.

The Impact of the Pandemic at Multi-Level Factors of Organisational Creativity: A Need to Study Mindfulness and Organisational Learning

The recent pandemic has had vast and long-lasting impacts on humans, society, nation and the world. Although in today's fast-changing times human memory has become very short and people tend to become normal soon forgetting the agony of painful times, still one needs to be aware of the hidden impacts of Covid-19 on the mindsets of employees, working conditions and business environments to gain normalcy to the fullest. In the following section, the impact of Covid-19 is seen in detail at the personal and organisational level only to identify the rationale to include mindfulness and organisational learning as significant factors affecting organisational creativity in times of crisis. The impact at the collective or group level is kept out of the scope of the study for this research paper.

- **Impact of Covid-19 at the Personal Level: Stress, Depression and Emotional Disturbance**

No one of the current age might have had the stress levels earlier that were witnessed during the first and especially the second wave of Covid (Benfante et al., 2022; del Rio et al., 2020). The vast population got affected by the virus exposure physically as well as mentally. People started to lose faith and confidence in the systems of nature seeing the random allocation of the impacts of the virus exposure and massive death rates and panic created in the world.

No doubt, the virus brought different long lasting adverse physical health conditions impacting different or multiple organs making patients 'long-haulers' (del Rio et al., 2020), it has also brought damage to the social and mental well-being of people. The stigma of being a positive case, isolation as if the untouchability concept got revived, brought hopelessness, distress, loneliness and emotional disturbance amongst individuals.

From human resource management point of view also it has become a mandate to understand and deal with the long lasting and deep impacts of Covid-19. Where the perception of virus impact, unavailability of medical support, stigma and isolation played as the main stressors during this period at the individual level, the job and income insecurity took the charge as the foremost stressor at employees' job level (Hamouche, 2020). The acute stress of Covid along with loss of income brought emotional instability, reduced desire to work, hopelessness and depression amongst individuals at family and job level.

The impacts are not only for the current employees but they are going to be seen in the future set of employees who are the students of pandemic phase. Most of the students became victims of lockdown with long hours of study with screen, no involvement with their friend circle, no outings, missing crucial phase of their lives in schools and colleges. (Cureus & 2020, n.d.; Kumar Dhar et al., 2020; Praghola pati, 2020) have studied the impact of the pandemic on the mental and psychological well-being of students majorly to find stress and depression as the outcomes. Many more evidences can be found to become aware of the problems of stress, depression and health issues in the present and prospective employees at the individual level.

Impact of Stress on Creativity

The chronic life strains, diminishing self-concepts, lack of emotional support, depression come together to define the process of stress (Pearlin et al., 1981). The scorecard of stress and creativity is negative especially when stress is arising from health, relationship and job-related issues (Talbot et al., 1992). Studies by (Byron et al., 2010; Rich, 2016) have shown the adverse impacts of stress and emotional issues on the creative and innovation outcomes in organisations. Creative abilities get affected by acute stressors in the life of an individual. There can be varied reasons for stress and outcomes can be seen in physical and mental weaknesses leading to compromise on the innovativeness of and individual (Kassymova et al., 2019).

Mindfulness as a Rescue

Mindfulness can be defined as reconnecting with our bodies and the sensations they experience which means waking up to the sights, sounds, smells and tastes of the present moment. It is a state of acceptance, awareness and being in the present moment (Bateman, 2012; Dekeyser et al., 2008). Mindfulness has come as a new buzz in society to counter the adverse effects of stress, anxiety and depression in humans. It may seem that business and mindfulness have nothing in common. But the fact is, mindfulness practices are increasing rapidly in the business world. The work of (Ray et al., 2011; Tobin, 2018) shows that most innovative educational institutions are now a days devoting much attention to spiritual talks and mindfulness for their students to enable them deal with their future personal and professional lives effectively. The number of research studies is on the constant rise establishing the significance of mindfulness practices such as meditation for leaders and employees to ensure success and growth of the business. Mindfulness is proving to be fruitful for businesses (Jiménez-Picón et al., 2021).

Impact of Mindfulness on Stress and Emotional Stability

Mindfulness is a state of mind that is related directly to cognitive flexibility and creative insights into the happenings in the life of an individual through enabling emotional strength (Zhou & George, 2003). In recent years, numerous studies have provided empirical evidence for the effectiveness of mindfulness meditation on emotion regulation and stress management. The studies by (Choi et al.,

2012; Janssen et al., 2018; Sharma & Rush, 2014) have established that mindfulness practitioners could be happier and more satisfied, less anxious, less depressive, and have a greater chance of experiencing the feeling of equanimity, healthier than non-mindfulness practitioners. Moreover, some studies have provided evidence that mindfulness training increased cognitive capacity and also improved the social cognition and emotion regulation of individuals.

Mindfulness and Creativity

A calm and composed mind is necessary for better thinking and a better emotional approach to life at the individual level. The emotional stability of employees leads to better sustainable growth that may result in helping the business meet the challenges of the internal and external environment with creative solutions. A study by (Choi et al., 2012) found that people following mindfulness practices tend to be happier than those who are not. It is a much-required attribute or quality in employees in the modern workplace. It is supposed to build unique cognitive abilities enabling creativity in individuals and enhancing positivity and happiness in their world leading to better innovative ideas. It is directly a trainable quality that has the tendency of increasing workplace creativity (Kudesia, 2015). The study by (Henriksen et al., 2020) established the relationship between mindfulness and creativity relationship with interpretative discussion and implications for educational research and practices that can be of great use for the corporates in question. Mindfulness training has been found to positively impact creativity in the moment and over time (Byrne & Thatchenkery, 2019). There have been shreds of evidence that mindfulness training enhances an individual's level of attention and awareness in daily activities which in turn affects the creative outcomes in an organizational setting.

- **Impact of Covid-19 at Organisational Level Factors: Learning to adapt to the Needs of Crisis**

The work from home style during lockdown impacted the organisational work settings and environment significantly. Many organisations lost their physical existence and were run in the virtual world. Higher dependency on the electronic devices called for newer learnings in the area of job processing and product & service deliveries (Fletcher & Griffiths, 2020). One couldn't have sustained commercial life without the ability to adapt to the newer working conditions. Learning moulds our behaviour significantly. If one cannot learn, one cannot improve, and without constant improvement and adaptation, growth and even survival cannot be possible.

Organisational Learning and Quick Adaptation to Pandemic's need to Survive

Organisational learning is the process of gaining knowledge and experience for constant improvement for better achievement of goals. Such knowledge and experience need to be exchanged among the employees of the organisation. Organisational learning is a complex concept having significant implications for human resources and organisational practices (Popova-Nowak & Cseh, 2015). The world witnessed that systems of organisations that gave sufficient space to learning, training facility, motivation and support to its employees to learn newer and immediate ways to deal with crisis situations could sail through the problematic phase with ease. The health, education and FMCG sectors are some of the biggest examples. A study by (Orlov et al., 2021) analysed the mode of learning can be adaptive to situations without losing its effectiveness. In the health industry, a quick learning system, liberal rules to deliver quick care services rather than holding to the conventional systems would not have helped deal with the critical situation effectively (*Learning Systems: Managing Uncertainty in the New Normal of Covid-19 | Catalyst Non-Issue Content*, n.d.). Many scientific studies have been done on educational systems across the world to see the effective adaption to online learning systems during Covid-19 (Engelbrecht et al., 2021). The model of functioning in organisations had to undergo changes overnight as the Covid situation broke out. A study (Laitinen 勞 & Ihalainen, 2019) examines the adaptation of different sector organisation through the organisational learning process. The relationship of operational performance and learning in organisation is explicitly examined in select organisations to find positive relation during crisis period in study by (Tortorella et al., 2021). Life in the whole world would have come to a halt without learning to adapt and learning environments provided by organisations.

Organisational Learning and Creativity

At the organisational level, amongst the culture and climate and many other components, one major factor to stand as a pillar of study is organisational learning contributing to organisational creativity significantly. Organisational learning is emerging as a new management

paradigm to understand the need of VUCA world and constant adaption to the same (Burnes et al., 2003). Studies by (Lafuente et al., 2019; Vihari et al., 2019) have explored many determinants of organisational learning and also checked organisational learning itself as a major determinant of innovation in organisations. (Lloréns-Montes et al., 2004) have shown that the innovative capacity, personal mastery, operational performance and organisational learning are highly positively related to each other. The concept of organisational learning has been redefined to include the positively correlated aspects of radical innovation and organisational creativity by (Wang & Ahmed, 2003). The study by (Appuhami, 2019) explored managers' creativity through the mediating role of organisational learning. Organisational learning was found to be directly related to creativity. Furthermore, the intervening function of organisational learning has been studied in relation to organisational climate, creative performance and knowledge management processes by (Sahibzada et al., 2020). The classic Peter Senge's five disciplines of organisational learning are seen to be showing the relationship between creative thinking, organisational learning and systems thinking through a workshop reflective process (Ragsdell, 2001). The concept of organisational creativity and innovation would remain incomplete without adhering to the process of organisational learning with the involvement and interaction of individuals, groups, departments at intra and inter organisational levels for the accomplishment of targeted goals.

Research Gap

The discussion above has established the significance of organisational creativity, mindfulness and organisational learning, especially in the post-pandemic period. But while doing the literature survey it has been found that there is a lack of sufficient studies to examine the collective impact of all these three dimensions of organisational performance simultaneously to check their mutual correspondence.

In line with the classic model of organisational creativity given by Woodman, a study of mindfulness at the personal level, organisational learning at the organisational level would be useful and interesting to be done with reference to organisational creativity and would be of great use to the business world.

There is the existence of separate work done on different variables of organisational creativity but connecting the dots is needed and thus presents the research gap to learn the collective impact of what is most needed in today's VUCA world after having been through one of the scariest pandemic situations seen recently. Following is the proposed conceptual framework and study plan to bridge this gap.

Proposed Conceptual Framework and Research Design

• Objectives and Research Questions of the Study

The research problems, questions and objectives of the proposed study relating the concepts of mindfulness, organisational learning and organisational creativity taking organisational creativity as the dependent variable and mindfulness and organisational learning as independent variables can be defined in identifying the effect of '*mindfulness on organisational creativity*', '*mindfulness on organisational learning*' and '*mediating effect of mindfulness on the relationship of organisational learning and organisational creativity*'. Similarly, one can also study the effect of '*organisational learning on organisational creativity*', '*organisational learning on mindfulness*' and also the mediating effect of '*organisational learning on the relationship of mindfulness and organisational creativity*'. It would also be of significant use to learn and understand the impact of demographic factors such as age and gender as moderators on the proposed relationship study of mindfulness, organisational learning and organisational creativity.

• The Conceptual Model

The following (Figure-2) is the likely conceptual model for the study proposed with mediating and moderating variables for organisational creativity. To examine the corresponding association of the listed three variables following assumptions/propositions can be drafted:

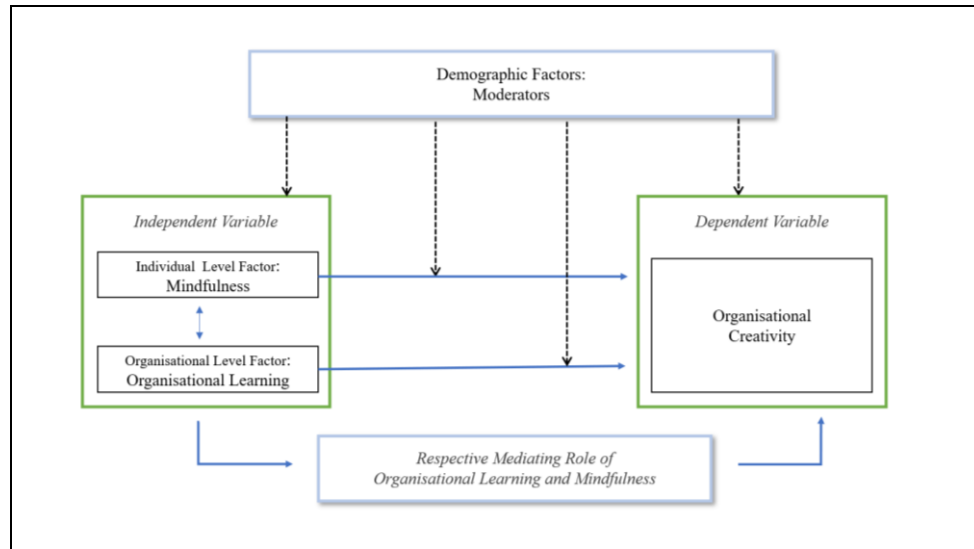


Figure 2: The Proposed Conceptual Model

The assumptions or hypothesis would be framed on the following lines to be tested in this study:

Proposition 1: Higher the levels of mindfulness amongst employees higher is going to be organisational creativity quotient in the organisation.

Proposition 2: Presence of organisational learning mediates the relation of mindfulness and organisational creativity.

Proposition 3: Better environment of learning in organisations lead to more creative and innovative processes.

Proposition 4: Mindfulness mediates the relation of organisational learning and organisational creativity.

• The Proposed Research Design

An empirical and evidence-based study would be conducted through primary data collection in select organisations. The sample may be drawn from one sector or it can be cross-sectional study as well to see the different impact of the relationship of the selected variables. For the purpose of analysis either the existing standard instruments would be adopted or a new scale would be developed to measure the considered constructs, especially in the post-pandemic times. The size of the sample would be decided according to the depth of the scale developed or according to the size of the population to be referred as per the standard norms. The data collected would be tested using techniques and statistical measures of correlation, factor analysis, ANOVA and structure equation modelling and any other measure as per the then requirement.

Managerial Implications of the Proposed Study

Times have come where the concepts of Employee-Centric Organisations are now studied more than customer-centric approaches (Hoogervorst, 2017). Many top companies have come up with work models to have the most loyal and contributing employees. The needs and concerns of employees cannot be overlooked to ensure smooth and efficient product and service delivery process. It has become a necessity these days to keep the employee happy and stress free to maximize his performance giving him enough avenues to grow not only in terms of financial aspect but also in terms of competencies and knowledge in order to be competitive, innovative and sustainable. The recent pandemic has taught the world many things like learning to adapt, accept the situation and cope with circumstances but has given traumatic experiences to the employees at large as well. The management has to show concerns for making employees overcome these impressions at the earliest.

The results of the proposed study can have significant implications for management's concerns about stress amongst employees, knowledge building and training and development needs to achieve the organisational goals.

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A STUDY OF ONLINE SHOPPING ISSUES AND CHALLENGES FOR URBAN YOUTH

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ABSTRACT

Country's economy depends upon its youth and youth is a dynamic consumer. Online shopping is the important part of a youngster's life, in today's era of marketing. Online shopping makes it easier for the consumers to provide the goods and services to their doorstep without going to market. Online shopping has now become very convenient and easy task, all thanks to the emerging internet, mobile Smartphone's and online shopping apps. Almost all urban youth use Smartphone's, online shopping apps and sites for purchasing their daily shopping requirement. Marketers try harder to fulfill the expectations of the young consumers. As youth as consumers keeps on changing their preferences and this makes a big challenge for the online shopping companies to provide the goods and services according to their expectations. Urban youth is more educated and more technology driven which makes them smart and tricky consumers'. With time online shopping companies and young consumers are facing the challenges for the online shopping after covid-19. Covid-19 as we know has changed the way we use to shop goods and the way we experienced the services. In this research paper various issues and challenges are studied and understood that are faced by both online shopping companies and the urban youth after the advent of the covid-19, also various suggestions are provided in this paper . This paper is based on the secondary data collected from the various sources.

KEYWORDS: *Online Shopping, Urban Youth, Challenges, e-Commerce.*

Introduction

Internet has made drastic change in our life with regards to shopping and marketing. Online shopping is the way we can do shopping without going anywhere, just staying at home. with the increasing completion in the market ,the companies are making all possible efforts to make online shopping better and more user friendly to the consumers all credit goes to the fast developing internet facilities, which has made it possible. Online shopping not only provide greater product comparison of different brands and companies in a single click, but the mode of paying for the online shopping has also developed, now there are various options of payments are available for making payments while shopping online . Online shopping not only provides ease of shopping and convenience to the consumer but it provides a thrill to the consumers, as the online shopping companies provide various discounts and schemes to the consumers shopping online. Online shopping sites are reaching the urban youth more quickly and easily, as urban youth is more active in the use of internet and in social media. Almost every urban youth have access to the internet, smart mobile phones and most importantly they are more educated and technology driven as compared to the rural youth

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What is Online Shopping and it's Beginning in India?

When the goods and services are bought on the internet is termed as online shopping. Online shopping evokes the physical analogy of buying the goods and services from the regular shops malls and the retailers .with the growing internet connections and the service providers online shopping has made a strong hold in the consumers mindset .Online shopping has made revolutionary boom in the past few years as it provides with multiple payment options ,best range of products to compare and convenience to shop products or services online .Online shopping have various alternative names like "E-telling ,E-shopping , E-web store , E-store , web-shop ,online store and virtual store etc.

With the emergence of the internet has developed the online shopping as we know it today. I.B.M's online transaction processing (OLTP) was one of the earliest forms of trade conducted online and was developed in the 1960's. then after that American Airlines developed computerized ticket reservation system, which they called (SABRE) semi-automated business research environment). Earlier it was only provider of a platform for advertising of the companies, slowly it turned out to be an actual market place on the internet. Since 1994 the secure shopping channels have developed on the internet after the vast and established growth of the internet.

In India the introduction of the internet has made the beginning of the new era of online shopping in the early 1995, and then gradually it got popularity during the internet boom period i.e. 1995-2000. In India "online shopping" during its starting phase was more restricted to metro cities and big cities with larger internet users, the rural part of the country was indeed not having even the internet connections or computers. In India with the advent of the mobiles and cheap internet plans, in the past few years has made the online shopping and e-commerce to larger population of the country, and that to the youth of the country which includes the rural youth which have larger base of the India's young population. Youth find it convenient to purchase online as they get great deals from the various online companies. In the year 2002, government of India introduced IRCTC (Indian Railway Catering and Tourism Corporation Limited) that was based on E-commerce platform for online passengers reservation system .it provided the customers of the railway to book tickets any time and from anywhere .

In the year 2003 Airlines companies like Indian airlines, Spice jet, Air Deccan etc started online booking of the tickets. with the beginning of the year 2007 the Indian consumers were more attracted towards online shopping of products and services and e-commerce and online shopping got large scale acceptance by the Indian people. The growth of the Indian e-commerce business increased from 5.3 billion to 21.4 billion till the year 2015. This shows that the Indian consumers have accepted the online shopping and e-commerce in their day to day life. The experts predict the Indian market for online grocery to reach 26.93 billion us\$ in the year 2027 from 3.95 billion us\$, and Indian digital economy to become 1 trillion us\$ by 2030. According to Grant Thornton, India's e-commerce is expected to become 188 billion us\$ by 2025.

Popular Online Shopping /E-Commerce Companies in India

- **Amazon:** Was in its initial years started as an online book store that provided its customers with wide variety of books and novels online. In India it started its journey in the year 2010 and with passages of time the online shopping by the consumers, has made the Amazon a leading online shopping site in India. now around 85% of the Indian online consumers use the services of the Amazon
- **Myntra:** It started in India as a personalized gifting site in the year 2012. with the time myntra has now added products of around 350 brands, along with international brands. myntra was acquired by the flipkart in the year 2014
- **Shopclues:** Provides heaven discounts and offers on wide range of the products , which has become the leading factor of its success in the initial years . the base of the shopclues is more confined in the tier 3 and tier 2 cities.
- **Flipkart:** Flipkart have strong market presence in the Indian online shopping market. Started in 2007 as a privately hosted online shopping/e-commerce platform which specializes in online retail, mobile phones and fashion . in India Amazon is the biggest competitor of the flipkart.
- **Pepperfry:** is an online shopping site that sells home and lifestyle products, it sells furniture, home decor items, office decor items and many more in the list. it was founded by Ambareesh Murty, Ashish Shah.

- **Firstcry:** is the online shopping website for the baby care products. Firstcry was founded by Supam Maheshwari and Amitavasaha in the year 2010. firstcry has over 400 brick-and-mortar locations across the country. As of 2022 it has more than 200,000 products from 5000+ manufactures.
- **Nykaa:** Started as a pure ecommerce platform but later it expanded, and now it has over 76 brick and mortar store across the country nykaa is famous for is cosmetics and beauty items in India . Nykaa has over 3lack products from over 2000 nation land international brands.
- **AJIO:** Is India's one of the popular online shopping site for fashion, lifestyle and home products from international as well as Indian brands. This is somewhat similar to myntra.

Review of Literature

Sivasankaran, S(2013) in this paper "Digital marketing and its impact on buying behaviour of youth." analyses that the youth have the great influence in the buying decisions of the family .it analyzed that every online marketer needs to grab the youth's psychology ,so that the online shopping companies can tackle the increasing market demands and expectations of the youth . This will also help the consumers to shift towards technological customer oriented marketing approach from the customer oriented marketing approach.

Kuriachan, J. K. (2014). In this paper "Online shopping problems and solutions" the various problems which are faced by the consumers are discussed and various solutions are also suggested for the online shopping consumers . this paper shows that only consumers are not facing problems in the online shopping but the in some situations the online shopping companies also faces many challenges.

Kumar, S. (2015). In this Paper "Online shopping-A literature review" the prevailing situations and status of the online shopping is discussed and the problems which the online consumer faces are identified and various solutions to those problems are suggested in this paper. it concludes that more and more consumers are getting attracted towards online shopping, as it saves their precious time and energy. this research paper also suggests the bright future of the online shopping in the country .

Reddy, R. J.(2018). In this paper "Online shopping-its growth and status in India "the author has analyzed the world along with india's trends of the online shopping markets, its growth and its current status. This study shows the problems and various hindrances that comes in the growth of the online shopping. this paper also forecasts the future scope of the online shopping in the india as well as the world.

Raja, M. R., Sudha, K., Sathyanarayanan, S. R., & Harikrishnan, V (2021). In this paper "A Study on Opportunities and Challenges of Online Shopping in India." The author has analyzed the various opportunities and challenges to the online shopping in India and also provided the various solutions to the various challenges that the companies and the consumer face while shopping online. This paper also provides the various opportunities that can be availed by the consumers and the companies of the online shopping.

Pandey, A. (2022). In this paper "Consumer Protection in the Era of E-Commerce: Issues and Challenges "the author has summerised the various legal problems that the consumer faces while shopping online ,like fake products ,misleading advertisements, payments issues ,privacy related concerns ,etc . this paper shows that there are various laws related to the online shopping and e-commerce but they fails to protect the consumers due to poor implementation.this paper identifies the problems related to online shopping laws ,their loopholes and also suggest the solutions for the same .it also concludes that the usage of the internet and the online shopping has increase in the country and the laus related to the online shopping failts to implement and protect the consumers that are being victimized by the online fraudsters.

Singh, A. K., & Srivastava, S. (2022). In this paper "Consumer perception towards online grocery store." The author analyses that the Ecommerce and online shopping has emerged as an igniting opportunity for the marketers and consumers. the consumers get the orders related to E-grocery sites and apps, and this has helped the consumers by providing them grocery items to their doorsteps at a most affordable price. The various factors which attracts consumers towards online shopping are offers on the different grocery products, discounts, variety of options available, free home delivery of the purchased products, cash on delivery options etc.

Objective of the Study

- The objective of this particular study is to understand
- The online shopping issues and its challenges
- Problems faced by the urban youth in online shopping
- Benefits of the online shopping to the urban youth in their life

Research Methodology

This research paper is prepared using the secondary data which is collected from different web sources, to understand the online shopping concept and the issues and challenges faced by the urban youth while shopping online. Along with the status of the online shopping in India.

Influencing Factors of the Online Shopping that Attracts Urban Youth

- Delivery of the goods that are not locally available attracts the urban youth to purchase their goods requirements from online shopping sites.
- Payment for the online purchases has become super easy and Quick to make, this attracts the urban youth to shop online with various payment modes and options even some online shopping sites' provide 'emi' options to their customers.
- While shopping online the comparison of the different products becomes easy task, which attracts the young consumers to make their purchases online.
- And mostly young generation finds online shopping more convenient, cost and time saving as compared to the conventional shopping from the markets. that is also an attracting factor for the online shopping online shopping is available 24*7 to the young consumers ,they can shop online within notime.

Major Issues and Challenges Faced by Urban Youth in Online Shopping

- The major challenge that the urban youth faces while shopping online is that the companies generally include extra charges to the online products and keeps fluctuating their prices according to market offers and demands
- Urban youth finds it more expensive to pay extra delivery charges for the low priced goods which becomes a challenge for tem while shopping online
- Many a times the urban consumers get frustrated, when they receive the wrong or differentiated product, different from what actually ordered. This becomes a challenge or a big issue for the urban youth while shopping online.
- Delayed delivery of the products ordered online is also a challenge for the urban yout while shopping online.
- Cancellation of the delivery of the online products is also a challenge for the urban youth while shopping online and many a times the consumer don't get the product and feels cheated
- Payment realted issues is a very big challenge in the online shopping. many times young consumers find it difficult to avail cash on delivery services from the online sellers ,and that becomes the challenge for the urban young consumers as they find it difficult to trust the new online seller .
- Online Scams and frauds in the online shopping is a major big challenge that the urban youth faces while shopping online.

Social Impact of Online Shopping on Urban Youth in India

- Through social media urban youth is getting more inclined towards online shopping and marketing companies specially social media marketing companies are targeting urban youth as they are more active on social media, which ultimately increasing the consumers of the online shopping companies
- The urban youth have better standard of living as compared to the rural youth and are more inclined towards online shopping and e-commerce. Urban youth is now more aware of latest fashion and trends in the Indian as well as international markets, which ultimately attracting urban youth towards online shopping

Conclusion

Online shopping is a necessity of our daily life and this has eased our life completely with not just saving our precious time and energy, online shopping has also provided us with the convenience to shopping experience. In urban areas of the country online shopping is a more routine task and that too especially for the urban young consumers, all credit for this tremendous growth of the online shopping goes to the fast internet and the smart mobile phones, along with the social media, which has popularized the online shopping very efficiently. But with all the benefits the rural youth finds it challenging in shopping online with some issues like delayed deliveries, online scams, wrong products, payment related issues etc. And from the above paper all such issues, problems and challenges are brought into light. But even after so many issues and challenges many new online shopping companies are emerging and the no of the consumers are increasing day by day, especially in the urban parts of India.

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INVESTMENT PLANNING AND TAX SAVING SCHEMES: A STUDY OF SALARIED PEOPLE IN JODHPUR DISTRICT OF RAJASTHAN

Dr. Kamal Kant*

ABSTRACT

The average person today saves more and more of their income, both for now and in the future, so that they can afford to maintain a certain level of comfort in their daily lives. However, putting money away in savings accounts is not a viable long-term strategy because it does not generate additional funds. This is where financial investments are made. It's a way of motivating oneself to save more money and put that money to use in other ways. The question that arises, however, is where one should put their hard-earned money. whether he or she should put their money in a safe place like a bank, gold, real estate, or the post office, or take a chance on a potentially lucrative long-term investment in something like shares, mutual funds, debentures, or the stock market. A person's investment decision is based on many considerations, including risk, return, time, and cost. However, investment awareness is one of the most important factors to consider before making any investments. The current research is an effort to gain insight into the investment knowledge and behaviour of the salaried population. Three hundred salaried residents of the Marathwada district in the Indian state of Rajasthan were surveyed for this purpose. The amount of time an investor spends keeping an eye on his investments is another area of interest for the present investigation. This study is quantitative in nature and is a primary source.

KEYWORDS: *Investment Awareness, Salaried Individuals, Investment Pattern, Investment Avenues, Basic Bank Account, Mutual Funds.*

Introduction

The handling of one's financial resources is not a game. Investing your money in a variety of different activities might not always yield the returns you anticipate. Both inexperienced traders and seasoned professionals are susceptible to being taken aback by the stock market on occasion. A person who is the primary provider for his household is expected to not only meet the family's immediate requirements but also work toward the accumulation of wealth for the family's financial future. That individual handleall of the family's financial management responsibilities.

That person is not only responsible to save money and spend money on their essential needs, but also responsible to generate more money with their income by investing it in the appropriate avenues. You need to understand the inner workings and activities of the financial markets in order to generate income from earning. One must also think about a lot of other things as well, such as whether an investment is necessary, how much risk he is willing to take, how much time he is willing to wait for return, what the person's expectations are, and in what kind of business he can invest his money. Individual has every right to be protective of the resources he has worked so hard to acquire. Considering the aforementioned, the objective of this study is to conduct an investigation into the level of awareness salaried individuals have regarding the numerous investment opportunities and tax-saving schemes that are currently on the market. This research will also concentrate on the investment

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strategies utilized by these individuals during their investment endeavours. In addition, the focus of this research will also be on the numerous tax reduction strategies that people use to lessen the burden of taxation while avoiding tax evasion, which can lead to unethical or illegal behaviour.

Review of Literature

The review is a significant component of the overall analysis for the current study. It provides useful information as well as the findings of research that was carried out by other researchers in a manner that is comparable to the one described here. The current literature review will be helpful in studying investment awareness among individuals regarding a variety of investment avenues, as well as studying the investment pattern that investors typically follow. In addition, studying the choices that investors make regarding various tax-saving strategies when they are taking their financial situation into consideration will find this review to be of great assistance.

Kumar, J., Prasad, S., & Anand, P. (2021) studied the performance of Tax Saving Mutual Fund Schemes and concluded that this scheme is very helpful for the small investors to pool their money and that they also get a tax deduction on this scheme. Further, it is also found that when compared to the public sector mutual funds, the private sector has shown superior performance.

Vinod, M. P. (2020) found that majority of the investors choose to invest their money for the purpose of retirement and select life insurance as an option for tax saving schemes. In addition to this, they discovered that investors have high levels of self-assurance regarding their investments, although awareness programs are still encouraged.

Sadavarte, B., & Arora, A. (2019) conducted on Indian households, they investigated the savings and investment patterns of those households. They concluded that single people save more money than married people do. In addition, they revealed that men and women are equally likely to choose the same investment option, regardless of whether it is risky or safer.

Charkha, S. L., & Lanjekar, J. R. (2018) Concluded that majority of investors are familiar with the investment opportunities in Pune city. They also found that people with higher incomes are more knowledgeable about the various investment opportunities than people with lower incomes, and investors are placing a greater emphasis on mutual funds than they are on other investment opportunities.

Dey, S. K., & Varma, K. K. (2016) conducted a study to investigate the level of knowledge that individuals in Odisha possess regarding tax saving schemes. They discovered that people are not very knowledgeable about the tax saving schemes, and they are also not knowledgeable about the characteristics and advantages of these schemes.

Srivastava, S. (2017) concluded that Equity Linked Saving Schemes are an excellent choice for people who are interested in engaging in long-term investment activities. It has also been discovered that these schemes are helpful in reducing the tax burden of tax payers.

Lokhande, M. A. (2015) carried out a survey on rural investors in order to determine the investment awareness and patterns of savings. They concluded that both genders (Male and Female) show the same level of awareness regarding investment avenues, and the majority of rural investors choose to put their money into basic bank accounts, followed by gold, and then real estate. The researcher also suggests that financial literacy programs be carried out for the rural population, with the goal of spreading information about shares, debentures, bonds, and mutual funds.

Palanivelu, V. R., & Chandrakumar, K. (2013, March) Studied investment avenues preferred by salaried people and concluded that investors allocate their capital in accordance with the level of income they receive from their jobs. Other demographic characteristics, such as age and education level, also play an important part in the activities involved in investment.

Gupta, R. (2012) concluded that additional changes are required to the personal tax structure in order to provide incentives for individuals to save and invest money. It will also be helpful in the individuals' economic growth as well as the economic growth of the country as a whole.

Objectives and Hypotheses

This article's primary aims are to investigate the level of awareness that salaried individuals possess regarding the various investment avenues, and it will also investigate the investment pattern of salaried individuals. In addition, this article will investigate the various tax savings strategies that salaried individuals prefer to utilize in order to lessen the burden of taxation. Taking all of this into consideration, the following is a list of the objectives that the research paper hopes to accomplish in the end:

- To investigate the Investment Awareness towards the various investment avenues among salaried people.
- To examine the investment pattern of the salaried people.
- To examine the financial planning of the salaried people regarding tax savings schemes.

Hypotheses

Taking into account the objectives that were outlined earlier, the hypotheses that are going to be investigated in this research article are as follows:

Ho (1): All the salaried people exhibit same investment awareness towards the various investment avenues.

Ha (1): All the salaried people exhibit different investment awareness towards the various investment avenues.

Ho (2): All the salaried people of the present study follow the same investment pattern.

Ha (2): All the salaried people of the present study follow the different investment pattern.

Ho (3): All the salaried people choose same tax saving scheme while doing investment planning.

Ha (3): All the salaried people exhibit different behaviour while choosing tax saving scheme during investment planning.

Research Methodology for the Present Study

- **Research Design:** The exploratory research design was utilized for the purpose of analysing the behaviour and pattern of salaried people regarding tax saving schemes while they were engaged in financial planning.
- **Period of the Study:** The study lasted for a total of two months, during which time it was actually carried out in its entirety.
- **Study area:** The research is being carried out in the Jodhpur Region and other nearby locations.
- **Sampling Method:** In the process of selecting a sample from the larger overall population, a researcher will use a specific technique that is referred to as a sampling method.

The selection of a total of three hundred distinct salaried individuals from the Jodhpur Region and other nearby locations was accomplished using accidental sampling.

Data Collection

Both primary and secondary sources of information were consulted in order to fulfil the requirements of this investigation. For the purpose of compiling the primary data that was collected, the Questionnaire schedule was utilized. For this reason, the researcher decided to conduct interviews with a few different people in order to learn about their strategies for managing their finances and their level of awareness regarding various methods of tax reduction. The secondary data were compiled using information obtained from a wide variety of sources, including the internet, books, and journals. The period of time from the 29th of September to the 27th of November in the year 2022 was allotted for the collection of information.

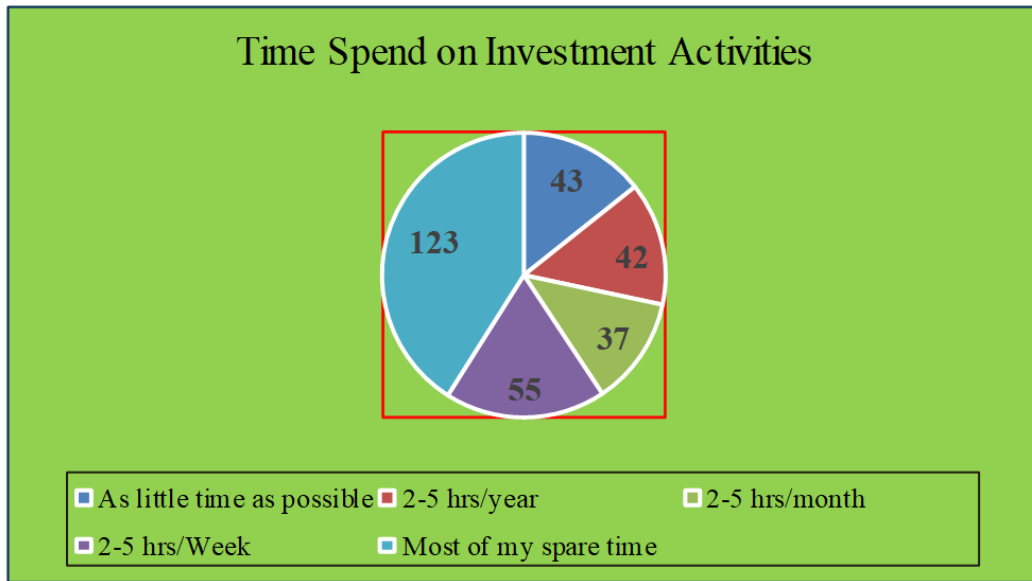
Data Analysis

The data were analysed with the assistance of the SPSS 22.0 software. In order to conduct an analysis of the data that was gathered, the appropriate statistical methods were utilized. In this study, the frequency, mean, and standard deviation were utilized for descriptive analysis.

Data Analysis and Interpretation

Table 1: Time Spend by Salaried Individuals on Investment Activities

Time Spend on Investment Activities		Frequency	Percent
Valid	As little time as possible	43	14.33
	2-5 hrs/year	42	14
	2-5 hrs/month	37	12.3
	2-5 hrs/Week	55	18.33
	Most of my spare time	123	41
	Total	300	100.0

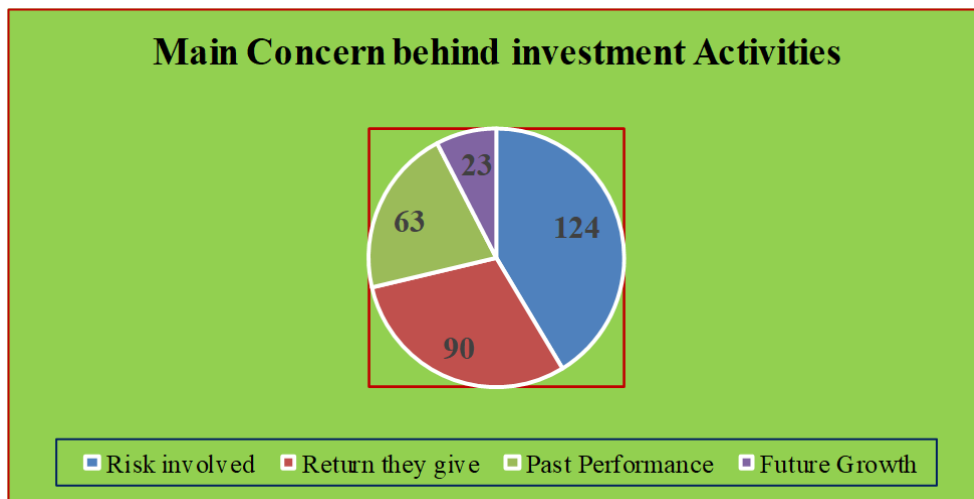


Interpretation

Table 1 displays the amount of time spent on investment activities by investors who took part in the survey the researcher conducted as part of the current research project. Most investors in this study (41%) spend the majority of their spare time engaging in investment-related activities. This is followed by 18.33 percent of investors who claimed to spend between 2 and 5 hours per week engaging in these activities, and 14.33 percent of investors who spent as little time as possible engaging in investment-related activities. The amount of time an investor devotes to participating in these activities can be a good indicator of how serious and committed they are as investors.

Table 2: Main Concern of salaried people behind investment Activities

Main Concern behind investment Activities		Frequency	Percent
Valid	Risk involved	124	41.33
	Return they give	90	30
	Past Performance	63	21
	Future Growth	23	7.67
	Total	300	100.0



Interpretation

Above table-2 shows the main concern behind investment activities by investors who have participated in the survey conducted by researcher as a part of the current research. A majority of 41.33 percent of the investors claimed to consider the risk involved as their primary concern in investment, while 30 percent of investors looked over their investments on the basis of their returns. Only 7.67 percent of investors considered future growth as major concern in making investments.

Ho (1): All the salaried people exhibit same investment awareness towards the various investment avenues.

Table 3: Investment Awareness among Salaried People

Description	Mean	Std. Dev.	Skewness
I am aware with the benefits accrue from investments.	2.26	1.235	.766
I have complete knowledge of investment markets.	2.56	.949	.262
I have complete knowledge of available financial instruments.	2.57	1.042	.152
I am aware with the possible limits of investment in different portfolios/available options.	2.50	1.259	.725
I find it interesting to explore investment opportunities for my money.	2.63	1.326	.248

Interpretation

The results of the Mean test against responses collected from investors in relation to investment awareness behaviour are displayed in Table 3. The previous analysis revealed that the statement "I find it interesting to explore investment opportunities for my money" elicited the highest mean response, while the statement "I am aware with the benefits that accrue from investments" elicited the lowest mean response. Both the findings are presented in the following table. Based on these findings, it appears that the majority of the investors were interested in learning about new investment opportunities.

Table 4: Investment Awareness towards the Various Investment Avenues

Investment Avenues/ Level of Awareness	Highly Aware	Aware	Cannot say	Less Aware	Not Aware at all	Total
Basic Bank Account	231	53	0	14	2	300
Share/ Debenture	84	23	44	27	122	300
Fixed Deposits	274	12	0	10	4	300
Life Insurance/ General Insurance	228	47	5	12	8	300
Mutual Funds	141	22	17	27	93	300
Real Estate	178	56	17	28	21	300

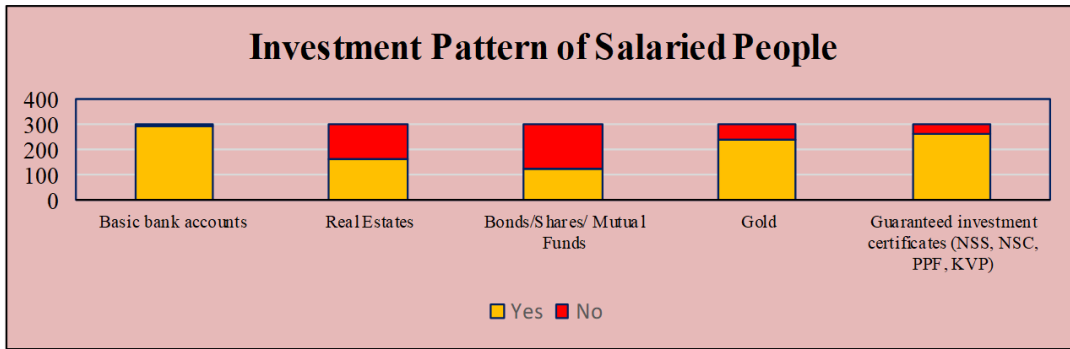
Results

Table-4 reveals the results of the present study regarding the awareness level of salaried individuals regarding the various investment options available in the market. The basic bank account was mentioned by the vast majority of the respondents as being the topic about which they have the greatest level of awareness, followed by fixed deposits, life insurance, and real estate. Mutual funds and the stock market are relatively unknown topics to the most of the people. Based on these findings, it appears that most salaried people have a good understanding of the investment vehicle in which they put the majority of their money and which poses the least amount of risk. A significant part of investors' awareness is also determined by demographic factors such as investors' income, gender, age, and level of education.

Ho (2): All the salaried people of the present study follow the same investment pattern.

Table 5: Investment Pattern of Salaried People

Investment Products where salaried people invested their money			
Investment Products	Yes	No	Total
Basic bank accounts	289	11	300
Real Estates	158	142	300
Bonds/Shares/ Mutual Funds	123	177	300
Gold	235	65	300
Guaranteed investment certificates(NSS, NSC, PPF, KVP)	262	38	300



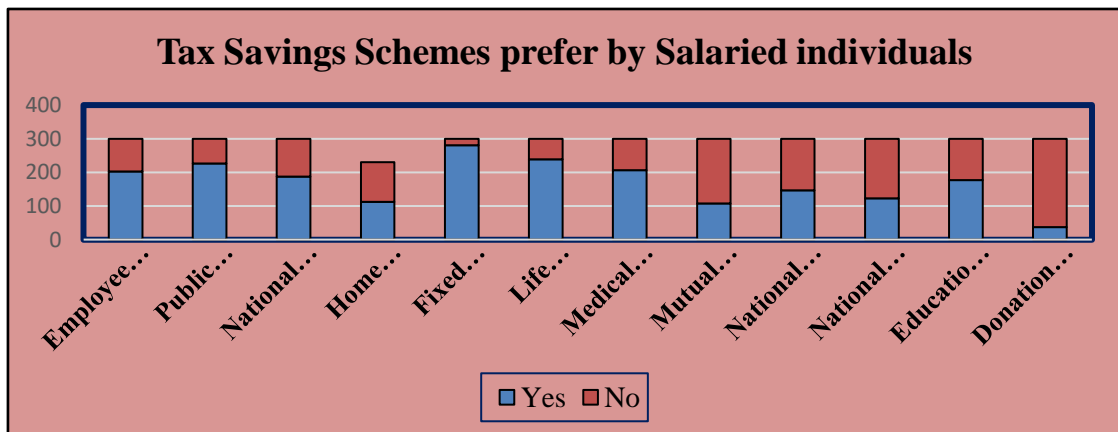
Interpretation

Above table shows opinions about the choice of investment products by salaried people who have participated in the survey conducted by researcher as a part of the current research. majority of investors have decided that gold, personal provident funds (PPF), and basic bank accounts will fulfil their needs best as investment products. However, other investment products such as real estate, bonds, shares, and mutual funds were not widely accepted as investment products. One possible explanation for these findings is that most people would rather put their money into investments that carry less risk but guarantee a lower rate of return. On the other hand, they have the option of investing in assets with a high level of risk, but they should only do so if they are prepared to accept losses and have the ability to be patient.

Ho (3): All the salaried people choose same tax saving scheme while doing investment planning.

Table 5: Tax Savings Schemes Prefer by Salaried Individuals

Tax Savings Schemes	Yes	No	Total
Employee Provident Fund (EPF)	203	97	300
Public Provident Fund (PPF)	227	73	300
National Pension Schemes	188	112	300
Home Loans	112	118	300
Fixed Deposit	281	19	300
Life Insurance	239	61	300
Medical Insurance	207	93	300
Mutual Funds	108	192	300
National Savings Certificate (NSC)	147	153	300
National Pension Schemes	123	177	300
Education Loan	177	123	300
Donations to Charitable Trust	37	263	300



Interpretation

Table 5 presents the findings of the current research regarding the preferences of salaried people regarding different tax-saving strategies. The majority of the respondents stated that, in order to lessen the impact of taxes on their lives, they would first put their money into a fixed deposit, then into life insurance, and finally into a public provident fund. When it comes to investing money to reduce the financial burden of taxes, very few people think about making donations, investing in mutual funds, or taking out home loans.

Findings

- According to the findings of this study, most of the salaried people in the Marathwada district of the Rajasthan state spend the majority of their time keeping an eye on their investments. This percentage was found to be 41%. It demonstrates that these individuals have a high level of awareness regarding their investments and seek out additional opportunities to improve the performance of their investments.
- When it comes to the main concern behind the investment in various avenues, salaried people gave first preference to the option how much risk an avenue involved (41.33%). It was followed by the option of how much return that avenue give (30%), then the option of how well an avenue performed in the past (21%), and finally the option of how well an avenue will grow in the future (7.67%). It was clear from what was said that whenever they make a decision regarding their investments, the first thing they do is evaluate the risk involved, and if the risk is greater than what they were anticipating, they move on to the next possible avenue.
- A further finding of this study is that people find it interesting to search for more options for their money to invest it and to explore these options. In addition, they have a deep understanding of the advantages and benefits of basic bank accounts, gold, and real estate; however, they struggle with the concept of investing their money in shares, bonds, debentures, and other forms of investment available on the financial market.
- Researchers looked into the habits of salaried people when investing and found that they put their money in safe havens like savings accounts, government bonds, and gold rather than the more volatile markets of mutual funds and stock trading.
- According to the findings of a recent study, salaried individuals would rather invest their money in fixed deposits, life insurance, and public provident funds (PPF) than pay the additional tax burden. Very few people ever give any thought to investing in mutual funds, making charitable contributions, or taking out a mortgage.

Limitations of the Study

The research was carried out on a very limited number of people from the Marathwada region in the state of Rajasthan. The present study only revealed the investment awareness and patterns of salaried people regarding tax saving schemes.

It is possible that the findings of the present study cannot be generalized to all the salaried expertstowards the investment activities due to the sample that was used for the study. Because the current study is based on accidental sampling, which is a non-probability sampling method, the findings cannot be generalized to the entire population of salaried people living in the Jodhpur district. The current study did not cover each salaried person in the district. Due to the sensitive nature of the subject matter, there were only a small handful of salaried individuals who were willing to voice their opinions regarding investment activities.

Conclusion

You can put your money to work quickly and easily, but finding the right place to plant your feet takes more effort. Money kept in a home safe is not only ineffective, but also a security risk. It is analogous to water that is stagnant in a pond and will eventually evaporate as a result of the passage of time. It is important for money to continue moving and flowing like the water in rivers, which is always clean and can be consumed. Therefore, it is necessary for everyone to invest their money in order for it to grow, and also necessary to invest their money in the appropriate avenue in order to ensure that they will not regret their investment in the future. The current study aimed to investigate the investment pattern and awareness of the salaried person. It found that people have a high level of awareness regarding those avenues in which they invest their money, such as bank accounts, fixed deposits, gold, and so on. They

are also interested in investigating additional possibilities for the enhancement of their financial growth. People invest their money for several reasons, including the reduction of their overall tax liability as well as the potential for future financial gain. In order to accomplish this, they put their money into a variety of tax-saving investment schemes, such as life insurance, EPF, PPF, National Pension Schemes, NSC, and education Loans. Using things like mutual funds, savings schemes, and the like are all legal ways to get around paying taxes without evading them. It not only inspires people to save and invest their money, but also inspired people to build wealth. Consequently, investment is beneficial to both the economic growth of the individual and the growth of the county.

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GREEN HUMAN RESOURCE MANAGEMENT: PROTECT THE ECO-SYSTEM AND RESHAPED THE OLD MANAGEMENT PRACTICES

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ABSTRACT

There are a lot of small to medium enterprises that experience crucial human resource difficulties, but in the same manner, human resources also play a main role in developing and sustaining their competitive resources through employee performance. Small- to medium-sized enterprises have been found to differ from large enterprises in terms of the implementation of green HR. The shortcoming could be the result of fear and ineffective communication, limited finance, and human resources. However, GHRM in small and medium enterprises helps achieve higher employee job satisfaction, improve employee retention rates, and increase business opportunities. The present study is an attempt to discuss various popular green HRM practises adopted by some companies and the challenges faced by them in implementing these practices. This study helps HR professionals prepare for the implementation of the GHRM system.

KEYWORDS: GHRM, Eco-System, Green HR, Employee Performance, Medium Enterprises.

Introduction

Green HRM involves environmentally friendly human resource policies and practises that will help an organisation achieve its monetary goals and also protect the environment from any negative impacts. Green HR initiatives result in greater effectiveness, lower costs, and the retention of employees. It helps to reduce paper usage and enhance the value of the employees and the company. Green HR initiatives help companies find alternative ways to cut costs without losing their top talent. It is essential for a manager in an organisation to develop a new organisational culture through GHRM practices. This culture can affect employee behaviour and introduce certain values that build an internal culture. It also helps generate enormous operational savings by reducing their carbon footprint. The contribution and interest of employees and the association of workers are fundamental to the realisation of the concept of "green human resource management." Fayyazia et al. (2015) said that "there is a requirement for the amalgamation of environmental management with human resource management because it is essentially or very important rather than just desirable". Successful environmental management in an organisation needs special efforts from human resource management.

Objectives of the Study

- To provide knowledge about green HRM
- To discuss about practises in green HRM
- To suggest appropriate green HRM initiatives for organisations
- To increase awareness among the individuals working in the organisation
- To study the effectiveness of GHRM

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Research Methodology

The study is primarily based on secondary data. The data relevant to the topic is collected from different databases, websites, journal articles, magazines, newspaper articles, and other available sources.

Review of Literatures

P Mishra in his article titled (2017) "Green human resource management: A framework for sustainable organizational development in an emerging economy" try to explore the status and challenges of green human resource management practices in India, an under-researched area. Further, it proposes a theoretical framework to fill the identified gaps and build a sustainable organization.

SK Mousa, M Othman in his articles (2020) "The impact of green human resource management practices on sustainable performance in healthcare organisations: A conceptual framework" This paper aims to assess the level of implementation of green human resource management practices in Palestinian healthcare organisations, and their impact on sustainable performance in this important service sector. A mixed research approach was adopted by conducting 14 semi-structured interviews with human resource managers, operational managers, and chief executive officers within a range of areas in the healthcare sector in the West Bank.

Susan E Jackson, Douglas WS Renwick, Charbel JC Jabbour, Michael Muller-Cameni in his research paper titled (2011) "State-of-the-art and future directions for green human resource management: Introduction to the special issue" seek to stimulate the field of HRM to expand its role in the pursuit of environmentally sustainable business.

Guiyao Tang, Yang Chen, Yuan Jiang, Pascal Paillé, Jin in his research paper titled (2018) "Green human resource management practices: scale development and validity" measure main human resource practices for environmental management, which can provide broader focus for further research and for practitioners.

Charbel José Chiappetta Jabbour, Ana Beatriz Lopes de Sousa Jabbour in his article titled (2016) "Green human resource management and green supply chain management: Linking two emerging agendas" emphasizes the implications of GHRM-GSCM integration for scholars, managers, and practitioners in the areas of organizational sustainability and truly sustainable supply chains.

Yong Joong Kim, Woo Gon Kim, Hyung-Min Choi, KulladaPhetvaroonin in his research paper (2019) "The effect of green human resource management on hotel employees' eco-friendly behavior and environmental performance" examines how to improve employees' eco-friendly behavior and hotels' environmental performance through green human resource management.

Shoeb Ahmad. In his article to the (2015) "focuses upon the various Green Human Resource Practices pursued by the organizations all over the world and, explains the simplified meaning of GHRM.

Crucial Green HRM Practises that Protect the Eco-System

With the help of HRM policies Green HR promotes sustainable use of resources in an organisation to make it eco-friendly and promotes environmental economic sustainability practises to keep a healthier environment by increasing employee commitments and awareness on the issue of sustainability. It helps an organisation find alternative ways to cut costs without losing its talent, important resources, etc. Following are some HRM practises that identify sustainability and the natural environment at the workplace:

- **Green Recruitment and Selection**

Green recruitment and selection are essential parts of green HRM practices. This process includes employing environmentally conscious individuals without papers. Environmentally friendly people respect organisational policies regarding environmental protection. This will also benefit the organisations by giving them a competitive advantage over their competitors. For green recruitment and selection:

- Online Recruitment
- Provide online offers, acceptance letters, and join letters, which reduce a large amount of paper work.

- **Learning and Development**

Learning and development practises include programs, workshops, and sessions to facilitate employees' acquiring and improving knowledge of environmental management skills and attitudes. Organizations are investing in learning and development programmes for their workers. Nowadays, on-demand courses have increased enormously all over the world. With the help of the internet, everybody can learn anything from anywhere

- **Performance Management and Appraisal**

Performance management is the process by which employees are prompted to enhance their professional skills that help achieve the organization's goals in a better way. Green targets, tasks, and responsibilities can also be considered an important part of performance appraisal. Management should suggest environmentally friendly methods to the employees and must be responsible for the proper implementation of those policies.

- **Employment Security**

Companies can benefit from employment security because it helps them retain their employees.

- **Teamwork**

Teamwork helps create a productive and successful organisation. Teams bring benefits because they are formed up of individuals who think differently but work towards a common objective. There are four elements to effective teamwork: commitment, communication, contribution, and collaboration. Teamwork fosters creative and new ideas and also improves employee engagement and well-being.

- **Open Communication**

Open communication is when people can openly express their thoughts and ideas to one another. This improves productivity, increases employee loyalty, and reduces cultural gaps between employees. Open communication transforms employees into co-entrepreneurs.

- **Conservation of Energy**

Conservation of energy leads to an increase in economic capital, environmental worth, security, and human comfort. This includes any behaviour that results in the use of less energy. By replacing electrical appliances with energy-efficient appliances, the use of solar and wind energy, and using power more efficiently, conservation of energy can be achieved.

- **Paperless offices**

A paperless office is a work environment with minimal paper-based processes. Paperless offices are not only environmentally friendly but also help increase productivity and efficiency in an office.

- **Compensation**

Green rewards mean encouraging employees to take up eco-friendly initiatives. An organisation should appreciate the efforts of its employees in gaining sustainable advantages and give them compensation and rewards. An organisation needs to redesign the work so as to give employees the opportunity to perform well and find meaning in what they do.

- **Green Building**

A "green building" is also known as a "sustainable" or "high-performance" building. Green buildings are designed to reduce the overall impact of the built environment on human health and the natural environment by reducing waste and pollution, protecting occupant health, and maximising the efficient use of energy.

The effects of GHRM practises are multifaceted and require constant monitoring to recognise their potential impact on HRM issues. The future of HRM appears promising for all stakeholders, like employers, employees, practitioners, and academicians.

Indian Company and Initiations Taken towards Green

There are only a few of the many Indian companies practising sustainability and working towards a greener and better future:

- **Wipro Technologies:** It was the first IT company to launch eco-friendly desktops and notebooks in India. It introduces renewable energy-based hot water systems. It also takes initiative towards water management and waste management treatments.
- **Idea Cellular:** Idea Cellular Limited is the fastest-growing telecom service provider in India. This company is taking steps towards a green pledge to save paper and trees and is also setting up bus shelters with planted walls.
- **Indusland Bank:** Indusland Bank was the first private sector bank in India, setup in Mumbai in 1994. This company is committed to minimising the environmental impact of its operations on the planet. Through solar ATMs, solarized premises, green operations, and supply chains, this company is taking steps towards going green.
- **Maruthi Suzuki:** Maruthi Suzuki understands that green technology is needed today. The company identifies the processes that can affect the environment and develops strategies to mitigate these impacts. This company has adopted the ISO 14001 standard and promotes it among its tier-I suppliers as well. The company also ensures compliance with the 2016 Biomedical Waste Management Rule.
- **ONGC:** The Oil and Natural Gas Company has been an active participant in the national gas hydrate programmes. It also puts a special focus on reducing carbon emissions.
- **BHEL:** BHEL has actively planted trees, harvested rainwater, and undertaken many such initiatives in the vicinity of its manufacturing plants and project sites. Bharat Heavy Electricals Limited (BHEL) is committed to continuous improvement in the workplace and environment.
- **HCLHarit:** The Green Initiative is a flagship programme for environmental action. This company is taking initiatives, first by launching antimony and beryllium-free laptops and then by collecting e-waste from customers through its "Green Bags" campaign.

Challenges of Adopting Green HRM in the Organisation

- **Lack of organisation support:** The infrastructure of organisations is not enough to adopt new technological changes that are eco-friendly.
- **Lack of awareness:** This is a major challenge to create green awareness among the employees and encourage them to adopt a green work-life balance.
- **High cost:** A lot of money is required to spread awareness and provide training on environmental issues.
- **Explore opportunities to implement alternative energy sources:** evaluate opportunities for using solar energy, biofuel, wind power, and other alternative energy sources.
- **Detoxify:** Many organisations have toxic substances such as used batteries and copier toner. On the other hand, talk to supplier about alternatives to toxics.
- **Effective communication:** inform suppliers and customers about the organisation's eco efforts and keep employees and shareholders/investors informed about green progress.

Green HRM has the potential to offer new insights into the transformation of the forms and means of management, employment, and organising not only in Asia but across the world.

Recommendation of the Study

Green Human Resources focuses on eco-friendly HR practises that minimise paper work and preserve knowledge assets. Rewards, honor, and compensation should be provided to those employees who achieve their targets. HR managers can use social media sites to spread awareness about environmental issues. The company should be transparent in describing what it is actually doing for green HRM. by increasing awareness about the green HRM concept, green practices, proper utilisation of resources, and retaining the resources for future generations. An organisation can attract talented people. The government gives subsidies, incentives, and rebates to encourage green HR.

Conclusion

Today, the need for green human resource management is important all over the world. The study concludes that Green HRM can help the employee and their organization's practises and behaviours in relation to the environment. Green HRM practises would attract individuals to an organisation and improve employer attitudes and behaviour within the organisation. Green HR will play

an important role in making the employee aware of and concerned for the preservation of natural resources, contribute to waste management, and manufacture eco-friendly products. The changing focus of the organisation towards green business is posing new challenges to the present green HR managers. Green HRM is still in the growing stage; more organisations should adopt it for it to become a world-class organization. In countries where the government is investing heavily in green initiatives, green hiring is growing fast. Many organisations have a concern for environmental sustainability, like Idea, HCL, BHEL, etc. The study is done to discover the concept of green HRM, green practices, and challenges facing HR professionals.

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लोकतंत्र के प्रति मानवेन्द्र नाथ राय के दृष्टिकोण की अवधारणा

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प्रस्तावना

मानवेन्द्र नाथ राय की गणना आधुनिक भारत के ऐसे विचारकों में होती है, जिन्होंने राजनीतिक, सामाजिक, और आर्थिक प्रश्नों की मौलिक व्याख्या की। उन्होंने साम्यवाद के व्याख्याकार के रूप में विश्वव्यापी ख्याति अर्जित की। किन्तु उन्होंने मार्क्सवादी या लेनिन वादी ढांचे से बंध कर साम्यवाद की व्याख्याएं नहीं की। उनके चिन्तन में प्रखर मानवतावादी स्वर सर्वत्र छाया हुआ है। इसलिए उन्होंने अपने मौलिक राजनीतिक दर्शन को 'नव मानवतावाद' की संज्ञा दी।

मानवेन्द्र नाथ राय का मूल नाम नरेन्द्र नाथ था। उनका जन्म पश्चिमी बंगाल के चौबीस परगना जिले में अखोलिया ग्राम में 21 मार्च, 1887 को हुआ था। उनके पिता पं. दीनबन्धु भट्टाचार्य धार्मिक प्रवृत्ति के स्कूल शिक्षक थे। नरेन्द्र की शिक्षा-दीक्षा चिंगरीपोटा में हुई, जहाँ उनके पिता कुछ सम्पत्ति खरीद कर बस गये थे। एन्ट्रेंस परीक्षा पास करने के पश्चात् नरेन्द्र ने कलकता के नेशनल कॉलेज में प्रवेश ले लिया। बाद में उन्होंने बंगाल टेक्नीकल इन्स्टीट्यूट में प्रवेश लिया किन्तु वहां वे अपना अध्ययन जारी नहीं रख सके। विद्यालय के दिनों से ही नरेन्द्र की क्रांतिकारी आन्दोलन और गतिविधियों में रुचि होने लगी थी। नरेन्द्र उस समय भगवद्गीता बंकिम चन्द्र चटर्जी के आनन्दमठ, अरविन्द घोष की रचना भवानी मन्दिर तथा विवेकानन्द की पुस्तकों को रुचिपूर्वक पढ़ते थे।

लोकतंत्र की धारणा

राय के अनुसार लोकतंत्र ऐसी शासन प्रणाली है, जिसमें शासन की शक्ति वास्तव में जनता के हाथों में निहित होती है। वे उस प्रणाली को लोकतंत्र के रूप में परिभाषित करते हैं, जिसमें व्यक्ति की स्वतंत्रता का अपहरण किये बिना तथा उसकी नैतिक चेतना पर बाहरी प्रतिबन्ध आरोपित किये बिना ही, उसके भौतिक कल्याण को सुनिश्चित किया जाये। राय के मत में मनुष्य की नैतिक स्वतंत्रता की अक्षुण्णता के प्रति आग्रह तथा मनुष्य के भौतिक कल्याण के प्रति समर्पण लोकतान्त्रिक शासन का मर्म है।

राय को इस तथ्य पर गम्भीर वेदना थी कि विश्व में लोकतंत्र की प्रचलित प्रणालियां वास्तविक लोकतान्त्रिक भावना के अनुरूप नहीं थी उनका मत था कि लोकतान्त्रिक शासन प्रणालियों के कार्य करण में सिद्धान्त व व्यवहार के मध्य गम्भीर असंगति विद्यमान थी। उन्होंने कहा "सभी लोकतंत्र की बात करते हैं, फिर भी कहीं भी हमें जनता के द्वारा शासन के प्रत्यक्ष दर्शन नहीं होते। 19 वीं शताब्दी में लोकतंत्र के विषय में प्रतिपादित सैद्धान्तिक विचारों और आदर्शों तथा आज विद्यमान वास्तविक स्वरूप के मध्य गम्भीर असंगति दृष्टिगत होती है।"¹

राय ने इस तथ्य पर चिन्ता प्रकट की कि जनता की सम्प्रभुता का लोकतान्त्रिक सिद्धान्त, आधुनिक लोकतंत्रों में उन इने-गिने लोगों के हाथों में शक्तियों के केन्द्रीकरण के रूप में परिवर्तित हो जाता है, जो कि वास्तव में शासन को संचालित करते हैं, और राज्य की शक्ति का उपयोग करते हैं। फलतः प्रजातंत्र में जनता

* सहायक प्रोफेसर, राजनीति विज्ञान, परिष्कार कॉलेज ऑफ ग्लोबल एक्सीलेंस, मानसरोवर, जयपुर, राजस्थान।

की सम्प्रभुता केवल सांविधानिक घोषणाओं तक सीमित हो जाती है, और व्यवहारों में व्यक्ति को राजनीतिक शक्ति में सार्थक भागीदारी, मानव अधिकारों से भी वंचित कर दिया जाता है और यहां तक कि गरिमा से भी वंचित कर दिया जाता है।²

रॉय ने कहा कि व्यक्तिगत स्वतंत्रता लोकतंत्र के सिद्धान्त का प्रथम बिन्दु है, किन्तु व्यवहार में आज प्रचलित लोकतान्त्रिक प्रणालियों में इस आदर्श का सर्वाधिक हनन होता है।

रॉय ने लोकतंत्र की प्रचलित प्रणालियों के व्यवहार की ही आलोचना नहीं की, अपितु उन्होंने रूसों जैसे राजनीतिक दार्शनिकों की भी आलोचना की, जिन्होंने शासन द्वारा जनता की इच्छा पर, अपने संस्थागत नियन्त्रणों के आरोपण को सैद्धान्तिक सम्मति प्रदान की। उन्होंने आक्षेप लगाया कि रूसों ने 'सामान्य इच्छा' के सिद्धान्त के माध्यम से लोकतंत्र के सिद्धान्त और व्यवहार के मध्य अन्तर को पाटने का प्रयत्न किया, किन्तु इस प्रयास में उन्होंने व्यक्ति की इच्छा के पक्ष में बलि चढा दिया। उन्होंने कहा कि रूसों के दर्शन की असंगति उसकी इस मान्यता में निहित है कि "लाखों लोगों की अपनी इच्छाएं हो सकती हैं किन्तु राष्ट्र की एक सामान्य इच्छा है जो कि राष्ट्र का निर्माण करने वाले सभी व्यक्तियों की इच्छाओं की तुलना में अधिक महत्वपूर्ण है। उन सभी लोगों को अपनी इच्छा को सामान्य इच्छाओं के अधीन मान लेना चाहिए और सामान्य इच्छा की यह आध्यात्मिक धारणा वास्तव में निरंकुशता के लिये नैतिक स्वीकृति के रूप में रूपान्तरित हो सकती है।"³

संसदीय प्रजातंत्र की आलोचना

रॉय संसदीय प्रजातंत्र की कटु आलोचक थे। उनके मत में संसदीय प्रजातंत्र को वास्तव में प्रजातंत्र मानना ही असंगत है। संसदीय प्रजातंत्र के प्रति रॉय की आपत्तियों को अग्रांकित रूप में सूत्रबद्ध किया जा सकता है :

- **संसदीय प्रजातंत्र में राजनीतिक प्रक्रिया में व्यक्ति की उपेक्षा की आलोचना**

लोकतंत्र में सिद्धान्ततः शासन की शक्ति जनता में निहित होती है। रॉय का आक्षेप है कि संसदीय प्रजातंत्र में लोकतंत्र की इस सैद्धान्तिक अपेक्षा का निर्वाह नहीं हो पाता। उनका मत है कि संसदीय प्रणालियों में, व्यवहार में शासन की शक्ति जनता के हाथों से निकल कर कार्यपालिका के हाथों में केन्द्रित हो जाती है और व्यक्ति राजनीतिक प्रक्रिया का मूक और असहाय दर्शक बन कर रहा जाता है।⁴

- **जनता की शक्ति के जन-प्रतिनिधियों के हाथों में प्रत्यायोजन की आलोचना**

रॉय ने संसदीय प्रजातंत्र सहित प्रतिनिधि शासन की सभी प्रणालियों के इस पक्ष की गम्भीर आलोचना की कि इसमें जनता की सम्प्रभु शक्ति, प्रतिनिधियों के हाथों में केन्द्रित हो जाती है। उन्होंने इस स्थिति को वस्तुतः प्रजातंत्र का ही निषेध बताया। उन्होंने कहा कि एक बार अपने प्रतिनिधियों को निर्वाचित कर लेने के पश्चात्, संसदीय प्रजातंत्र में जनता का प्रतिनिधियों के आचरण पर कोई नियन्त्रण नहीं रहता। व्यवहार में जनता अपनी समस्त शक्तियाँ प्रतिनिधियों के हाथों में समर्पित कर देती है और वे जनता के सेवक बने रहने की अपेक्षा, शासक बन जाते हैं। रॉय ने आक्षेप लगाया कि संसदीय प्रणाली में विधि-निर्माण, प्रशासन तथा नीति-निर्णयों में जनता की कोई प्रभावी भागीदारी नहीं रह पाती। उन्होंने कहा "संसद में प्रतिनिधि एकत्रित होते हैं, संसद सरकार का गठन करती है और संसद व सरकार दोनों ही शनैः-शनैः सैद्धान्तिक रूप से सम्प्रभु समझे जाने वाली जनता से दूर होते ही चले जाते हैं।"⁵ रॉय के अनुसार संसदीय प्रजातंत्र जनता के लिये ऐसे शासन से अधिक कुछ नहीं है, जिसमें कि जनता की सदैव उपेक्षा की जाती है और जनता की भूमिका चार या पांच साल में एक बार प्रतिनिधियों के चुनाव में वोट देने तक सीमित होती है।

रॉय के अनुसार सच्चे लोकतंत्र को तभी सुनिश्चित किया जा सकता है जबकि सत्ता पर जनता का वास्तविक और प्रभावी नियन्त्रण निरन्तर बना रहे। उन्होंने कहा कि यदि औपचारिक रूप से शक्ति जनता में निहित होते हुए भी, जनता को अधिकांश समय अपने ही द्वारा निर्वाचित प्रतिनिधियों की इच्छाओं के अधीन शासित होना पड़े तो यह वास्तव में प्रजातंत्र नहीं, अपितु उसका मखौल है।⁶

• शक्तियों के केन्द्रीकरण का विरोध

रॉय के अनुसार संसदीय प्रजातंत्र में शक्तियों का कुछ लोगों के हाथ में केन्द्रीकरण हो जाता है। उन्होंने आक्षेप लगाया कि जनता की शक्तियाँ प्रतिनिधियों की संस्था 'संसद' के हाथों में हस्तान्तरित हो जाती है, संसद में बहुमत के आधार पर जो दल या गुट सत्ता में आता है, विधानमण्डल की शक्तियाँ वस्तुतः उसके हाथों में केन्द्रित हो जाती हैं, तथा दलीय अनुशासन के कारण एक दल विशेष के विधायकों की शक्तियाँ भी मन्त्रिपरिषद् या कार्यपालिका में केन्द्रित हो जाती हैं : और अन्ततः शासन की समस्त शक्ति प्रधानमंत्री कहे जाने वाले एक व्यक्ति के हाथों में केन्द्रित हो जाती है। रॉय का आरोप है कि व्यवहार में संसदीय प्रजातंत्र एक व्यक्ति की निरंकुशता अथवा अधिक से अधिक संसद में बहुमत प्राप्त दल के नेतृत्व की निरंकुशता में परिवर्तित हो जाता है।⁷ रॉय ने कहा कि संसदीय प्रजातंत्र के व्यवहार में जनता के प्रतिनिधियों की भी नीति-निर्माण में कोई सार्थक भूमिका नहीं रहती, अपितु महत्वपूर्ण नीति निर्णय, नौकरशाही, विशेषज्ञों की समितियों तथा कार्यपालिका द्वारा लिये जाते हैं। संसद में कार्यपालिका का गठन करने वाले एक दल अथवा गुट के बहुमत के आधार पर प्रतिनिधियों की संस्था 'संसद' की भूमिका मात्र रबर की मोहर जैसी रह जाती है।

• संसदीय प्रजातंत्र में दल-व्यवस्था की भूमिका की आलोचना

संसदीय प्रजातंत्र का कार्य करण दल-व्यवस्था पर आधारित होता है। संसद के चुनाव दलीय आधार पर लड़े जाते हैं, तथा संसद में बहुमत प्राप्त करने वाला दल ही सरकार बनाता है। इस प्रकार दल व्यवस्था संसदीय प्रजातंत्र के लिए अनिवार्य है। रॉय आधुनिक प्रजातंत्र में दल-व्यवस्था संसदीय प्रजातंत्र के लिए अनिवार्य है। रॉय आधुनिक प्रजातंत्र में दल-व्यवस्था के कठोर आलोचक है। उनका आक्षेप है कि दल-व्यवस्था में वास्तव में प्रजातंत्र को विकृत कर दिया है। उन्होंने आरोप लगाया कि दलों का संगठन ही जनता को प्रभावी बनाने, अथवा जनता की गरिमा व अधिकारों की अपेक्षा सत्ता पर कब्जा करने के उद्देश्य से प्रेरित होता है। रॉय का कथन है कि संसदीय प्रजातंत्र में राजनीतिक दल बहुमत जुटाने के लिए कैसे भी हथकण्डे अपना लेते हैं। परिणाम यह होता है कि वे जनमत की जागृति के सार्थक उपकरण बनाने की अपेक्षा, सत्ता की अंधी दौड़ में भाग ले रहे सहभागी बन जाते हैं।⁸

• संसदीय प्रजातंत्र में जन साधारण के हितों की उपेक्षा

रॉय ने आक्षेप लगाया कि संसदीय प्रजातंत्र वास्तव में धनाढ्यों व सम्पन्न वर्ग के लोगों के हितों की पूर्ति करता है। उनके अनुसार साधन-सम्पन्न लोग प्रतिनिधियों को अपने पक्ष में प्रभावित कर लेते हैं। इसके अतिरिक्त चुनावों में राजनीतिक दलों को पूंजीपतियों के आर्थिक समर्थन की आवश्यकता पड़ती है। इस कारण सत्ता में आने के पश्चात् वे पूंजीपतियों के हितों के विरुद्ध कोई भी नीति-बनाने में समर्थ नहीं हो पाते। रॉय के अनुसार संसदीय प्रजातंत्र पर पूंजीपतियों के प्रभाव का परिणाम यह होता है संसद और कार्य पालिका, समाज में आर्थिक और सामाजिक समानता स्थापित करने के लक्ष्य के प्रति समर्पित रहने की अपेक्षा, पूंजीपतियों के हितों की पूर्ति और समाज में यथा-स्थिति को बनाये रखने के माध्यम बन जाते हैं। रॉय ने कहा कि आर्थिक समानता को सुनिश्चित किये बिना लोकतंत्र का कोई अर्थ नहीं है, अपितु वह एक धोखा है, आर्थिक समानता के बिना लोकतंत्र वास्तव में धनिकों का शासन है जो गरीबों का शोषण करते हैं।⁹

बुनियादी लोकतंत्र की धारणा

रॉय की मान्यता थी कि लोकतंत्र की विश्व में प्रचलित प्रणालियों में व्यक्ति की उपेक्षा होती है तथा राजनीतिक सत्ता व्यक्ति के हाथों में न रहकर, सत्ता के केन्द्रीकृत निकायों में निहित हो जाती है। रॉय लोकतंत्र की ऐसी प्रणाली के पक्षधर थे, जिसमें जनता सम्प्रभु शक्ति का निरन्तर उपयोग कर सके।

रॉय के अनुसार यह तभी सम्भव था जबकि व्यापक तौर पर जनता शासन की शक्तियों का प्रत्यक्ष रूप से उपयोग करे। यदि सीमित प्रयोजन के लिए शासन के संगठित और केन्द्रीकृत निकाय आवश्यक भी हो, तो उनके संगठन कार्य प्रणाली व शक्तियों का निर्धारण इस प्रकार किया जाये कि वे निरंकुश अथवा अमर्यादित रूप

से शक्तियों का प्रयोग न कर सकें। लोकतान्त्रिक व्यवस्था में व्यक्ति की सम्प्रभुता और संगठित शासन की आवश्यकता के मध्य समन्वय करने के लिये रॉय ने 'बुनियादी लोकतंत्र' या 'संगठित लोकतंत्र' की धारणा का प्रतिपादन किया। रॉय का मत था कि बुनियादी लोकतंत्र में व्यक्ति की गरिमा व स्वतंत्रता को सुरक्षित रखते हुए, उसके व्यक्तित्व के सर्वांगीण विकास की सम्भावनाओं को सुनिश्चित करना प्रमुख लक्ष्य होगा। संगठित लोकतंत्र की रॉय की धारणा के विशिष्ट पक्षों का विवेचन अग्रांकित रूप से किया जा सकता है :-

• सत्ता का विकेन्द्रीकरण

रॉय का 'बुनियादी लोकतंत्र' सत्ता के विकेन्द्रीकरण पर आधारित है। रॉय के अनुसार यह विकेन्द्रीकृत लोकतान्त्रिक प्रणाली, शासन के अधिकतम कार्यों में व्यक्ति की प्रत्यक्ष भागीदारी पर आधारित होगी। इस व्यवस्था में वर्तमान संसदीय प्रणालियों के औपचारिक निकायों की अपेक्षा राजनीतिक प्रणाली को छोटे सहकारी समुदायों की एक श्रृंखला के रूप में संगठित किया जायेगा।¹⁰ रॉय के अनुसार इस प्रणाली में वास्तविक राजनीतिक शक्ति राष्ट्रीय स्तर पर संगठित सरकार अथवा प्रान्तीय सरकारों में नहीं, अपितु व्यापक तौर पर स्थानीय, तालुका और जिला स्तर संगठित जन-समितियों में निहित होगी। इन जन-समितियों में जनता प्रत्यक्षतः अपनी शक्ति का प्रयोग करेगी और अपने विषयों का स्वयं निर्धारण करेगी। रॉय के अनुसार इस व्यवस्था में राजनीतिक शक्ति का, समुदाय में विकेन्द्रीकरण हो जायेगा तथा व्यक्ति के जीवन में गिने-चुने क्षेत्रों में ही सरकार का हस्तक्षेप रहेगा। रॉय ने कहा कि इस व्यवस्था में राज्य और समुदाय के मध्य कोई टकराव नहीं होगा। समुदाय में व्यक्ति की स्वतंत्रता पुष्पित और पल्लवित होगी, तथा राज्य व्यक्तिगत स्वतंत्रता का अपहरण कर्ता बनने की अपेक्षा, व्यक्ति की स्वतंत्रता को सुरक्षित करने का उपकरण बनेगा।¹¹ रॉय द्वारा प्रस्तावित इस व्यवस्था में व्यक्ति की सम्प्रभुता को सुरक्षित किया जायेगा, क्योंकि व्यक्ति अपने कार्यों के लिए मूलतः राज्य या सरकार के प्रति उत्तरदायी होने की अपेक्षा, अपने जागृत अन्तःकरण के प्रति उत्तरदायी होगा।

• राजनैतिक दलों का उन्मूलन

रॉय प्रजातांत्रिक व्यवस्था में राजनीतिक दलों की भूमिका के कटु आलोचक हैं। उनके अनुसार राजनीतिक दल सत्ता पर नियन्त्रण करने की होड़ में, उचित-अनुचित किसी भी प्रकार के साधनों को अपनाने के लिए तैयार रहते हैं, और जन सामान्य के हितों की उपेक्षा करते हैं।

रॉय के बुनियादी प्रजातंत्र में दलों के स्थान पर जन समितियों का गठन किया जाना प्रस्तावित है। रॉय के अनुसार ये जन-समितियाँ स्थानीय स्तर पर जनता द्वारा प्रत्यक्षतः निर्वाचित होगी। स्थानीय स्तर की जन-समितियों के ऊपर, उप-खण्डीय और जिला स्तरीय जन-समितियों का संगठन किया जायेगा।¹²

• विकेन्द्रित राजनीतिक प्रणाली का संगठनात्मक ढांचा

रॉय की प्रस्तावित योजना में स्थानीय समितियों का निर्वाचन जनता द्वारा, जाति, लिंग इत्यादि के भेदभावों के बिना, वयस्क मताधिकार के आधार पर किया जायेगा। उनके अनुसार प्रत्येक 50 मतदाताओं की संख्या पर एक प्रतिनिधि का निर्वाचन होगा।¹³ उप-खण्डीय जन-समितियों में उप-खण्ड की प्रत्येक स्थानीय समिति द्वारा निर्वाचित प्रतिनिधि होंगे, तथा जिला स्तरीय जन-समिति में प्रत्येक उप-खण्डीय जन-समिति द्वारा निर्वाचित 5-5 प्रतिनिधि होंगे।¹⁴ रॉय ने स्पष्ट किया कि उप-खण्डीय और जिला स्तरीय समितियाँ स्थानीय स्वशासन के दायित्वों का निर्वाह करेंगी। स्थानीय जन समितियाँ ही वस्तुतः लोकतान्त्रिक सत्ता और संप्रभु शक्ति का प्रयोग करने वाली मुख्य निकाय मानी जायेंगी।¹⁵ रॉय ने प्रस्ताव किया कि प्रान्तीय स्तर पर 'प्रान्तीय लोक परिषद' गठित की जायेगी, जिसमें गवर्नर और जनता के प्रतिनिधि सम्मिलित होंगे।

रॉय के अनुसार प्रान्तीय शासन के लिए गवर्नर का वयस्क मताधिकार के आधार पर 5 वर्ष के लिए निर्वाचन होगा, तथा प्रान्तीय कौंसिल के प्रतिनिधि 4 वर्ष के लिए वयस्क मताधिकार के आधार पर जनता द्वारा निर्वाचित किये जायेंगे।¹⁶ रॉय के अनुसार प्रान्तीय कौंसिल में विधायी और कार्यपालिका दोनों शक्तियों निहित होंगी और कार्यपालिका और व्यवस्थापिका के मध्य शक्तियों का पृथक्करण नहीं किया जायेगा।

रॉय ने सुझाव दिया कि इस व्यवस्था में एक मन्त्रि-परिषद होगी, किन्तु कार्यपालिका शक्ति मन्त्रि-परिषद के हाथों में केन्द्रित नहीं होने दी जायेगी। मन्त्रि-परिषद के हाथों में शक्तियों के केन्द्रीकरण को रोकने के लिए रॉय ने प्रान्तीय परिषद की स्थायी समितियों को गठित करने का सुझाव दिया, जो सरकार के विभिन्न विभागों की गतिविधियों पर नियन्त्रण रखेगी।¹⁷ रॉय ने सुझाव दिया कि विद्यमान के प्रस्ताव, मन्त्रि-परिषद की ओर से कौंसिल के समक्ष सीधे प्रस्तुत नहीं किये जायेंगे, अपितु वे संबंधित स्थायी समिति के पास भेजे जायेंगे तथा उसकी अनुशंसा पर ही सदन में प्रस्तुत होंगे।¹⁸

इस योजना में रॉय ने गवर्नर की शक्तियों और भूमिका पर प्रकाश नहीं डाला, किन्तु यह अवश्य प्रस्तावित किया कि गवर्नर को नियन्त्रित रखने के लिए प्रान्तीय समिति के 40 प्रतिशत सदस्यों द्वारा उसको पदच्युत किये जाने की मांग की जा सकेगी, और उसकी पदच्युति पर अन्तिम निर्णय, प्रान्त की समस्त व्ययस्क जनता द्वारा जनमत संग्रह के माध्यम से किया जायेगा।

संगठित प्रजातंत्र के केन्द्रीय स्तर पर, रॉय ने सर्वोच्च जन-परिषद के गठन का प्रस्ताव किया, जो कि सरकार के विधायी और कार्यपालिका संबंधी समस्त कृत्यों पर अन्तिम अनुमोदन करेगी। रॉय के अनुसार सर्वोच्च जन परिषद द्वि-सदनीय होगी। एक सदन 'संघीय सभा' होगा और दूसरा सदन 'राज्य-सभा'। रॉय के अनुसार इन दोनों सदनों के संयुक्त अधिवेशन को ही 'सर्वोच्च जन-परिषद' कहा जायेगा।¹⁹ रॉय के अनुसार इस संघीय सरकार का गवर्नर जनरल देश की व्ययस्क जनता द्वारा 5 साल के लिये निर्वाचित किया जायेगा।²⁰ रॉय ने प्रस्ताव किया कि 'गवर्नर जनरल', सर्वोच्च जन-परिषद के संयुक्त सत्रों की बैठक बुलायेगा और उसकी अध्यक्षता करेगा।

रॉय ने प्रस्ताव किया कि संघीय सभा में संघ की व्यवस्थापिका शक्तियाँ निहित होंगी। इस सभा में पूरे संघ की जनता के प्रतिनिधि सम्मिलित होंगे। रॉय के अनुसार संघीय सभा का निर्वाचन चार वर्ष के लिये किया जायेगा।

संघीय सर्वोच्च परिषद के दूसरे सदन 'राज्य-सभा' के संबंध में रॉय ने सुझाव दिया कि इसका गठन सभी प्रान्तों के प्रतिनिधियों द्वारा किया जायेगा। प्रत्येक प्रांत को समान संख्या में प्रतिनिधि निर्वाचित करने का अधिकार प्राप्त होगा। रॉय के अनुसार 'राज्य सभा' के सदस्यों के निर्वाचन हेतु विशिष्ट व्यवसायिक समुह जैसे – इन्जिनियर, अर्थशास्त्री, वैज्ञानिक, चिकित्सक, विधिशास्त्री अपने समूह-विशेष के व्यक्तियों के नामों का पेनल प्रस्तुत करेंगे। प्रत्येक व्यवसायिक समूह द्वारा सूझाये गये नामों में-से-दो व्यक्तियों को सरकार 'राज्य सभा में दो ऐसे सदस्य, जिन्होंने की समाज विज्ञान और दर्शन में आधुनिक चिन्तन के क्षेत्र में योगदान दिया हो, मनोनीत होंगे। इसके अतिरिक्त 3 सिविल सेवकों को भी राज्य सभा में मनोनीत किया जायेगा।

संघीय स्तर पर भी रॉय ने गवर्नर जनरल की शक्तियों व भूमिका का स्पष्टीकरण नहीं किया। रॉय ने यह भी स्पष्ट नहीं किया कि यह 'गवर्नर जनरल संसदीय प्रणाली के नाम मात्र की कार्यपालिका के समतुल्य होगा, अथवा यह कार्यपालिका की शक्तियों का वास्तविक उपयोग करेगा।

• **संक्रमण कालीन व्यवस्था**

रॉय इस तथि से अवगत थे कि दलीय राजनीति को, दलविहीन प्रजातंत्र में बदलना सम्भव नहीं है। वे यह जातने थे कि राजनीति का यह मौलिक रूपान्तरण शनैः-शनैः ही किया जा सकता है।

रॉय ने सुझाव दिया कि दलविहीन प्रजातंत्र की स्थापना हो पाने के पूर्व संक्रमण कालीन अवस्था में तानाशाही की अपेक्षा संसदीय प्रजातंत्र की अधिक उपयुक्त होगा। उन्होंने सुझाव दिया कि संक्रमण काल में संसदीय प्रजातंत्र के दोषों का शनैः-शनैः निवारण करने का प्रयास किया जायेगा। उनका मत था कि संक्रमण काल में शासन के पदों पर विवेकशील सृजनात्मक क्षमताओं के धनी निष्ठवान और नैतिक मूल्यों के प्रति प्रतिबद्ध लोगों को प्रतिष्ठित करके संसदीय प्रणाली के स्वरूप में सुधारों को सम्भव बनाया जा सकता है।

रॉय का यह मत था कि दलविहीन प्रजातंत्र की स्थापना, इसके लिए जनता के मानसिक और बौद्धिक स्तर को शनैः-शनैः विकसित करके ही की जा सकती है। इसलिये उन्होंने राजनीतिक प्रणाली को दलविहीन लोकतंत्र में परिवर्तित करने के लिए दो अनिवार्य पूर्व शर्तों की आवश्यकता माना :-

- **जनता की शिक्षा** — रॉय के अनुसार जनता को शिक्षित बनाकर ही उसमें आत्मनिर्भरता और आत्म सम्मान का भाव विकसित किया जा सकता है। और उसे अपने अधिकारों व दायित्वों के प्रति जागरूक बनाया जा सकता है। रॉय ने स्पष्ट किया कि शिक्षा से उनका तात्पर्य केवल अक्षर ज्ञान का तात्पर्य है — व्यक्ति में अपनी क्षमताओं विवेक और उत्तरदायित्वों को विकसित करने की क्षमता तथा इन सब को व्यवहार में उतारने का समुचित प्रशिक्षण।²¹

रॉय शिक्षा के द्वारा एक वैचारिक क्रांति लाना चाहते थे, जिसके माध्यम से व्यक्ति अपनी गरिमा, अधिकारों और दायित्वों के प्रति सचेत हो सके और सामुदायिक जीवन में अपने समुचित स्थान को समझने में सक्षम हो सके। रॉय का मत था कि इस प्रकार दार्शनिक क्रांति के उद्देश्य से प्रेरित शिक्षा की प्रणाली न केवल राजनीतिक व्यवस्था के रूपान्तरण का मार्ग प्रशस्त करेगी, अपितु इससे सामाजिक परिवर्तनों का मार्ग भी सुगम होगा।

- **आर्थिक रूपान्तरण** :- रॉय के अनुसार बुनियादी लोकतंत्र की स्थापना तभी सम्भव है, जबकि समाज में इसके लिए उपयुक्त आर्थिक परिस्थितियाँ विद्यमान हों। उनका स्पष्ट मत था कि जब तक आर्थिक असामनता आर्थिक शक्तियों का कुछ हाथों में केन्द्रीयकरण और शोषण विद्यमान है तब तक सच्चे लोकतंत्र की स्थापना सम्भव नहीं है। उनका मत था कि शनैः-शनैः अर्थ व्यवस्था को इस प्रकार रूपान्तरित किया जाना चाहिए कि उसमें केन्द्रीयकरण और शोषण की सम्भवानाएं कम होती जाएं और समुदाय के प्रत्येक सदस्य की भौतिक आवश्यकताओं की पूर्ति को सुनिश्चित किया जा सके। उनका मत था कि इस रूपान्तरित अर्थ व्यवस्था में उत्पादन और वितरण मानवीय आवश्यकताओं के अनुसार होना चाहिए। इस दृष्टि से उन्होंने अर्थव्यवस्था के सामाजिक नियोजन पर बल दिया; किन्तु उन्होंने इस विषय में भी सतर्क रहने का सुझाव दिया कि नियोजन के नाम पर, व्यक्ति की स्वतंत्रता और स्वायत्तता का हनन नहीं किया जाये। उन्होंने कहा “नया समाज विवेक और ज्ञान पर आधारित होगा। अतः स्वाभाविक रूप से नियोजित होगा, किन्तु नियोजन में व्यक्ति की स्वतंत्रता को प्रमुख उद्देश्य माना जायेगा।²²

मूल्यांकन

मानवेन्द्र नाथ रॉय आधुनिक भारतीय राजनीतिक चिंतन का एक विशिष्ट आयाम प्रस्तुत करते हैं। रॉय का राजनीतिक चिंतन लम्बी वैचारिक यात्रा का परिणाम है। वे किसी विशिष्ट विचारधारा से बंधे हुए नहीं रहे। रॉय का चिंतन एक ऐसी व्यवस्था की खोज के प्रति समर्पित आग्रह का परिणाम है, जिसमें व्यक्ति की गरिमा को अक्षुण्ण रखते हुए, उसकी भौतिक और आर्थिक उन्नति को सुनिश्चित किया जाए।

सारतः यह कहना उचित है कि अतिवादी आग्रहों, कतिपय असंगतियों और निरन्तरता के अभाव के पश्चात् भी रॉय का चिन्तन मानवतावाद की उत्कट अभिव्यक्ति है। भारतीय राजनीतिक चिन्तन के प्रति उनके योगदान का महत्व असंदिग्ध है।

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कुबेरनाथ राय के निबंधों में पर्यावरण चेतना

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प्रस्तावना

प्रकृति और समाज का एक दूसरे से धनिष्ठ संबंध है जो एक दूसरे का पूरक भी है इसलिए प्रकृति का प्रभाव मानव पर पड़ता है और समाज की घटनाएं भी प्रकृति पर प्रभाव डालती हैं समाज और प्रकृति का जुड़ाव हमारे समाज की रीढ़ समझे जाने वाले लोक संस्कृति में भी मिलता है। प्रकृति और साहित्य के संबंध को झूठलाया नहीं जा सकता है। हिंदी साहित्य के ललित निबंधों में विशेषकर लोक सांस्कृतिक ललित निबंधों में यह चित्रण व्यापक रूप से पाया जाता है। हमारी संस्कृति के लोकाचार त्योहार लोक विश्वास आस्था आदि अधिकांश पर प्रकृति से जुड़ी हैं और उन्हें हमारे हिंदी साहित्य में ललित निबंधकारों ने अपने ललित निबंधों में अधिकारों के रूप में संजोया है आज इस गंगा नदी के प्रदूषण को दूर करने के लिए 2 हजार करोड़ रुपये भी कम पड़ रहे हैं उसी नदी को माता मानते हुए कुबेरनाथ राय ने "उत्तरकुरु" निबंध में लिखा था, नदी माता ! पतित पावनी ! विमल वारि का शांत धीरे विस्तार! ध्यान तरंगायि रूप कहीं विकलता नहीं? यह नदी एक धीरा नायिका है। पर है नायिका महाताप सी होते हुए भी अंग-प्रत्यंग से नायिका है। हमारी भारतीय जाति की परम स्मृति में युगांतर से प्रवाहमान एक बिम्ब । प्रकृति के दोहन के भयंकर परिणामों की ओर ध्यान दिलाते हुए कुबेरनाथ राय ने "खौलती नदी" "नाग और किशोर" निबंध में लिखा है कि राजनीति और नौकरशाही का है अपवित्र गठबंधन इस देश को उसी रास्ते पर बड़ी ही सूक्ष्म धूर्तता के साथ खेलते हुए ले जा रहा है।

कुबेरनाथ राय पूरे भारत ही नहीं बल्कि पश्चिमी जगत को शामिल करते हुए वैश्विक स्तर पर पर्यावरण संरक्षण के प्रति अपनी चिंता व्यक्त करते हुए कहते हैं कि –"आज हमारे लिए जरूरी है कि हम अपने कामना या इच्छाशक्ति को सही ढंग प्रच्छालित और संतुलित कर ले। निबंधकार आन्यार्य रामचन्द्र शुक्ल ने कहा है कि यदि किसी को अपने देश से प्रेम है तो उसे अपने देश के मनुष्य, पशु-पक्षी, लता, गुल्म, पेड़, पत्ते, वन, पर्वत, नदी, निर्झर, सबसे प्रेम होगा सबको वह चाह भरी दृष्टि से देखेगा। प्रकृति-प्रेम अर्थात् पर्यावरण प्रेम से ही देश प्रेम होता है। देशानुरागी मन पर्यावरण के वैभव को देखकर झूम उठता है। भारतीय वाग्मय इसका साक्षात् प्रमाण है। न केवल निबंधकारों ने बल्कि कवियों, कथाकारों, नाटककारों और निबंधकारों ने प्रकृति सौंदर्य के प्रति विशेष लगाव का परिचय दिया है एवं विभिन्न रूपों में पर्यावरण का वर्णन किया है और पर्यावरण संरक्षण के प्रति चिंता व्यक्त करते हुए उसके उपाय भी बताए हैं। अतः यह कहना सर्वदा सार्थक ही है कि पर्यावरण चेतना के विकास में विभिन्न साहित्यकारों एवं उनके साहित्य की महती भूमिका रही है। जिनमें ललित –निबंधकारों के लोक साहित्य पर आधारित ललित-निबंधों का भी महत्वपूर्ण योगदान है।

प्रिया नीलकण्ठी और रस आखेटक के यशस्वी कृतिकार श्री कुबेरनाथ राय का एक और संग्रह-गन्धमादन। गन्धमादन का अभिधार्थ होगा – जो सुगन्ध का द्वारा मादन करे। प्रस्तुत संग्रह के निबंध वाक्यों के वे चंदन (काष्ठ) हैं जिन्हें निर्मल, तरल मन देकर घिसने पर भावों और विचारों की सुगंध प्राप्त होती है। दिनमान ने लिखा था यदि संस्कार परम्परावादी हो तो क्या दृष्टि आधुनिक हो सकती है, यानि आप अपने प्राचीन को आत्मसात् कर, पचाकर कुछ ऐसा कहे जो वर्तमान से इतना समानधर्मी लगे कि आप उसकी बाँह थामकर भविष्य की ओर बढ़ सकें, इस प्रश्न का जितना साफ उत्तर कुबेरनाथ राय के निबंध पढ़कर मिलता है उतना हिन्दी में लिखी गयी किसी कृति को पढ़कर नहीं मिलता है। इन निबन्धों को पढ़ना एक अनुभव पाना है।

* सहायक आचार्य – हिन्दी, स्व. राजेश पायलट राजकीय स्नातकोत्तर महाविद्यालय, बाँदीकुई, दोसा, राजस्थान।

मानव के स्थूल भौतिक शरीर का विनिर्माण जिन पाँच तत्वों से हुआ है, वे प्रकृति के ही मूलभूत अंग हैं। अतः— मानव मन में प्रकृति के प्रेम अनैसर्गिक नहीं है। वस्तुतः प्रकृति से विनिर्मित होकर, उसके तत्वों से पोषित होकर और अंत में उसी में विलीन होना मानव जीवन की नियति है। साहित्य के नाम से प्राचीनतम सर्जनाएँ प्रकृति से ही प्रारंभ होती हैं। मनुष्य और पर्यावरण का परस्पर गहरा संबंध है। अग्नि, जल, पृथ्वी, वायु और आकाश यही किसी न किसी रूप में जीवन का निर्माण करते हैं, उसे पोषण देते हैं। इन सभी तत्वों का सम्मिलित स्वरूप ही पर्यावरण है। पर्यावरण संरक्षण पाँच स्तरों पर सम्भव होगा। 1. मानव प्रकृति एवं परमेश्वर के सम्बन्ध 2. मानव और अन्य जीव-जन्तुओं का संबंध 3. मानव और प्रकृति के विविध रूपों का सम्बन्ध 4. मनुष्यों में आपसी संबंध 5. वर्तमान पीढ़ी का भविष्य की पीढ़ी के सम्बन्ध। जैसे— जैसे मनुष्य प्रकृति के अनुदानों से लाभान्वित होता गया, उसके लोभ में भी बढ़ोतरी होती गयी। लोभ की वृत्ति ने श्रद्धा के भाव को कम कर दिया। इसके साथ ही प्रकृति पर आधिपत्य जमाने की सोच बढ़ती गयी। प्रकृति पर आधिपत्य जमाने का मतलब यह है कि हम प्रकृति को कितना भी नुकसान पहुँचाएँ, इसकी तनिक भी चिन्ता नहीं। इस क्रम में यूरोपीय आधुनिक विधा के महत्वपूर्ण विचारक फ्राँसीसी बेकन ने तो यहाँ तक कह डाला कि मनुष्य का प्रमुख कार्य प्रकृति पर विजय प्राप्त करना है और उसे गुलाम बनाना है। अत्यन्त सशक्त और चुम्बकीय शैली में लिखे श्री राय के इन निबंधों को आप भी शायद वैसे ही पढ़ें जैसे प्रिया नीलकण्ठी के निबंध बच्चन जी ने पढ़े और फिर उन्हीं के स्वर में आप भी कहें— शायद ही किसी उपन्यास को भी इतनी रूचि से पढ़ा ही किसी समय फिर पढ़ने की इच्छा है। प्रत्येक सुरुचि-सम्पन्न व्यक्ति के लिए पठनीय निधि है।

कभी पढ़ा था कि व्याकरण भाषा का पुलिसमैन है। जब कोई शब्द वाक्य के भीतर कुमार्गगामी होता है तो उसकी आवागर्दी को ठीक करने के लिए व्याकरण उस पर लाठीचार्ज करता है, अशु-गैस छोड़ता है और गिरफ्तार करता है, जिससे वाक्य-संहिता का ठीक-ठीक पालन होता रहे। तब भी कुछ कालिदासों और शेक्सपियरों की शह पाकर कुछ शब्द नक्सलपन्थी रास्ता अख्तियार कर ही लेते हैं और बाद में अपनी क्रांति की संवैधानिक स्वीकृति भी पा जाते हैं। तब बेचारा व्याकरण अपना-सा मुँह लेकर रह जाता है। तथ्य तो यह है कि कौतुकमयी शब्दरूपा वाक्श्री व्याकरण की चौकीदारों में रहते हुए भी उसके पाश-अंकुश के या उसके लाठी-बिल्ले के आधीन नहीं। यह तेजोमयी चटुल चक्षुः शब्द श्री अपनी गरिमा को छन्दबद्ध और छन्दमुक्त दोनों रूपों में प्रकाशित करती है। छन्द या नियम मानना इसके लिए आवश्यक नहीं है।

एक अविकसित अधूरी भाषा को लेकर कोई भी व्यक्ति या जाति विकसित उन्नत और उर्ध्वागामी नहीं हो सकती। सभ्यता की प्रगति का इतिहास इस हवा-पानी, पशु-पक्षी, पेड़-पल्लव को निर्वैयक्तिक सृष्टि से अलग होने की, एक व्यक्तित्व और नाम पाने की साधना का इतिहास है। जैसे-जैसे मनुष्य आगे बढ़ता गया, उसका अपनापन मिटता गया, उसके नाम के सारे बौद्धिक मानसिक और आत्मिक कटाव, सारे नोक, सारी नक्काशी स्पष्ट से स्पष्टतर होने लगी। इसी से आज मनुष्य माने 'व्यक्ति' पर गाये माने गाय, इमली माने इमली और आम माने आम। मनुष्य व्यक्तिवाचक संज्ञा तक विकसित हो गया जबकि शेष सृष्टि बौद्धिक-आत्मिक-मानसिक दृष्टि से जातिवाचक तक ही सीमित रह गयी।

इनकी वैचारिक पृष्ठभूमि में भारतीय साहित्य की क्लासिकल परम्परा, शाक्त वैष्णव, मनोभूमि और आधुनिकता-बोध ये तीनों ही रहे हैं, परंतु परस्पर पूरक रूप में। विषयप्रायः आसपास के लोकजीवन से ही लिये गये हैं अथवा भारतीय साहित्य से। तब मैं असम में था और कलकत्ता-गोहाटी सांस्कृतिक दृष्टि से परस्पर संवेद्य रूप में जुड़े हुए थे, अतः वहाँ की हवा में भी "क्षुधितपीढी" की गंध थी। इसके घोषणा-पत्र में कहा गया था कि हम 'क्षुधित' हैं और हमारी क्षुधा 'रस' की क्षुधा है। चूँकि क्षुधित व्यक्ति खाद्य-अखाद्य की परवाह नहीं करता, वैसे ही हमें भी 'रस' के सन्दर्भ में श्लील-अश्लील की परवाह नहीं। परंतु मेरे निजी वैष्णव संस्कार उनकी इस परिभाषा को स्वीकार कर सकने में असमर्थ थे। 'प्रिया नीलकण्ठी' और 'रस-आखेटक' मेरी प्रायोगिक स्तर की रचनाएँ हैं। 'प्रिया नीलकण्ठी' "रस आखेटक एवं गन्धमादन ये तीनों मेरे क्रमिक विकास को व्यक्त करते हैं। गन्धमादन तक आते आते मैं अपना निजी आत्मिक मूलाधार" चपतपजनंस ठेंमद्ध पहचान गया और तब से मैं

अपनी मूल प्रकृति से विचलित नहीं हुआ हूँ। 'रस आखेटक' बीच की कड़ी है। श्री राय लिखते हैं, "मेरा उद्देश्य रहा है हिन्दी – पाठक के हिंदुस्तानी मन को विश्वचित्र से जोड़ना और उनको मानसिक ऋद्धि प्रदान करना। मेरे निबंध भारतीय मन और विश्वमन के बीच एक सामंजस्य उपस्थित करने की कोशिश करते हैं।" इस प्रतिबद्धता के पीछे उनकी यह निर्भीत समझ है कि "मनुष्य की सार्थकता उसकी 'देह' में नहीं, उसके 'चित्त' में है। उसके चित्त गुण को उसकी सोचने-समझने और अनुभव करने की क्षमता को विस्तीर्ण कराते चलना ही 'मानविकी' के शास्त्रों का, विशेषतः साहित्य का मूलधर्म है।"

इस धर्म के निर्वहन और विषय के अनुरूप कुछ कम प्रचलित शब्दों का प्रयोग उनके साहित्य में देखने को मिलता है। इस बिना पर श्री राय साहब की भाषा के संबंध में यह प्रचारित कर दिया गया है कि वे प्रायः क्लिष्ट भाषा का प्रयोग करते हैं। इसका निराकरण करते हुए उन्होंने स्वयं लिखा है, 'निबंधकार का मुख्य कर्तव्य होता है पाठक की मानसिक ऋद्धि और बौद्धिक क्षितिज का विस्तार करना। मेरे सम्पूर्ण साहित्य में इस कोटि के दो दर्जन से ज्यादा शब्द नहीं। इतना किसने नहीं किया है! मैंने जहाँ-जहाँ ऐसा किया है वहाँ उसी वाक्य में या आगे उसका अर्थ खोलता गया हूँ। सच तो यह है कि आधुनिक पीढ़ी का अपनी विरासत और लोक से परिचय ही नाम मात्र का रह गया है। ऐसे दरिद्र शब्द-भंडार लेकर श्री राय के निबंध-कांतार की यात्रा दुर्गम तो होगी ही। श्री राय ने अपने एक निबंध "भाषा बहता नीर" में भाषा को 'एवं प्रवहमान नदी' 'बहते हुए जल' की संज्ञा दी जो बावन तोले पाव रती सही है।

दरअसल उनका यह कथन भाषा की बहुसमावेशक क्षमता की ओर संकेत करता है। भाषा का पाठ जब चौड़ा होता है तब वह बहुत कुछ को अपने में समेटते-मिलाते हुए गतिमान होती है। इस प्रक्रिया में विवेक के साथ शब्दों का संग्रह-त्याग भी चलता रहता। दरअसल श्री राय मन के दरिद्रीकरण और वंध्याकरण को समाप्त करने के लिए भी उद्यत वे लिखते भी हैं- "मैं गाँव-गाँव, नदी-नदी, वन-वन घूम रहा हूँ। मुझे दरकार है भाषा की। मुझे धातु जैसी ठन-ठन गोपाल टकसाली भाषा नहीं चाहिए। मुझे चाहिए नदी जैसी निर्मल झिरमिर भाषा, मुझे चाहिए हवा जैसी अरूप भाषा। मुझे चाहिए उड़ते डैनों जैसी साहसी भाषा, मुझे चाहिए काक-चक्षु जैसी सजग भाषा, मुझे चाहिए गोली खाकर चट्टान पर गिरे गुर्राते हुए शेर जैसी भाषा, मुझे चाहिए भागते हुए चकित भीत मृग जैसी ताल-प्रमाण झंप लेती हुई भाषा, मुझे चाहिए वृषभ के हूँकार जैसी गर्वान्त भाषा, मुझे चाहिए भैंसे की हँकड़ती डकार जैसी भाषा, मुझे चाहिए शरदकालीन ज्योत्स्ना में जंबुकों के मंत्र पाठ जैसी बिफरती हुई भाषा, मुझे चाहिए, सूर के भ्रमरगीत, गोसाईं जी के अयोध्याकांड, और कबीर की 'साखी' जैसी भाषा, मुझे चाहिए गंगा-जमुना-सरस्वती जैसी त्रिगुणात्मक भाषा, मुझे चाहिए कंठलग्न यज्ञोपवीत की प्रतीक हविर्भुजा सावित्री जैसी भाषा...,"अगर राय साहब हजारी प्रसाद द्विवेदी और विद्यानिवास मिश्र की तरह अन्य विधाओं की ओर उन्मुख हुए होते, जिनकी उनमें क्षमता थी, तो उनकी परिधि के रचनात्मक आयामों का बहुविध विस्तार हुआ होता और साहित्य की प्रकृति को और निकटता से वे समझ सके होते।" "मुझे लगता है कि प्रश्नकर्ता हिंदी साहित्य जगत् की नैसर्गिक राजनीति के आतंक के साये से उबर नहीं पाया है। उनकी चिंता भारत की चिंता है। विधा सिर्फ एक माध्यम भर है, उस चिंता को व्यक्त करने की। यह मानी हुई बात है कि जिस भी जाति के प्रजा-पुरुषों का इतिहास-बोध प्रखर नहीं होता, जिनका अपने गतिशील सांस्कृतिक-दाय का बोध नहीं होता वे अंधश्रद्धा और परंपरा से ग्रस्त होकर जल्दी ही अवनति के गर्त में समा जाते हैं। इस बात से कौन अपरिचित है कि भारतीय संस्कृति के दाय को विकृत करने का प्रयास शताब्दियों से चलता आ रहा है। हमारे पूर्वज उन विपरीत परिस्थितियों में भी रहकर अपनी अस्मिता को बचाने में रहे सफल रहे।

पर आज की लड़ाई थोड़ी भिन्न है। अपने ही अन्दर के जयचन्दों ने स्वार्थ का ऐसा नितंडावाद खड़ा कर दिया है। कि उससे लड़ पाना मुश्किल हो रहा है। श्री कुबेरनाथ राय की बनावट ही अद्भूत है। उनको किसी की परवाह नहीं है। हार-जीत से वे ऊपर हैं -"आखिर इतना प्रकाश ले कर क्या होगा, अखंड प्रकाश और अखंड जागरण कितनी बड़ी यंत्रणा है। मैं तप्त और तृपित हूँ। मुझे अंधकार की तृषा है, घनघोर निद्रा की तृषा है। माना कि प्रकाश सुरक्षा है, ज्ञान है, अमृत है-सब सही। उनके चिंतन का धरातल बड़ा उदात्त है। श्री

राय का रास्ता ही अलग है। उनकी पसंद ही कुछ और है— “शोभा और शृंगार के प्रतीक इन पुष्पों के रहते हुए भी मैं नीम के पुष्प गुच्छ का तिरस्कार नहीं कर पाता हूँ।..... नीम का मामूली फूल साहित्य की उस नयी विधा का प्रतीक है, जो समूची निराशा और पराजय का अतिक्रमण करके जीवन में जीने योग्य क्षणों के दानों को एक – एक करके चुन रही है। “इसलिए वे अविराम यात्रा पर अकेले चल पड़े हैं।” जन्म से मरण तक इस पंचभोग्या याज्ञसेवी सृष्टि का परिधान पर परिधान हरण करते जाओ, ‘स्व’ का दुःशासन थक जाएगा परन्तु इसके भीतर का सार कहाँ है, पता नहीं।

श्री कुबेरनाथ राय का पर्यावरणीय चिंतन इतना विषुद् है कि उसे समग्रता में प्रस्तुत करना आसान नहीं है। उनके निबंध पर्यावरण संरक्षण का चिंतन करने को बाध्य करते हैं। ऐसा इसलिए संभव हो पाया कि उनकी कोई निजी लोभ या तृषा नहीं थी – “मैंने चतुर्दिक हँसती राका-निशि में किसी का हाथ पकड़कर कोई प्रतिज्ञा की थी, पर क्षमाहीन अर्थव्यवस्था और शासनतन्त्र के बीच कुछ कर नहीं पाया और दमित कामना का पाप होता हुआ इच्छाओं के फूल जैसे शिशुओं के निरंतर हत्या करता हुआ जी रहा हूँ और अंत में एक दिन चुपचाप चले भी गए।” मुझे जाना ही होगा क्योंकि कहीं कोई प्रेषितपतिका रूप में हृदय पर नमस्कार मुद्रा में जुड़े बीस नखों के अक्षत और अपने नारियल युग्म लिए मेरी प्रतीक्षा करती होगी। जाना ही होगा क्योंकि यह काम रूपिणी सृष्टि कहीं भविष्य की मातृका बनकर तो कहीं भविष्य की प्रेमिका बनकर प्रतीक्षारत है।..... मृगशिरा की दुपहरिया में कोयल कूक जायेगी, पर मैं नहीं रहूँगा। पर्यावरण का विनाश स्वयं के अंतःकरण का विनाश है।

संदर्भ ग्रन्थ सूची

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4. कुबेरनाथ राय, प्रियानीलकण्ठी
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शारीरिक व मानसिक उत्पीड़न झेलती कामकाजी महिलाएँ

पुष्पा शर्मा*

प्रस्तावना

सशक्त नारी, आत्मनिर्भर नारी, स्वतंत्र नारी आज सामने आई है। इन शब्दों का अर्थ एक ऐसी महिला से है जो आर्थिक रूप से स्वतंत्र है। अन्य चीजों के लिए एक महिला को अभी भी अपने पति व परिवार की जरूरत समझा जाता है। उसे विवाह और परिवार की मामलों से मुक्त नहीं किया जा सकता है अन्यथा उसे समाज द्वारा स्वीकार नहीं किया जायेगा। जब हम हमारे समाज में कामकाजी महिलाओं की समस्याओं पर विचार करते हैं तो उसका घरेलू जीवन तुरंत ध्यान में आता है और यह विचार आता है कि एक कामकाजी महिला कैसी होती है, एक कामकाजी महिला का अधुनिक जीवन कैसा होगा, एक कामकाजी महिला का घरेलू जीवन कैसा होगा। महिलाएँ अपने घरेलू जीवन और कामकाजी जीवन में सामंजस्य बेठाते हुए स्वयं को एक आत्मनिर्भर नारी के रूप में स्थापित करने में अनवरत लगी रहती है।

महिला का कामकाजी एवं घरेलू जीवन

आज की कामकाजी महिलाएँ समाज की निम्न, मध्यम या उच्च वर्ग की हो सकती है। निम्न वर्ग व मध्यम वर्ग की महिलाएँ आर्थिक कारणों की वजह से कामकाजी होती है, जबकि उच्च वर्ग की महिलाएँ टाईम पास करने के लिए या आत्म मनोबल बढ़ाये रखने के लिए काम करती है। आर्थिक कारणों से काम करने वाली महिलाओं को कई समस्याओं का सामना करना पड़ता है। उन्हें किसी संघठन या कार्यालय में पूर्णकालिक कर्मी के रूप में काम करना होता है। अकसर उनका मजाक बनाया जाता है। लोग उनके पास जाती है और उनके काम की ओलाचना सिर्फ इसलिए करते है क्योंकि वह एक महिला है। चाहे महिला अपने काम को कितनी ही मेहनत से करें। उनके कामों में कमियाँ निकालने के लिए लोग सदेव तैयार रहते हैं। महिलाओं को कार्यालयों में बेवजह ही काफी परेशानियों का सामना करना पड़ता है। इन्हीं संघठनों एवं कार्यालयों में काम करने वाली कामकाजी महिलाओं में से अधिकतर महिलाओं को शारीरिक एवं मानसिक उत्पीड़न जैसी परिस्थितियों से गुजरना पड़ता है और निम्न वर्ग एवं मध्यम वर्ग की महिलाएँ अपनी नौकरी या सहकर्मियों, परिवार, समाज की नजर में अपनी प्रतिष्ठा खोने के डर से इन लोगों के विरुद्ध कोई कार्यवाही नहीं कर पाती है। कामकाजी महिलाओं को हर समय चाकू की धार पर चलते रहना पड़ता है। इनका घरेलू जीवन भी ठीक प्रकार से सुचारू नहीं रह पाता है। दफ्तर की नौकरी के कारण कामकाजी महिला को घर के कामों से कोई राहत नहीं मिलती है। उसे घर के काम निपटाने के लिए सुबह जल्दी उठना पड़ता है, बच्चों को स्कूल के लिए तैयार करना पड़ता है, बच्चों एवं परिवारजन के लिए नाश्ता, भोजन इत्यादि तैयार करना पड़ता है, घर की साफ-सफाई, कपड़े, बर्तन इत्यादि करने होते है, तब जाकर उसे ऑफिस जाने के लिए स्वयं को तैयारी करनी होती है। घर के कामों में पति की मदद करने की पश्चिमी अवधारणा ने अभी तक हमारे देश में जगह नहीं बनाई है। जब कामकाजी

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महिलाएँ शाम को थक हारकर घर आती है तो उन्हें अपने बच्चों की पढ़ाई में मदद करनी होती है। शाम का भोजन तैयार करना होता है और परिवार के सदस्यों एवं मेहमानों के सामने सुखद दिखने का प्रयास अनवरत करते रहना होता है। कोई भी यह सोचने तक की कोशिश नहीं करता है कि वह भी इंसान है, उनकी भी कुछ आवश्यकताएँ हैं।

कामकाजी महिलाएँ सदैव दो दुनियाओं के बीच झूलती रहती है और उनका जीवन एक मशीन जैसा हो जाता है। कामकाजी महिलाएँ अपनी क्षमता के अनुसार अपने कार्यों एवं कर्तव्यों का पालन करने की हर संभव कोशिश करती रहती है, फिर भी यदि उनसे कोई गलती हो जाती है तो परिवारजन, समाजबंधुओं के तानों की बोछार सदैव उनके स्वागत के लिए आतुर रहती है।

एक आनन्दमय घरेलू जीवन जीने वाली कामकाजी महिला की अवधारणा को अभी तक समाज ने स्वीकार नहीं किया है। इस सदी में एक महिला कार्य स्थल में सक्रिय रूप से भाग ले रही है। कई महिलाएँ इस दुनिया में भविष्य (करियर) और स्थान चाहती हैं। वे आत्मनिर्भर महिला बनना चाहती हैं तथा स्वतंत्र और मुक्त जीवन जीना चाहती हैं। वर्तमान समय में करियर के सभी क्षेत्रों में महिलाएँ कार्यबल में समानता हासिल करने का प्रयास कर रही हैं। अपने दृढ़ संकल्प के माध्यम से महिलाएँ अब समाज द्वारा उनके लिए बनाई गई लिंग भूमिकाओं से बाहर निकलने की क्षमता रखती हैं। कार्यस्थल में महिलाओं को प्रभावित करने वाले मुद्दों में से एक महिलाओं की रूढ़ीबद्धता है। समूचे इतिहास में महिलाओं ने गृहणी, मां और पालन पोषण करने वाली भूमिका निभाई है। महिलाओं को घर पर रहने और घर व बच्चों की देखभाल करने के लिए रूढ़ीवादी माना जाता है। खाना बनाना, कपड़े धोना, बच्चों के स्कूल की गतिविधियों का प्रबंधन करना विशेषतः उनका काम रहा है। आज भी मातृत्व को महिलाओं की प्राथमिक भूमिका माना जाता है, जो महिलाएँ इस भूमिका को नहीं निभाती हैं उन्हें स्वार्थी समझा जाता है, जो महिलाएँ घर से बाहर करियर स्थापित करने की सोचती हैं, उन्हें सालों से स्वार्थी और आत्मकेन्द्रित माना जाता रहा है। क्योंकि आज भी महिलाएँ समाज की नजर में पुरुषों के पीछे ही चलती हैं और उन्हें प्रबंधक या किसी भी पेशेवर रूप में जल्दी से स्वीकार नहीं किया जाता है। आज भी महिलाओं के साथ पुरुषों के समान व्यवहार नहीं किया जाता है। एक क्षेत्र जो स्पष्ट रूप से इस उत्पीड़न को दर्शाता है वह है "समान कार्य के लिए समान वेतन"। एक अन्य क्षेत्र जिसमें महिलाओं को कार्यस्थल पर नुकसान होता है वह है "भेदभाव"। महिलाओं के लिए यह एक असहज स्थिति हो सकती है। एक अन्य प्रमुख क्षेत्र जिसने कार्य स्थल में महिलाओं को बहुत अधिक प्रभावित किया है वह है "यौन उत्पीड़न"। यौन उत्पीड़न का यौन भेदभाव से गहरा संबंध है। यौन भेदभाव महिलाओं को कम वेतन वाली नौकरियों के लिए मजबूर करता है और यौन उत्पीड़ने उन्हें वहां बनाये रखने में मदद करती है। अतः स्पष्ट है कि समस्या चाहे यौन उत्पीड़न की हो या यौन भेदभाव की, समस्या कार्यस्थल पर सदैव मौजूद रहती है, जिससे तनाव पैदा होता है और कामकाजी महिलाओं का काम करना अधिक कठिन हो जाता है।

पिछले दशक में कुछ कंपनियों ने इनमें से कुछ मुद्दों पर अपना ध्यान केंद्रित किया है। महिलाओं को इस छवि को दूर करने की जरूरत है कि वे संवेदनशील लोग जो अपनी भावनाओं को अपने दिमाग पर नियंत्रण करने देते हैं। उन्हें यह साबित करने की आवश्यकता है कि जब वे व्यवसाय की बात करती हैं तो वह अपने दिमाग से सोच सकती हैं न कि अपने दिल से।

कारण

हमारे समाज में कामकाजी महिलाएँ हर रोज, हर पल मानसिक और शारीरिक उत्पीड़न की शिकार होती हैं, इसके बावजूद भी वे इन कृत्यों के संबंध में शिकायतें नहीं कर पाती हैं। किसी को लोक-लाज का डर होता है तो किसी को जानकारी का अभाव होता है, किसी को नौकरी चले जाने का डर सताता है तो किसी को घर परिवार की चिंता सताती है। यही सब कारण है कि कामकाजी महिलाएँ कार्यस्थल पर शारीरिक एवं मानसिक उत्पीड़न झेलती रहती हैं, जिसमें से निम्न कारण मुख्यतः हैं –

- **पुरुष प्रधान समाज** – सामाजिक परिस्थितियों के अनुसार हमारे समाज में पुरुष प्रधानता चली आ रही है। महिलाओं को पुरुषों के पीछे चलने मात्र की कठपुतली माना जाता है। महिलाओं को समानता का दर्जा कानूनों के तहत तो दिया गया है, परन्तु समाज में महिलाओं को अभी तक समानता नहीं मिल पाई है। भारतीय संविधान भी महिलाओं को लैंगिक आधार पर विशेष आरक्षण तो प्रदान करता है, परन्तु समाज में संविधान के अनुसार समानता के अवसर और लैंगिक समानता महिलाओं को नहीं मिल पाई है।
- **रूढ़ीवादी सोच** – हमारे समाज में आज भी रूढ़ीवादी सोच व्याप्त है। महिलाओं को घर में काम करने वाली घरेलू स्त्री के नजरीये से देखा जाता है। महिलाओं के बारे में समाज में यह व्याप्त है कि महिलाएँ अच्छी मां हो सकती है, अच्छी बहिन हो सकती है, अच्छी पत्नी हो सकती है परन्तु अच्छी प्रशासक या कार्मिक होना संभव नहीं है। यह रूढ़ीवादी विचार महिलाओं को आत्मनिर्भर बनने से कहीं ना कहीं रोकता है और जो महिलाएँ कार्यस्थल पर कार्य कर रही होती है, उनके प्रति समाज का गलत रवैया उन्हें मानसिक और शारीरिक उत्पीड़न झेलने पर मजबूर कर देता है।
- **जागरूकता का अभाव** – महिलाएँ स्वयं को आत्मनिर्भर बनाने के लिए तथा अपने भविष्य को बनाने के लिए कार्यस्थलों पर जाना तो प्रारंभ कर देती है, परन्तु जागरूकता के अभाव के कारण उन्हें महिला कानूनों का ज्ञान भी नहीं होता है। ऐसी स्थिति में वे महिला कानूनों द्वारा उन्हें प्रदत्त सुरक्षा एवं सुविधाओं के बारे में भी अपने कार्यस्थल पर बात नहीं कर पाती है न ही कानूनों द्वारा उन्हें प्रदत्त सुरक्षा और सुविधाओं की मांग कर पाती है। जागरूकता के अभाव में ही महिलाएँ कार्यस्थल पर मानसिक और यौन उत्पीड़न झेलती रहती है।
- **विधिक उपचारों की शिथिलता** – हमारे देश में संविधान ने महिलाओं को विशेष स्थान दिया है। महिलाओं की सुरक्षा हेतु अलग अलग अधिनियम और कानून भी बनाये गये हैं, परन्तु उन कानूनों की ठीक प्रकार से पालना में शिथिलता होने के कारण महिलाओं को उन विधिक उपचारों का लाभ नहीं मिल पा रहा है। आज भी महिलाएँ समाज में अपनी इज्जत बचाने के डर से कार्यस्थल पर होने वाले उत्पीड़न के बारे में शिकायत नहीं कर पाती और जो महिलाएँ कुछ हिम्मत दिखाकर शिकायत कर भी देती है तो उन्हें सही समय पर उचित न्याय नहीं मिल पाता। यह सब कुछ विधिक उपचारों की शिथिलता एवं कार्यपालिका की उदासीनता का नतीजा है।

निष्कर्ष

कार्यस्थल पर महिलाओं के प्रति समाज का नजरिया धीरे-धीरे बदलने लगा है। महिला श्रमिकों के लिए आज पहले से कई अधिक अवसर दिखाई देने लगे हैं। कामकाजी महिलाओं के साथ असमान व्यवहार को बदलने में सालों लगेगें, लेकिन बदलाव हो रहा है। यह विषय तब तक बना रहेगा तब तक लोग महिलाओं के साथ उनकी क्षमताओं के आधार पर समान व्यवहार और भुगतान नहीं करेंगे। कार्यस्थल में महिलाओं के प्रति होने वाले अन्याय को दूर करने के लिए कार्यस्थल में कई सुविधाएँ उपलब्ध कराई गई है। यद्यपि कार्यस्थल पर महिलाओं के लिए कई सुधार हुए हैं, लेकिन पुरुषों की तुलना में महिलाओं के लिए अभी भी कई असमानताएँ हैं। कार्यस्थल में निष्पक्ष और समान भूमिका सुनिश्चित करने के लिए कई उपायों की आवश्यकता है। यह बदलाव पूरी तरह से तभी हो सकता है जब हम महिलाओं के प्रति हर व्यक्ति के नजरीय को बदल दें। जब हम इसे पूरा कर लेंगे तो हम अन्ततः कार्यस्थल में लैंगिक समानता हासिल कर सकते हैं। ह्यूमन राइट्स वॉच द्वारा जारी एक रिपोर्ट के अनुसार भारत सरकार द्वारा यौन उत्पीड़न कानून को पूरे तौर पर लागू करने में विफलता ने कार्यस्थल पर महिलाओं को बिना राहत उपायों के उत्पीड़न का शिकार होने के लिए छोड़ दिया है। सरकार को चाहिए कि कार्यस्थल पर महिलाओं का यौन उत्पीड़न (रोकथाम, निषेध और निवारण) अधिनियम 2013 या पॉश अधिनियम जैसा कि यह नाम से ही लोकप्रिय है, तुरन्त अनुपालन सुनिश्चित करें।

सन्दर्भ ग्रन्थ सूची

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भारतीय समाज में युवाओं में बढ़ती नशा खोरी

डॉ. झब्बूराम वर्मा*

प्रस्तावना

भारत में ही नहीं वरन् विश्व के सभी देशों में युवाओं में नशा खोरी बढ़ती जा रही है। नशे के लिए केवल शराब का ही प्रयोग नहीं किया जाता है। वरन् अन्य वस्तुएं जैसे अफीम, गांजा, मारिजुआना, भांग माजून, मारफीन, पैथोडिन आदि का भी सेवन किया जाता है। इन सब मादक पदार्थों एवं दवाओं का प्रयोग व्यक्ति आज ही नहीं कर रहा है। बल्कि हजारों वर्षों से व्यक्ति इनका सेवन कर रहा है। 8वीं एवं 9वीं सदी में नशीली वस्तुओं का निर्माण फैशन के रूप में किया जाता था। एवं आर्य लोग सोमरस का पान करते थे। वर्तमान में शराब एवं नशीली दवाओं का प्रयोग सामाजिक एवं धार्मिक क्रीडात्मक उत्सव, त्यौहारों, अतिथि-सत्कार मित्र की विदाई विवाह के अवसर पर दुल्हन के लिए शुभ कामना प्रकट करने के लिए नामकरण करने एवं नववर्ष को मनाने आदि अवसरों पर किया जाता था। शराब और नशा केवल व्यक्ति के लिए ही नहीं वरन् उसके परिवार और व्यापक रूप से समाज के लिए भी हानिकारक होते हैं। विश्व स्वास्थ्य संगठन की एक विशेष कमेटी ने इसकी परिभाषा इस प्रकार दी है। नशे की आदत कभी-कभी या लगातार नशा करने से पड़ती है। जो व्यक्ति और समाज दोनों के लिए हानिकारक है। यह आदत बार-बार नशीली वस्तु खाने या पीने से बनती है। यह नशीली वस्तु प्राकृतिक रूप में (किसी पेड़ की पत्ती या फूल) हो सकती है। या बनाई हुई शराब इत्यादि हो सकती है। नशे की आदत व्यक्ति को मजबूर कर देती है। कि वह नशा करे इस लिये शराबी व्यक्ति किसी भी साधन से नशीली औषधि प्राप्त करने की कोशिश करते हैं। नशे में एक प्रवृत्ति यह भी होती है कि इसकी मात्रा लगातार बढ़ती जाती है।

नशेबाज का मन (मनोवैज्ञानिक दृष्टि से) और कभी-कभी शरीर भी नशे के प्रभाव के अधीन हो जाता है। इस प्रकार दो प्रकार के नशे होते हैं। शराब तथा अन्य प्राकृतिक पत्तियां जैसे भांग गांजा इत्यादि जो नींद लाने वाली होती हैं। शराब और दूसरे प्रकार के नशों का प्रभाव इससे उत्पन्न विघटन लगभग एक-सा ही होता है। केवल तीव्रता की गति में भिन्नता होती है। शराब का नशा बहुत तेज होता है। कई बार व्यक्ति इन नशा खोरी के इतना अधीन हो जाता है कि उसके बिना वह अपनी दिनचर्या या कार्य ही नहीं कर सकता है। व्यक्ति इन मादक पदार्थों पर निर्भर शारीरिक निर्भरता से तात्पर्य है कि मादक पदार्थों के निरंतर प्रयोग नहीं किया जाता है तो शरीर का दर्द, बेचैनी और रुग्णता महसूस होती है। यानि मादक द्रव्य व्यसक वह दशा है। जिससे शरीर को कार्य करते रहने के लिए मादक पदार्थों प्रयोग की आवश्यकता महसूस होती है। यानि मादक पदार्थों का प्रयोग बंद कर दिया जाता है। तो संचालन में बाधा पैदा होती है। कई बार व्यक्ति इन नशीली पदार्थों का इतना अधिक हो जाता है कि उसके बिना वह रह नहीं पाता है इसमें व्यक्ति को मादक पदार्थ ग्रहण करने की शरीर द्वारा तीव्र इच्छा या आवश्यकता व्यक्त हो जाती है। जिसे वह हर संभव साधन द्वारा प्राप्त करने का प्रयत्न करता है। इसमें खुराक की मात्रा में उत्तरोत्तर वृद्धि की प्रवृत्ति होती है। मादक पदार्थों के प्रभावों पर मानसिक एवं शारीरिक निर्भरता पैदा होती है। इसका व्यक्ति एवं समाज पर हानिकारक प्रभाव पड़ता है।

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युवा पीढ़ी देश का भविष्य है क्योंकि कि युवा ही आने वाले समाज का आईना हैं। देश की संपूर्ण बागडोर युवाओं पर ही निर्भर हैं। युवावस्था वह अवस्था है। जिसमें शारीरिक परिवर्तन आता है। और बच्चे का शरीर प्रजनन क्षमता से युक्त व्यस्क के शरीर में बदल जाता है। युवावस्था मस्तिष्क द्वारा यौन अंगों को हा मौन संकेत भेजे जाने से शुरू होती है। आयु वर्ग के आधार पर युवा की आयु को 15-25 वर्ष माना गया है। युवा वह हैं जो युवा विद्यार्थी एवं गैर-विद्यार्थी के बीच अंतर करें। युवा भारती समाज व्यवस्था के अनुसार वह है। जो परिमाणात्मक तथा गुणात्मक एवं सांस्कृतिक परिवृत्तों पर चर्चा करें आधुनिक समाज में युवाओं में असंतोष हैं। क्योंकि युवाओं को कई समस्याओं से सामना करना पड़ रहा है। वह आधुनिक शिक्षा बेरोजगारी, आदि समस्याएं उसके असंतोष की स्थिति को जन्म दे रही है। आधुनिक समाज में युवाओं के लिए यह समय चुनौतीपूर्ण है। क्योंकि आधुनिक महंगी शिक्षा प्रणाली एवं शिक्षा का रोजगार भूखी कम होना एवं बेरोजगारी का बहुत ज्यादा बढ़ना युवाओं के लिए एक सबसे बड़ी समस्या है। और यह समस्या युवाओं को तनाव ग्रस्त कर देती है। ऐसे में तनाव से मुक्त होने हेतु युवा व्यक्ति नशा खोरी आदतों को अपनाता है। और वह आये दिन अफीम चरस गांजा भांग एवं शराब आदि का सेवन करने लगता है।

- **अफीम :-** अफीम को पानी में घोलकर अथवा उसकी गोलियां बनाकर खायी जाती है। ऐसे में लोग या कुछ युवा व्यक्ति अफीम को पाचन संबंधी रोग कफ दर्द, पीड़ा तथा अनिद्रा की बीमारी से मुक्ति पाने के लिए अफीम का प्रयोग दवा के रूप में किया जा रहा है। ग्रामीण क्षेत्रों में माताएं बच्चों को सुलाने के लिए व दस्त बंद करने के लिए अफीम देती थी।
- **चरस :-** चरस चरस के पौधे से प्राप्त होती हैं। इसके पत्ते एवं फूल का प्रयोग नशे के लिए किया जाता है। इसका नशा भी पुरुष एवं युवाओं के लिए घातक है। गांजा एवं भांग दोनों का एक ही पेड़ होता है। जिसकी पत्ती भांग एवं फूल गांजा कहलाती है। भांग का प्रयोग पानी में घोलकर गोलियाँ बनाकर, पकौड़ी, कचौड़ी, लड्डू और युवा वर्ग में इसकी आदत बढ़ती ही जा रही है। गांजे को व्यक्ति तंबाकू की तरह चिलम में भरकर पिया जाता है। भांग, गांजा, अफीम व चरस का प्रयोग तम्बाकू में पण्डों , पुजारियों फकीरों, संतों, सपेरों , नटों आदि के द्वारा किया जाता रहा है। भांगा का प्रयोग लोग उत्सवों तथा त्यौहारों एवं होली के अवसर पर करते हैं। जैसे शिव रात्री पर शिवभक्त करते हैं। भांग हल्का नशा पैदा करती है। और शरीर के लिए अधिक हानिकारक नहीं है। इसके पीने पर तन्द्रा की अवस्था बनी रहती है। सरकार ने इसकी खेती एवं व्यापार पर प्रतिबंध लगा दिया और लाइसेंस प्राणाली लागू कर बेचा जाने लगी है।
- **कोकीन :-** कोकीन को भी कोफिन नामक पेड़ की पत्तियों से प्राप्त किया जाता है। इसका प्रयोग अधिकतर उच्च वर्ग के लोगों जमीदारों , मुस्लिमों नवाबों एवं बादशाहों द्वारा किया जा रहा है। दांत का दर्द एवं अन्य रोगों के लिए भी कोकीन का प्रयोग दवा के रूप में होता है।
- **शराब :-** शराब सामान्यतः अनाज पेड़ की छाल एवं फूल जिसमें विशेष कर महवा के फूलों से बनाई जाती हैं। एवं अन्य खाद्य पदार्थ भी प्रयोग में लाते है। यदि शराबी अधिक मात्रा में शराब पीता है तो उससे दुर्घटना शारीरिक नुकसान या हैंग ओवर हो सकता है। वही अगर रोजाना बहुत अधिक शराब पीता है तो हृदय कैंसर लिवर किडनी या दिमाग संबंधी बीमारियां हो सकती हैं । क्योंकि यह पेट और छोटी आंत के माध्यम से ब्लैड स्ट्रीम में जाती है। और शरीर के लिए घातक हो सकती है।

नशा खोरी व्यक्ति व समाज के लिए एक अभिशाप है।

जहां एक और नशा व्यक्ति को कुछ समय के लिए चिन्ताओं एवं समस्याओं से मुक्त कर देता है। वही यह व्यक्ति समाज परिवार एवं अन्य व्यक्तियों पर इसका इस प्रभाव भी पड़ता है। विशेषकर युवा स्त्रीयों एवं वृद्धों पर इसका प्रभाव अधिक पड़ता है।

- **शारीरिक प्रभाव :-** नशा खोरी से व्यक्ति की शारीरिक क्षमता घट जाती है। एवं अधिक सेवन से दुर्बलता पैदा होती है। अनेक रोग उत्पन्न होते हैं। जो व्यक्ति इसका अधिक प्रयोग करते हैं। उनका शरीर निष्क्रिय एवं कमजोर हो जाता है। गैस बन्ने लगती है। नाडियों से संबंधित खराबी गठिया त्वचा रोग बेहोशी आदि बीमारियां पनपने लगती हैं। नशे का अधिक प्रयोग करने पर मस्तिष्क के तंतु निर्जीव हो जाते हैं। जिससे चक्कर आने लगते हैं। ऐसे में व्यक्ति की रोगों के कीटाणुओं से मुकाबला करने की शक्ति क्षीण हो जाती है।
- **वैयक्तिक विघटन :-** नशा व्यक्ति विघटन का संकेत एवं कारण दोनों हैं क्योंकि अधिकतर नशा करने वाले लोग बीमार और मानसिक रूप से पीड़ित होते हैं। यदि इसका सेवन न किया जाये तो व्यक्ति नशे बाज नहीं बन सकता ऐसे नशा करने वाले अपनी संपत्ति शराब में नष्ट कर देते हैं। और मित्र एवं अपरिचित से झगड़ा कर बैठते हैं। और उनका व्यवसाय घाटे में व वे अपने मित्रों का ध्यान नहीं रख पाते हैं। वे पत्नी को पीटते हैं। और पर स्त्री-गमन करते हैं। वे सामाजिक जीवन अनुकूलन करने में असमर्थ होते हैं। एवं सामाजिक प्रतिमानों की अवहेलना करते हैं। वे सामाजिक स्थितियों से संतुलन बैठाने में असमर्थ होते हैं। जिससे इनमें गरीबी एवं बेरोजगारी की समस्याएं भी बढ़ने लगी है।
- **मानसिक बीमारी :-** लगातार नशीली दवाओं के सेवन से व्यक्ति में मानसिक क्षमता की कमी हो जाती है। मस्तिष्क कमजोर हो जाता है। और स्नायु तंतु नष्ट हो जाते हैं। इससे मनुष्य की भावात्मक एवं बौद्धिक शक्ति क्षीण हो जाती है। वह गंदी एवं उत्तेजक भाषा का प्रयोग करता है। तथा अत्याधिक क्रोधी हो जाता है। इनके विषय में तीव्र सनकीपन पागलपन मिरगी नाडी की सूजन आदि रोग पैदा हो जाते हैं।
- **पारिवारिक विघटन :-** नशा खोरी पारिवारिक विघटन का भी एक प्रमुख कारण है। एक नशे बाज व्यक्ति कभी-कभी ही एक अच्छा पारिवारिक व्यक्ति होता है। उसका पत्नी एवं बच्चों के प्रति कोई स्नेह नहीं होता है। ऐसा व्यक्ति के लिए अपना धन, समय, शक्ति इतना खर्च करता है कि परिवार के लिए कुछ भी शेष नहीं रहता। कुछ व्यक्ति जो युवा अवस्था की दहलीज पर पांव रखते ही इनका बहुत अधिक सेवन करने लगते हैं, वे या तो शादी करते ही नहीं करते हैं या विवाह के अयोग्य होते हैं। उनके स्वार्थी, आक्रामक एवं समाज-विरोधी होने से लोग उन्हें पसंद नहीं करते। ऐसे व्यक्तियों में कई लक्षण होते हैं, जिनके कारण वे विवाह के अयोग्य होते हैं, जैसे स्वप्न लेना, अपरिपक्वता, विषम-लिंगियों से डरना, आक्रामक एवं असामाजिक होना, घनिष्ठ मित्रों का न होना, शंकालु, असंभव आदर्शविता, अन्तर्मुखी, संसार से भावना एवं मानसिक रूप में बचने की प्रवृत्ति होना, आदि।

अधिक नशेबाज व्यक्ति पति या पत्नी के रूप में अपने सामाजिक दायित्वों की पूर्ति सफलतापूर्वक नहीं कर सकता। पति-पत्नी एक-दूसरे के लिए बहुत कुछ होते हैं, वे मित्र एवं साथी से लेकर गृहस्थी तक की जिम्मेदारी को संभालते हैं। नशेबाज व्यक्ति अपनी सामाजिक भूमिकाओं को उस रूप में नहीं निभा पाता जिस रूप में समाज उससे आशा करता है। नशा परिवार से झगड़ों एवं तनावों को पैदा करने वाला कारक है। नशा करने पर व्यक्ति को होश नहीं रहता और उसके अन्य व्यक्तियों से शारीरिक संबंध होने की संभावना रहती है। होश आने पर बेहोशी में की गयी त्रुटियों के कारण मित्रों एवं पत्नी से संघर्ष के अवसर रहते हैं।

कई माताओं को जब उनके बच्चे समाज में नशेबाज के नाम से जाने जाते हैं तो हीन भावना महसूस होती है। पिता के नशेबाज होने पर कभी-कभी बच्चों एवं पत्नी को भीख मांगनी पड़ती है। बच्चें भगोड़े और अवारा हो जाते हैं। नशा पति-पत्नी में तलाक एवं झगड़े की जड़ है। निम्न आर्थिक एवं सामाजिक स्थिति वाले लोगों को जो कानून का ज्ञान नहीं रखते तथा तलाक के बारे में नहीं जानते, नशे कारण कई कष्ट उठाने पड़ते हैं। परिवार पारस्परिक दृढ़ता तो बनाए रखता है, किंतु उसका नैतिक सामंजस्य टूट जाता है।

- **सामाजिक समस्या :-** आदिम और छोटे समाजों में नशीले पदार्थों का प्रयोग सामूहिक उत्सवों तथा त्यौहारों, आदि के समय किया जाता है। फसल काटने, बसंत के आगमन एवं विशिष्ट अवसरों पर इन पदार्थों का सेवन सामूहिक रूप से किया जाता है। इनके प्रयोग से जब व्यक्ति अपने आप को मित्रों, परिवार के सदस्यों एवं समाज में पृथक पाता है और असुरक्षित महसूस करने लगता है तो ऐसी दशा सामाजिक विघटन का सूचक है। इनके प्रयोग से प्राथमिक संबंध टूट जाते हैं।
- **सामाजिक विघटन अनेक रूपों में प्रकट हो सकता है :-** सबसे महत्वपूर्ण रूप वह है जिसमें प्राथमिक समूहों का महत्व घटता और द्वैतीयक समूहों का बढ़ता है। यह बात परिवार के बदलते प्रकारों में देखी जा सकती है। धर्म में लैकिकीकरण बढ़ता है, आर्थिक जटिलता बढ़ती है तथा मनोरंजन का व्यापारीकरण होता है। इस प्रकार के परिवर्तन व्यक्ति के परिवार, पड़ोस तथा मित्र समूहों के घनिष्ठ संबंधों में पृथक्करण पैदा करते हैं। जो व्यक्ति सामाजिक दृष्टि से पृथक होते हैं, वे क्षतिपूर्ति के रूप में नशे का सहारा लेते हैं। नशे के सहारे ही व्यक्ति अपने को अस्थायी तौर पर मानसिक संतोष प्रदान करते हैं। नशे के कारण चोरी, डकैती, हत्या, आत्महत्या, अपहरण, बलात्कार, मारपीट, आदि अपराधों में वृद्धि होती है, सामाजिक एवं नैतिक मूल्य कमजोर पड़ जाते हैं, सामाजिक परंपराएं एवं मार्यादाएं टूटने लगती हैं। इससे युवा वर्ग के चरित्र का पतन होने लगता है, भ्रष्टाचार पनपता है, कानून की अवहेलना बढ़ती है और सामाजिक-आर्थिक समस्याएं पैदा होती हैं जो व्यवस्थित सामाजिक जीवन को नष्ट कर देती हैं।

संदर्भ ग्रन्थ सूची

1. समाजशास्त्रीय शाखाओं का परिचय डॉ. गोपाल कृष्ण अग्रवाल
2. आहुजा राम भारतीय समाज रावत पब्लिकेशन्स
3. समकालीन भारत में सामाजिक समस्याएं विरेन्द्र प्रकाश शर्मा.
4. कुरुक्षेत्र
5. इण्डिया टूडे
6. योजना
7. दैनिक भास्कर
8. राजस्थान पत्रिका



जनांकिकी संरचना: एक अध्ययन

विक्रम सिंह*
डॉ. एम. एम. शेख**

सार

जनसंख्या में वृद्धि होना एक प्राकृतिक घटना है, परन्तु लोगों का एक स्थान से दूसरे स्थान पर स्थानान्तरण एक अलग कारण है। जयपुर जिले की जनसंख्या में वृद्धि का दूसरा कारक प्रवास है जिसने प्रभावी भूमिका निभाई है। यह प्रवृत्ति जनसंख्या वृद्धि दर को उच्च स्तर पर बढ़ा रही है। 1991 में जिले की जनसंख्या 38,87,895 थी। जबकि 2001 में यह बढ़कर 52,51,071 हो गई। इन 10 वर्षों में 13,63,176 व्यक्तियों की वृद्धि हुई है। इसी प्रकार जिले की जनसंख्या 2011 में बढ़कर 66,26,178 हो गई अर्थात् दशकीय वृद्धि 13,75,107 रही है, जो कि जनसंख्या की उच्च वृद्धि को दर्शाती है। जयपुर नगर में रोजगार एवं जॉब सुविधाओं के लिए, आसपास के गांवों एवं जिलों से स्थानान्तरित जनसंख्या का परिणाम है।

शब्दकोश: जनसंख्या वृद्धि दर, जनांकिकी संरचना, मानव संसाधन, प्राकृतिक संसाधन, भौगोलिक अध्ययन।

प्रस्तावना

धरातल पर मुख्य रूप से दो प्रकार के संसाधनों के पारस्परिक सम्बन्ध से ही विभिन्न वस्तुओं का विकास एवं उपयोग सम्भव होता है। ये संसाधन हैं (1) प्राकृतिक संसाधन—धरातल, जल, वायु, मृदा, वन, फसलें, पशुधन, वन्य प्राणली इत्यादि (2) मानव संसाधन जिनमें पुरुष, बच्चे, जनजातियों आदि सभी सम्मिलित हैं। वर्तमान भौगोलिक अध्ययन में मनुष्य सभी प्रकार की गतिविधियों का केन्द्र बिन्दु है। मनुष्य अपनी आवश्यकताओं की पूर्ति के लिए वातावरण में उपलब्ध प्राकृतिक संसाधनों का उपयोग करता है।

तालिका 1: जनसंख्या की दस वर्षीय वृद्धि (1931-2011)

क्र. सं.	वर्ष	जनसंख्या	दस वर्ष का अन्तर	प्रतिशत वृद्धि (+) या (-) कमी
1	1931	813631	—	—
2	1941	926153	+112522	+13.83
3	1951	1186745	+260592	+28.14
4	1961	1508009	+321264	+27.07
5	1971	1993463	+485454	+32.19
6	1981	2802414	+808951	+40.58
7	1991	3887895	+1085481	+38.73
8	2001	5251071	+1363176	+35.06
9	2011	6626178	+1375107	+26.19

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

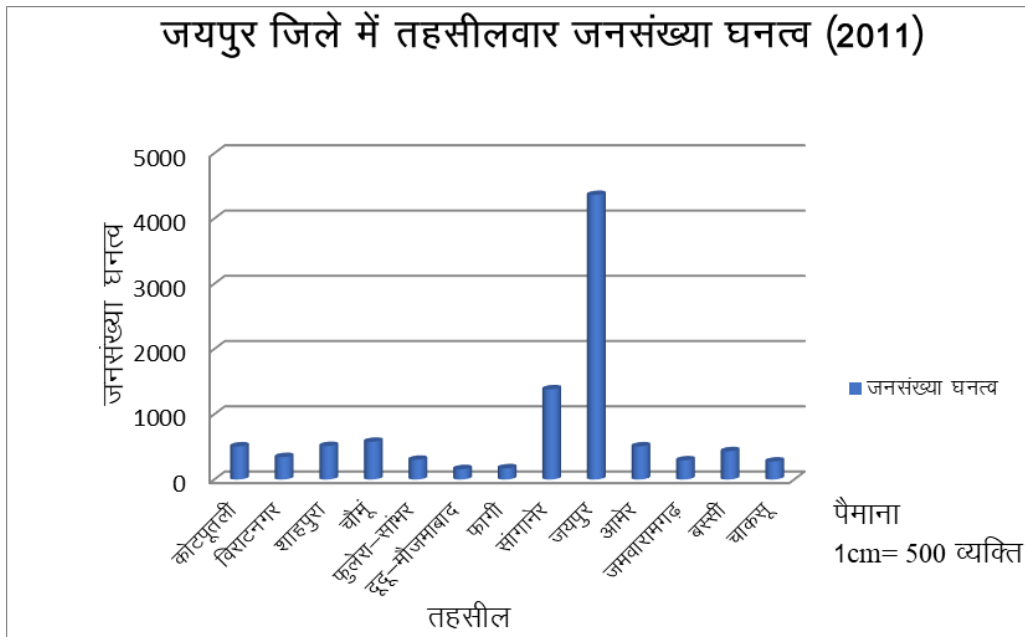
* शोधार्थी, भूगोल विभाग, महाराजा गंगासिंह विश्वविद्यालय, बीकानेर, राजस्थान।

** शोध निर्देशक, सह आचार्य, भूगोल, राजकीय लोहिया महाविद्यालय, चूरु, राजस्थान।

यदि हम ग्रामीण जनसंख्या के पिछले 10 वर्ष के वृद्धि आंकड़ों देखते हैं, तो मालूम चलता है कि ये शहर (जयपुर) की तुलना में काफी कम है। 1991 से 2001 की अवधि में जयपुर जिले के ग्रामीण क्षेत्र में 25.81 प्रतिशत की वृद्धि हुई जबकि नगरीय जनसंख्या में 46.07 की वृद्धि दर्ज की गई, जो कि ग्रामीण जनसंख्या से लगभग दो गुना अधिक है। अतः जयपुर जिला तीव्र एवं उच्च जनसंख्या वृद्धि दर के शहरों की सूची में शामिल है।

राज्य सरकार ने अधिसूचना जारी कर जयपुर विकास प्राधिकरण अधिनियम, 1982 के तहत घोषित जयपुर रीजन को जयपुर महानगर क्षेत्र घोषित किया है। भारतीय संविधान के 74वें संशोधन के मुताबिक दस लाख से अधिक आबादी वाले क्षेत्र को महानगर क्षेत्र (मेट्रोपोलिटन एरिया) घोषित करने का प्रावधान है। जयपुर की आबादी डेनमार्क 55.58 लाख, ग्रीनलैण्ड 51.74 लाख, न्यूजीलैण्ड 43.93 लाख, नार्वे 49.49 लाख, जॉर्डन 64.7 लाख के लगभग समकक्ष है।

जनसंख्या घनत्व



आरेख 1: जयपुर जिले में तहसीलवार जनसंख्या घनत्व (2011)

जनसंख्या घनत्व की गणना किसी क्षेत्र में प्रति वर्ग कि.मी. में रहने वाली जनसंख्या के आधार पर ही की जाती है। जयपुर जिले का औसत जनसंख्या घनत्व 595 व्यक्ति प्रति वर्ग कि.मी. है। यहाँ जिले में जनसंख्या का वितरण समान नहीं है। तहसीलों का क्षेत्रफल भी अलग-अलग है। जयपुर तहसील का जनसंख्या घनत्व 4361 व्यक्ति प्रति वर्ग कि.मी. है जो कि सर्वाधिक है। दूदू और फागी तहसीलों का जनसंख्या घनत्व निम्नतम क्रमशः 159 और 172 व्यक्ति प्रति वर्ग कि.मी. है।

राजस्थान के अन्य जिलों की तुलना में जयपुर जिले की जनसंख्या में तीव्रगति से वृद्धि दर्ज की गई है। यह वृद्धि दर देश के कई राज्यों के समकक्ष है। पड़ोसी राज्यों में उ.प्र. और पंजाब से भी अब्बल जयपुर जिले की जनसंख्या वृद्धि दर है। केवल जयपुर व सांगानेर तहसीलों का जनसंख्या घनत्व औसत जनसंख्या घनत्व से अधिक है। अन्य तहसीलों का घनत्व जिले के औसत घनत्व से कम है। जयपुर जिले में दूर दराज के क्षेत्रों में जहां आज भी मूलभूत सुविधाओं की कमी है, उन तहसीलों में जनसंख्या का कम घनत्व पाया गया है, शेष सभी तहसीलों में विरल जनसंख्या ही पाई जाती है।

प्रदर्शित आंकड़ों के अनुसार जयपुर जिले की दक्षिणी तहसीलों दूदू, फागी व चाकसू में निम्नतम जनसंख्या घनत्व दर्शाया गया है। जयपुर से लगी हुई सांगानेर तहसील में भी उच्च जनसंख्या घनत्व 1382 व्यक्ति प्रति वर्ग कि.मी. दर्शाया गया है। कोटपूतली, चौमू व शाहपुरा में मध्यम जनसंख्या घनत्व प्रदर्शित किया गया है।

तालिका 2: जयपुर जिले में तहसीलवार जनसंख्या घनत्व (2011)

क्र. सं.	तहसीलों के नाम	जनसंख्या	क्षेत्रफल (प्रति वर्ग किमी)	घनत्व
1	कोटपूतली	413256	814.34	507
2	विराटनगर	166087	482.36	344
3	शाहपुरा	272632	530.96	513
4	चौमू	395009	683.61	578
5	फुलेरा-सांभर	444105	1470.48	302
6	दूदू-मौजामाबाद	213016	1338.56	159
7	फागी	191126	1114.34	172
8	सांगानेर	969696	701.75	1382
9	जयपुर	2298782	527.16	4361
10	आमर	452005	891.22	507
11	जमवारामगढ़	303236	1033.7	293
12	बस्सी	283594	654.69	433
13	चाकसू	223634	811.77	275
	योग	6626178	11143	595

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

जनसंख्या वितरण

जनगणना 2011 के अनुसार राजस्थान की जनसंख्या 6.86 करोड़ थी। राजस्थान के सभी नगर एक समान रूप से वितरित नहीं हैं। प्रो. बाइडल-डी-ला-ब्लाश ने लिखा था कि "Humanity did not spread as a sheet of oil but it grew in like clumps like corals. अर्थात् मानवता तेल की बूंद के समान सब जगह समान वितरित नहीं है, यह मूंगे के समान एक ही स्थान पर विकसित होती है इसलिए जिस स्थान पर उपजाऊ मृदा, पानी की बहुलता, समतल धरातल, अपार खनिज भण्डार, औद्योगिकीकरण, नगरीकरण, उत्तम स्वास्थ्यप्रद जलवायु एवं प्राकृतिक संसाधनों की प्रचुरता मानवीय स्वभाव को आकर्षित करती है।

अतः ऐसे स्थानों पर मानव स्वभाविक रूप से अधिक रहना पसन्द करता है। जयपुर में जनसंख्या वितरण के लिए निम्नलिखित कारक प्रमुख रूप से उत्तरदायी हैं:-

उच्चावच

पृथ्वी के धरातल पर जहाँ कोई भी स्थान समतल होता है, उसी स्थान पर जनसंख्या अधिक निवास करती है। विषम धरातल एवं पहाड़ी क्षेत्रों में लोग कम रहना पसन्द करते हैं। पहाड़ी क्षेत्रों में पशुपालन एवं कृषि कार्य आसानी से नहीं हो पाता है।

किसी भी प्रकार के उद्योग एवं परिवहन को विकसित करने में समय लगता है क्योंकि वहां आधारभूत सुविधाओं का अभाव होता है। जयपुर जिले के अरावली पर्वतीय क्षेत्र में जनसंख्या का विरल जमाव पाया जाता है जबकि समतल, उपजाऊ क्षेत्रों में आबादी अधिक पाई जाती है।

मृदा की उर्वरा शक्ति

जयपुर जिले की नदी-घाटियों एवं मैदानी क्षेत्रों में अत्यधिक जनसंख्या का जमाव देखने को मिलता है, क्योंकि इन क्षेत्रों में उपजाऊ मृदा पाई जाती है। कृषि एवं पशुपालन में जयपुर जिले का किसान सम्पन्न माना

जाता है। जयपुर जिले की मृदा काफी उपजाऊ है, जो कृषि कार्य की दृष्टि से उपयोगी मानी जाती है। कुछ क्षेत्रों को छोड़कर जयपुर जिले की सभी तहसीलें कृषि प्रधान ही मानी जाती हैं। मृदा की उर्वरा शक्ति के अतिरिक्त रोजगार एवं भविष्य की संभावनाओं को लेकर भी जयपुर जिला महानगरों में शुमार हो गया है।

जल की उपलब्धता

“जल ही जीवन है।” ना केवल जयपुर जिले में चरितार्थ होती है, बल्कि सम्पूर्ण कार्य स्थलों पर लागू होती है। राजस्थान में जल का अत्यधिक महत्व रहा है और भविष्य में रहेगा। पुराने समय ये प्रत्येक गांव, ढाणी, घर में वर्षा का पानी एकत्रित करने के लिए टांका बनाया जाता था। टांके में वर्षा का ठण्डा, मीठा और स्वास्थ्यप्रद पानी उपलब्ध रहता था।

परन्तु वर्तमान समय में नहरों, बांध, एनीकट, तालाब इत्यादि से पेयजल आपूर्ति की जाती है। जयपुर जिले में भी भूमिगत जल 5-10 मीटर तक नीचे चला गया है। सतही पानी तो टांके, बांध झील एवं तालाब में एकत्रित कर लिया जाता है।

जहाँ पानी है और नदी प्रवाहित होती है वहाँ आबादी अवश्य निवास करती है। जयपुर ढूँढ नदी के किनारे पर बसा हुआ है। हरित क्रांति से सम्पूर्ण राजस्थान में एक बूम आ गया था, जिसमें जयपुर जिला भी शामिल है। इसलिए पानी मिलने से इस क्षेत्र में जनसंख्या की सघनता पाई जाती है क्योंकि यहाँ उपजाऊ मृदा, समतल भूमि एवं पानी की उपलब्धता है।

जबकि अन्य क्षेत्रों में विरल जनसंख्या पाई जाती है। जलवायु मानव के खानपान, वेशभूषा, एवं अधिवास के निर्माण को ही प्रभावित नहीं करती वरन् उसके रहने योग्य स्थानों की संख्या को भी प्रभावित करती है।

मौसम की जानकारी सम्बन्धित क्षेत्र में क्लाइमोग्राफ बनाकर दी जाती है। राजस्थान के जिन क्षेत्रों में तापमान 45° से ऊपर रहता है, वहाँ विरल जनसंख्या का वितरण पाया जाता है।

मिलर महोदय ने कहा कि “climate is by far the most potent factor among all including the distribution of population in any geographical region.”

प्रोफेसर डडले स्टाम्प ने लिखा है कि “There is no doubt that climate is the primary determining factor in the present distribution of population”.

इसीलिए उपर्युक्त जिलों में जनसंख्या तुलनात्मक दृष्टि से कम पाई जाती है। सर्दी में इन स्थानों का न्यूनतम तापमान ‘शून्य’ या हिमांक बिन्दु से भी नीचे चला जाता है। विषमताओं एवं उद्भेजन से मुक्त जलवायु में मनुष्य कम निवास करता है। जैसे वर्ष 2001 में चूरु जिले की जनसंख्या 19.22 लाख, जैसलमेर की केवल 5.09 लाख जबकि जयपुर की 52.52 लाख थी। जहाँ उत्तम, लाभप्रद एवं स्वास्थ्यप्रद जलवायु की प्रधानता है, वहाँ पर तुलनात्मक रूप से अधिक जनसंख्या निवास करती है। जयपुर जिले के पूर्वी एवं दक्षिणी पूर्वी भाग में अधिक जनसंख्या पाई जाती है।

खनिजों की उपलब्धता

जिस स्थान पर खनन कार्य अधिक होता है, वहाँ पर जनसंख्या का अधिक जमावड़ा पाया जाता है। जैसे नमक उत्पादन के कारण सांभर, संगमरमर के कारण मकराना, तांबे के कारण खेतड़ी, सीसा-जस्ता के कारण देबारी, शुगर मिल के कारण केशोरायपाटन, बलुई पत्थर के कारण हिण्डौनसिटी तथा अभ्रक के कारण भीलवाड़ा में अत्यधिक आबादी पाई जाती है।

राजधानी क्षेत्र में स्थित होने तथा अच्छे खनिजों की उपलब्धता के कारण जयपुर जिले में अधिक जनसंख्या पाई जाती है। गुलाबी पत्थर एवं लोहे अयस्क के क्षेत्र (मोरीजा-बानोल) में भी अधिक जमाव पाया गया है।

तालिका 3: तहसीलवार जनसंख्या (जनगणना वर्ष 2011)

क्र.सं.	तहसील	कुल जनसंख्या	पुरुष	स्त्री	अनु.जाति	अनु.जनजाति
1	कोटपूतली	413256	217764	195492	58011	27598
2	विराटनगर	166087	87069	79018	26354	12621
3	शाहपुरा	272632	143387	129245	39880	12582
4	चौमूं	395009	205667	189342	46619	19993
5	फुलेरा-सांभर	444105	230074	214031	83502	14665
6	दूदू-मौजमाबाद	213016	109983	103033	41749	7647
7	फागी	191126	99226	91900	41214	8641
8	सांगानेर	969696	510393	459303	177215	74495
9	जयपुर	2298782	1206497	1092285	268452	65921
10	आमेर	452005	236469	215536	67837	51070
11	जमवारामगढ़	303236	158429	144804	46974	93590
12	बस्सी	283594	147383	136211	58279	91394
13	चाकसू	223634	116166	107468	47216	47749
	योग	6626178	3468507	3157671	1003302	527966

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

तालिका 4: नगरवार जनसंख्या (जनगणना वर्ष 2011)

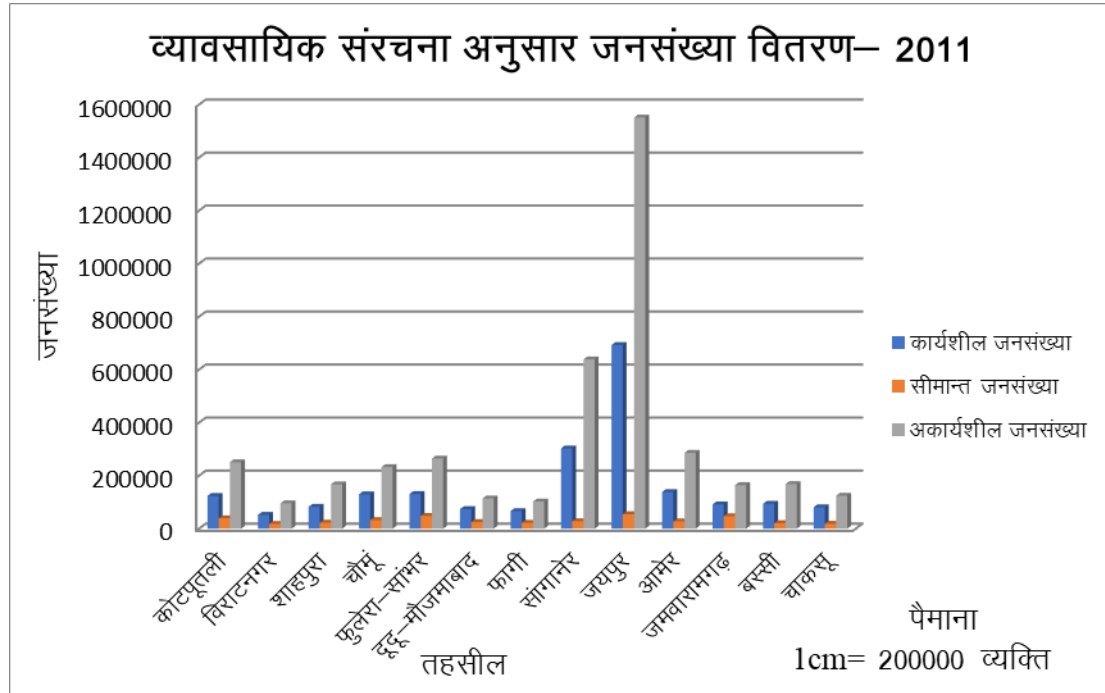
क्र.सं.	नगर	कुल जनसंख्या	पुरुष	स्त्री	लिंगानुपात	अनु.जाति	अनु.जनजाति
1	जयपुर (नगर निगम)	3046163	1603125	1443038	900	392285	115258
2	चौमूं	64417	33850	30567	903	6324	1046
3	सांभर	22327	11517	10810	939	6255	45
4	कोटपूतली	49202	26051	23151	889	4888	2927
5	फुलेरा	26091	13574	12517	922	6764	762
6	चाकसू	33432	17378	16054	924	6856	501
7	जोबनेर	11354	5926	5428	916	3579	576
8	विराटनगर	20568	10797	9771	905	2191	1129
9	शाहपुरा	33895	17836	16059	900	3678	667
10	बगरू	31229	16259	14970	921	6029	878
11	किशनगढ़ रेनवाल	29201	14993	14208	948	5612	297
	योग	3367879	1771306	1596573	901	444461	124086

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

जनसंख्या की व्यावसायिक संरचना

अपनी आजीविका के लिए एवं जीवनयापन के लिए प्रत्येक व्यक्ति भिन्न-भिन्न व्यवसाय एवं कार्यों से जुड़ा हुआ है। यह शान्ति पूर्वक जीवन जीने के लिए आवश्यक है। औद्योगिक एवं व्यावसायिक आधार पर जनसंख्या की कार्यशीलता में बहुत बड़ा असन्तुलन पाया गया है। वर्ष 2011 में लगभग 72 प्रतिशत जनसंख्या कृषि एवं कृषि से सम्बन्धित कार्यों में लगी हुई है। जब कि उद्योग एवं खनन में मात्र 10 प्रतिशत जनसंख्या तथा परिवहन, निर्माण कार्य, संचार तथा व्यापार आदि में 18 प्रतिशत जनसंख्या लगी हुई है।

वर्ष 2011 में जिले में 33,89,342 व्यक्ति अकार्यशील हैं, जो कुल जनसंख्या का 64.33 प्रतिशत है। जबकि 2,80,385 व्यक्ति सीमान्त हैं जो 5.34 प्रतिशत हैं, एवं 15,82,661 व्यक्ति कार्यशील हैं जो कुल जनसंख्या का 30.13 प्रतिशत हैं।



आरेख 2: व्यावसायिक संरचना अनुसार जनसंख्या वितरण— 2011

तालिका 5: व्यावसायिक संरचना— 2011

क्र.सं.	कार्यो का वर्गीकरण	जनसंख्या			जनसंख्या का प्रतिशत		
		पुरुष	स्त्री	कुल	पुरुष	स्त्री	कुल
1	काश्तकार	381284	363090	744374	22.23	48.42	30.20
2	खेतीहार मजदूर	58158	73365	131523	3.39	9.78	5.34
3	पारिवारिक उद्योग	61526	29485	91011	3.59	3.93	3.69
4	अन्य कार्य करने वाले	1213979	284006	1497985	70.79	37.87	60.77

स्रोत: जनगणना प्रतिवेदन, 2001 राजस्थान।

तालिका में दर्शाए गये चार प्रकार के व्यवसायों में मुख्य उत्पादक में 36.13 प्रतिशत कार्यशील व्यक्ति ही हैं। जिले में अन्य कार्य करने वाले व्यक्ति 46.19 प्रतिशत हैं परन्तु ये अनेक व्यवसायों से जुड़े हुए हैं हालांकि जयपुर जिले में कृषि आधारित उद्योगों, खनिज आधारित उद्योगों, पशु आधारित उद्योगों की विपुल संभावनाएँ पाई जाती हैं। जेम एवं आभूषण उद्योग की भी संभावना है। हेन्डलूम, हस्तकला, दरी, गलीचा, कार्यों में भी श्रम को लगाया जा सकता है।

पर्यटन, शिक्षा, स्वास्थ्य तथा अन्य कार्यों में भी लोगों को लगा कर जिले की आर्थिक, सामाजिक एवं सांस्कृतिक प्रगति को बढ़ाया जा सकता है। मध्यम एवं लघु उद्योगों के विकास से भी लोगों को रोजगार उपलब्ध करवाया जा सकता है। अतः इनका अलग-अलग व्यवसाय के अनुसार विभाजन कर दिया जाए तो जिले में सर्वाधिक संख्या काश्तकार (43.51 प्रतिशत) की होगी। क्योंकि राजस्थान की अधिकांश जनसंख्या कृषि एवं कृषि से सम्बन्धित कार्यों में संलग्न है और मूल रूप से ग्रामीण क्षेत्रों में स्थायी रूप से निवास करती है।

अकेले जयपुर जिले में 2463 गांव है तथा यहाँ लगभग 70 प्रतिशत जनसंख्या कृषि कार्यों से जुड़ी हुई है। जिले में 5.87 प्रतिशत जनसंख्या खेतीहार मजदूरों की है तथा लगभग 4.43 प्रतिशत जनसंख्या विभिन्न प्रकार के पारिवारिक उद्योगों से जुड़ी हुई है।

तालिका 6: व्यावसायिक संरचना अनुसार जनसंख्या वितरण- 2011

क्र.सं.	तहसील	कार्यशील जनसंख्या		सीमान्त जनसंख्या		अकार्यशील जनसंख्या	
		जनसंख्या	प्रतिशत	जनसंख्या	प्रतिशत	जनसंख्या	प्रतिशत
1	कोटपूतली	123445	29.87	38954	9.43	250857	60.70
2	विराटनगर	52167	31.41	18035	10.86	95885	57.73
3	शाहपुरा	82479	30.25	22611	8.29	167542	61.45
4	चौमू	129667	32.83	32648	8.27	232694	58.91
5	फुलेरा-सांभर	131105	29.52	48277	10.87	264723	59.61
6	दूदू-मौजमाबाद	73890	34.69	24936	11.71	114190	53.61
7	फागी	66509	34.80	22131	11.58	102486	53.62
8	सांगानेर	302811	31.23	28332	2.92	638553	65.85
9	जयपुर	693008	28.36	54610	2.31	1551164	69.33
10	आमेर	138481	30.50	27457	6.26	286067	63.24
11	जमवारामगढ़	91531	33.49	47101	12.07	164604	54.44
12	बस्सी	94224	34.48	21048	7.53	168322	57.99
13	चाकसू	80693	36.08	18743	8.38	124198	55.44
	योग	2060010	31.09	404883	6.11	4161285	62.80

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

साक्षरता का स्तर

साक्षरता किसी भी देश, प्रदेश एवं जिले के लोगों के शैक्षणिक स्तर को दर्शाती है। सन् 2011 के आंकड़ों के अनुसार जयपुर जिले की साक्षरता 70.63 प्रतिशत है जिसमें 83.58 पुरुष एवं 56.18 प्रतिशत महिलाएं साक्षर हैं। महिलाओं का साक्षरता प्रतिशत पुरुषों की तुलना में काफी कम है जो कि चिन्ता का विषय है। इसके लिए राज्य एवं केन्द्र सरकार दोनों को मिलकर संयुक्त प्रयास करने होंगे। प्रदेश की राजधानी होने के कारण साक्षरता का स्तर बढ़ाना ही होगा। नगरीयकरण एवं साक्षरता में धनात्मक या सकारात्मक सम्बन्ध पाया जाता है। अधिक नगरीय जनसंख्या का होना, उच्च साक्षरता को एवं कम नगरीय जनसंख्या का होना निम्न साक्षरता को दर्शाता है। जयपुर तहसील, जो कि अधिक नगरीय जनसंख्या को दर्शाती है। उच्च साक्षरता 82.69 प्रतिशत को प्रदर्शित करती है। जो कि जयपुर जिले में सर्वाधिक है। जिले की कोटपूतली तहसील जो कि 71.71 प्रतिशत साक्षरता को प्रदर्शित करती है। यहाँ तीव्र गति से नगरीयकरण में वृद्धि हो रही है।

तालिका 7: साक्षरता दर (2011)

क्र. सं.	तहसील	पुरुष साक्षरता (प्रतिशत में)	महिला साक्षरता (प्रतिशत में)	कुल साक्षरता (प्रतिशत में)
1	कोटपूतली	84.95	57.12	71.71
2	विराटनगर	80.75	47.65	64.93
3	शाहपुरा	85.19	53.99	70.29
4	चौमू	86.76	58.24	72.97
5	फुलेरा-सांभर	84.30	56.45	70.83
6	दूदू-मौजमाबाद	76.41	45.30	61.29
7	फागी	76.25	46.17	61.70
8	सांगानेर	89.79	73.00	71.12
9	जयपुर	88.67	76.13	82.69
10	आमेर	85.01	56.87	71.52
11	जमवारामगढ़	81.22	46.37	64.49
12	बस्सी	83.86	51.14	68.07
13	चाकसू	79.55	47.80	64.23
	योग	86.05	64.02	75.51

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

तालिका 8: जनसंख्या में साक्षरता का प्रतिशत (ग्रामीण व शहरी)

क्र. सं.	तहसील	ग्रामीण			नगरीय		
		व्यक्ति	पुरुष	स्त्री	व्यक्ति	पुरुष	स्त्री
1	कोटपूतली	70.50	84.20	55.42	80.46	90.34	69.49
2	विराटनगर	64.25	80.14	46.88	69.69	85.03	53.05
3	शाहपुरा	69.21	84.60	52.35	74.63	87.57	60.59
4	चौमू	71.52	85.97	45.10	79.39	90.21	67.74
5	फुलेरा-सांभर	68.39	82.66	53.13	80.45	90.81	69.47
6	दूदू-मौजमाबाद	61.29	76.41	45.30	—	—	—
7	फागी	61.70	76.22	46.17	—	—	—
8	सांगानेर	72.14	84.80	58.82	83.86	90.83	76.12
9	जयपुर	74.19	86.24	61.33	83.18	88.81	77.00
10	आमेर	69.15	84.20	53.01	77.21	86.93	66.33
11	जमवारामगढ़	69.49	81.22	46.37	—	—	—
12	बस्सी	68.07	83.86	51.14	—	—	—
13	चाकसू	62.81	78.60	45.86	72.29	84.94	58.77
	योग	67.62	82.46	51.67	82.47	89.20	75.08

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

तालिका 9: शिक्षा- 2020

क्र.सं.	शिक्षण संस्थाएँ	संख्या	विद्यार्थी
1	प्राथमिक विद्यालय	2085	85952
2	उच्च प्राथमिक विद्यालय	3280	359615
3	माध्यमिक विद्यालय	1371	286634
4	उच्च माध्यमिक विद्यालय	2376	1014959
5	उच्च शिक्षा- सामान्य	320	205838
6	तकनीकी शिक्षा	337	52162
	योग	9769	2005160

स्रोत: जिला सांख्यिकी रूपरेखा, जयपुर- 2021

सन् 1991 में राज्य की साक्षरता 60.41 प्रतिशत थी जो कि सन् 2011 की जनगणना के अनुसार बढ़कर 67.06 हो गई। इस साक्षरता में वृद्धि के कारण राजस्थान को वर्ष 2001 में राष्ट्रीय साक्षरता दिवस के अवसर पर "डिकेड लिटरेसी अवार्ड एवं डिकेड कार्य लिटरेसी अवार्ड" से सम्मानित किया गया। राज्य सरकार ने अथक प्रयास कर साक्षरता को बढ़ावा देने के लिए प्रत्येक जिले में गहन साक्षरता अभियान चलाये गये, जिसके परिणामस्वरूप, अजमेर राजस्थान का प्रथम पूर्ण साक्षर जिला बना है।

लिंगानुपात

तालिका 10: लिंगानुपात-2011

क्र. सं.	तहसील	जनसंख्या	क्षेत्रफल (प्रति वर्ग किमी)	लिंगानुपात
1	कोटपूतली	413256	814.34	898
2	विराटनगर	166087	482.36	908
3	शाहपुरा	272632	530.96	901
4	चौमू	395009	683.61	921
5	फुलेरा-सांभर	444105	1470.48	930
6	दूदू-मौजमाबाद	213016	1338.56	937
7	फागी	191126	1114.34	926
8	सांगानेर	969696	701.75	900
9	जयपुर	2298782	527.16	905
10	आमेर	452005	891.22	911
11	जमवारामगढ़	303236	1033.70	914
12	बस्सी	283594	654.69	924
13	चाकसू	223634	811.77	925
	योग	6626178	11143	910

स्रोत: जनगणना प्रतिवेदन, 2011 राजस्थान।

लिंगानुपात को पुरुष और महिला के मध्य परस्पर समानुपात के द्वारा परिभाषित किया जाता है। इससे प्रति हजार पुरुषों के पीछे महिलाओं की संख्या की गणना की जाती है। राजस्थान के सभी जिलों में लिंगानुपात समान नहीं पाया जाता है। डूंगरपुर में सर्वाधिक अनुपात प्रति हजार पुरुषों पर 994 स्त्रियाँ पाई जाती हैं तथा न्यूनतम लिंगानुपात 2011 की जनगणना के अनुसार धौलपुर में मात्रा 846 है। सन् 2011 की जनगणना के अनुसार राज्य के 15 जिलों में लिंगानुपात राज्य के औसत 928 से कम है। जबकि अन्य जिलों में औसत से अधिक है।

जयपुर जिले में कुल जनसंख्या 6626178 है, जिनमें 3468507 पुरुष व महिलाएं 3157671 हैं। पुरुष कुल जनसंख्या के 52.35 प्रतिशत व महिलाएं 47.65 प्रतिशत हैं। लिंगानुपात 910 महिलाएं प्रति एक हजार पुरुषों पर है। यह लिंगानुपात राज्य के लिंगानुपात 928 महिलाएं प्रति 1000 पुरुषों की तुलना में काफी कम है। यह कम लिंगानुपात जिले में नगरीय जनसंख्या के उच्च मात्रा में होने के कारण है, क्योंकि जिले में पुरुष रोजगार के लिए गांवों से शहरों की ओर स्थानान्तरित हो रहे हैं। जयपुर तहसील में बहुत कम लिंगानुपात 905 है जो कि नगरीय जनसंख्या के उच्च मात्रा के कारण है।

जबकि दूदू तहसील में उच्च लिंगानुपात 937 नगरीय जनसंख्या के निम्न मात्रा में होने के कारण है। उपरोक्त लिंगानुपात यह दर्शाता है कि अधिक नगरीय जनसंख्या कम लिंगानुपात को प्रदर्शित करती है। जबकि कम नगरीय जनसंख्या अधिक लिंगानुपात को प्रदर्शित करती है।

संदर्भ ग्रन्थ सूची

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2. आर्थिक समीक्षा (2019–20), आर्थिक एवं सांख्यिकी निदेशालय, जयपुर।
3. मामोरिया चतुर्भुज एवं दांगी संतोष कुमार (2019), जनसंख्या भूगोल, साहित्य भवन पब्लिकेशन, आगरा।
4. खंडेलवाल नीलम (2017), जनसंख्या भूगोल, अंकित पब्लिकेशन, वाराणसी।
5. आधिकारिक वेबसाइट, जयपुर जिला।



A STUDY OF NEW TRENDS OF SOCIAL ENTREPRENEURSHIP

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ABSTRACT

Social Stock Exchange are financial institution that has emerged in some countries as a supportive financial mechanism for the headway of social enterprises. The history of its evolution begun in 2013, having purpose or mission of the platform, the device employed to regulate social business issuers, its regulatory status and devices employed to regulate investors. Under this research paper data analysis shows about changes and opportunities to social entrepreneurship in India.

KEYWORDS: *Social Entrepreneurship, Stock Exchange, Financial Institution, Financial Mechanism, Data Analysis.*

Introduction

Social impact and entrepreneurship are deeply grounded in the Indian culture. The best examples of such entrepreneurship are cooperative and community-owned business models like Amul and Fabindia that have existed in India since the 1950s. Such Social Enterprises (SE) are largely dependent on the funding received via Corporate Social Responsibility (CSR), philanthropic donations, crowdfunding activities, Social Incubators/Accelerators etc. The prospective investors of the Indian Financial ecosystem do not have enough information about such Social Enterprises (SE) and this lack of knowledge often impedes the flow of funding.

Social entrepreneurship is a growing trend, alongside socially responsible investing (SRI) and environmental, social, and governance (ESG) investing. A social entrepreneur is interested in starting a business for the greater social good and not just the pursuit of profits. Social entrepreneurs design their thinking around the 6 P's of launching an idea: people, problem, plan, prioritize, prototype, and pursue.

A social entrepreneur is a person who pursues novel applications that have the potential to solve community-based problems. These individuals are willing to take on the risk and effort to create positive changes in society through their initiatives. For development of social entrepreneurship social stock exchanges play vital role. Social stock exchange is the new trends for capital funding in social enterprises.

Social Stock Exchanges (SSE)

Social Stock Exchanges (SSE), provides a unified funding channel, to the listed Social Enterprises (SE) thereby giving the potential to uplift those enterprises that are at the bottom of the socio-economic pyramid. This novel concept of Social Stock Exchange (SSE) gained momentum during the pandemic, bringing the spotlight on the need for social capital for enterprises and voluntary organizations that are working for social welfare. The idea of establishing a Social Stock Exchange (SSE) in India was first floated by the Finance Minister in her budget speech for the year 2019-20 and the Board has subsequently approved the creation of such an exchange with the objective, to take capital markets to the masses specifically, organizations working towards social welfare, in order to make it easier for them to raise funds.

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Key Concepts Under the Social Stock Exchange Framework

- **For-Profit Social Enterprise** refers to a company or a body corporate operating for profit, which is a Social Enterprise for the purposes of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 and does not include a company incorporated under section 8 of the Companies Act, 2013.
- **Not for Profit Organization** means a Social Enterprise which is any of the following entities:
 - Charitable trust registered under the Indian Trusts Act, 1882
 - Charitable trust registered under the public trust statute of the relevant state
 - Charitable society registered under the Societies Registration Act, 1860
 - Company incorporated under section 8 of the Companies Act, 2013
 - Any other entity as may be specified by the Board.
- **Social Enterprises** refers to either a Not-for-Profit Organization or a For-Profit Social Enterprise that meets the eligibility criteria specified in the Chapter X-A of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
- **Social Stock Exchange** refers to a separate segment of a recognized stock exchange having nationwide trading terminals permitted to register Not for Profit Organizations and/ or list the securities issued by Not-for-Profit Organizations in accordance with provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
- **Zero Coupon Zero Principal Instruments** are instruments issued by a Not-for-Profit organization that will be registered with the social stock exchange segment of a recognized stock exchange. Issuance of Zero Coupon Zero Principal Instruments for specific project or activity which should be completed within the duration specified in the fundraising document and subject to such specific project or activity coming under the purview of the list of eligible activities
 - Donations through Mutual Funds Schemes
 - Any other Board specified means
 - Issuance of Equity shares on the main board, SME platform, or innovators growth platform or issuing equity shares to an Alternative Investment Fund including a Social Impact Fund
 - Issuance of Debt Securities
 - Any other Board Specified means

Table 1: Trends in social services expenditure by General Government (Combined Centre and States)
(₹ crore)

Items	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Total Expenditure	3760611	4265969	4515946	5040747	5410887	6353359	7453320	8008684
Expenditure on Social Services	915500	1040620	1139524	1278124	1364906	1479389	1944013	2132059
Education	391881	434974	483481	526481	579575	575834	681396	757138
Health	175272	213119	243388	265813	272648	317687	516427	548855
Others	348348	392527	412655	485829	512683	585868	746191	826065
As per cent of GDP								
Expenditure on Social Services	6.6	6.8	6.7	6.8	6.8	7.5	8.2	8.3
Of which:								
Education	2.8	2.8	2.8	2.8	2.9	2.9	2.9	2.9
Health	1.3	1.4	1.4	1.4	1.4	1.6	2.2	2.1
Others	2.5	2.6	2.4	2.6	2.6	3.0	3.2	3.2
As per cent of total expenditure								
Expenditure on Social Services	24.3	24.4	25.2	25.4	25.2	23.3	26.1	26.6
Of which:								
Education	10.4	10.2	10.7	10.4	10.7	9.1	9.1	9.5
Health	4.7	5.0	5.4	5.3	5.0	5.0	6.9	6.9
Others	9.3	9.2	9.1	9.6	9.5	9.2	10.0	10.3

Sources: Budget Documents of Union and State Governments.

Conclusion

Total expenditure on social services increases from 915500 (Crore) to 2132059 (Crore) in last 8 years. Out of which education services increases from 391881 to 757138 Crores respectively. Health services increases from 175272 to 548855 Crores respectively. Other social services increases from 348348 to 826065 crores respectively. This shows percentages changes of GDP from 6.6 percent to 8.3 percent in last 8 years. So lot of opportunities are available in social enterprises sector for which social stock exchange is source for implementation of new trends of social entrepreneurship.

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COMPARISON OF INDEX OPTIONS TURNOVER AT NSE AND BSE

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ABSTRACT

An instrument (Financial Derivative), which allots the right but not an obligation to its holder, to sell or buy the underlying index, at a pre- decided price, is known as an index option. Actual stocks are not bought and sold through this instrument. Speculation on trends of a complete equity market, by the traders is possible through index options, and there is no need to trade in options on individual securities. Index options are always subject to cash settlement and are European- style options, i.e. their settlement happens only on the date of maturity and there is no facility for early exercise. There are two types of index options, i.e. call and put. The potential for profit through index call options is unlimited, but the risk is limited to the amount of premium paid. The level of risk is also limited in case of index put options, as in the case of index call options, but the potential profit is maximum at the index level minus the premium paid, as the index can never reach below zero.

KEYWORDS: Financial Derivative, Index Options, European- Style Options, NSE, BSE.

Introduction

In this research paper efforts are made to analyze the performance of National Stock Exchange and Bombay Stock Exchange in terms of index options turnover. Derivative trading has encountered a huge increment in the recent years, because it do have a number of benefits and investors are also getting more aware about their uses and benefits. It is very important for the investors to have a deep and proper knowledge of derivatives trading, before entering into the market for the same, because it is very risky and can lead to huge losses. Businesses are becoming global these days, and one of the main reasons for such increased globalisation is increased liberalization. When trade do take place crossing the boundaries of countries, the level of risk increases and that is when, instruments like derivatives comes into use. Points like more liquidity, less expenditure, more leverage, makes derivatives trading attractive for the investors and investors prefer to trade in derivatives rather than trading in the underlying asset. The environment of the Indian stock market provides a systematic and regulated place for derivatives trading. Both, the National Stock Exchange and the Bombay Stock Exchange plays an important role in the trading of derivatives in India. If, the stock market of a country works efficiently, it is also good for the overall health of the economy. Stock market is also a good source of foreign exchange inflow for the country, and helps in making a country competitive in the global market.

Objective

- To compare the performance of NSE and BSE, in terms of Index Options turnover.

Literature Review

An effort was made by **Yalavatti (2015)** study to track the level of development and growth in the Indian financial derivatives. The study contains information regarding different types of Financial products introduced in the form of derivatives, the author also analyzed the aspect of development and growth of Indian financial derivatives and a comparison of the performance of derivatives segment of NSE & BSE was also done in the study. The author found that the derivatives market in India is not well

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developed, the availability of financial derivatives products is limited in case of BSE and when the turnover of Financial derivatives is considered, the turnover of derivative segment of NSE is higher than that of BSE. But, NSE also needs to improve the performance, to make it satisfactory.

Along with investors, regulators also play a vital role in trading of derivatives. Previously, major amount of studies were conducted from investor's point of view but, through the study by **Subbalakshmi (2016)**, efforts were made to analyze the regulatory framework for derivatives market. Through this study the researchers analyzed policies, rules and regulations followed for development of derivatives trading in India. For the purpose of analysis, derivatives traded on NSE were considered. The study focused on the topics like Exposure margin for exchange traded equity derivatives, physical settlement of stock derivatives, options on USD-INR spot rate, etc. the point of globalization affecting trading of derivatives in different countries, has also been taken into consideration. The author found that the derivative segment on NSE showed an increasing trend and also suggested the need for greater investor awareness in the Indian derivatives market.

In **2016, Gupta** attempted to analyze the impact of introduction of stock index future on cash segment of stock market in India and to study the relationship between the cash segment and the trading turnover of stock index future, for specified period. The authors found that there was neither an impact on the cash segment of stock market in India, of the introduction of stock index future nor there was any relationship between the cash segment and the trading turnover of stock index future.

As the area of research started becoming wider, the scope of the research work also started covering comparative studies along with analytical studies. In his research, **Srivastava (2016)** tried to compare various stock exchanges of the world. The researcher found that the governance system of the Indian stock exchange is good enough, but it needs to be implemented in a better way for better results. Integration of market have started. The situations prevailing in the world has a whole or the situations prevailing in any specific country do affect various markets.

In this era where along with detailed analysis, relationship between different variables present in stock market was also studied, during this time one such study was also done which attempted to study the impact of introduction of financial derivatives on the price discovery in India. The research paper by **Mishra (2017)** analysed whether there was any improvement in the price discovery in India due to introduction of financial derivatives. The research paper contains information regarding various concepts like Market Micro Structure (MM), Market Efficiency and Price Discovery and relationship of the value of derivatives to spot price. A brief description of bodies like NSE and BSE in relation to their price discovery process as well as of the Indian F&O segment was also given. Related data of the Indian F&O segment was also mentioned. The authors concluded that due to increase in STT, there was a decrease in future's market's dominance over options-market, while there was an increase in dominance of spot-market over futures and options.

Another comparative analysis was done by **Singh (2018)** and this work is a comparison between equity derivative segment of NSE and BSE. The authors concluded that although there was growth in each product of F&O segment of both the exchanges in terms of turnover, after the introduction, but the growth of F&O segment of NSE is much more than that of BSE. There is a scope for improvement in the performance of F&O segment of both the exchanges but, BSE need to improve more. The aim of the study was to analyse turnover value, growth rate of turnover value and the extent of correlation between different variables of NSE and BSE.

Performance Analysis

Table 1: Derivative Segment of Index Options of BSE (Turnover in Crore)

Year	Call		Put	
	No. of Contracts	Notional Turnover (₹ crore)	No. of Contracts	Notional Turnover (₹ crore)
2010-11	0	0.00	10	0.25
2011-12	72,06,514	200,089.59	1,75,69,130	418,252.79
2012-13	11,63,24,195	3,230,231.91	14,09,09,766	3,797,249.17
2013-14	18,26,85,008	5,705,316.57	11,36,74,567	3,349,884.08
2014-15	24,42,03,156	10,112,605.17	25,40,31,531	10,016,621.27
2015-16	5,87,73,325	2,560,540.64	4,46,54,651	1,825,708.15

2016-17	24,433	1,254.89	63,916	3,214.45
2017-18	82	5.92	32	2.28
2018-19	19,158	1,308.50	11,298	884.63
2019-20	20,32,161	200,440.06	4,80,178	45,522.52
2020-21	9,84,63,305	10,028,161.51	9,49,17,467	8,045,014.72
Mean		2912723.1600		2500214.0282
Standard Deviation		3989071.4132		3541810.9087
Coefficient of Variance		1.3695		1.4166

Source: SEBI-Hand Book Statistics

Table 2: Derivative Segment of index options of NSE (Turnover in Crore)

Year	Call		Put	
	No. of Contracts	Notional Turnover (crore)	No. of Contracts	Notional Turnover (crore)
2010-11	31,45,33,244	9,090,701.86	33,61,05,313	9,274,663.86
2011-12	42,80,34,677	11,554,300.80	43,59,83,059	11,165,730.82
2012-13	40,85,30,477	11,581,485.21	41,23,46,672	11,200,088.98
2013-14	45,20,47,068	13,823,059.39	47,65,18,107	13,944,281.93
2014-15	70,14,16,670	20,771,438.52	67,72,26,193	19,151,224.96
2015-16	83,76,83,830	26,063,790.64	78,58,44,656	22,888,139.94
2016-17	54,87,35,127	38,097,964.38	51,85,09,789	34,699,323.31
2017-18	78,33,12,918	71,028,905.39	73,17,21,304	63,892,970.90
2018-19	139,10,27,617	107,726,326.75	126,14,29,870	95,576,078.14
2019-20	248,04,71,005	169,696,653.70	209,58,99,292	140,995,315.62
2020-21	281,27,42,661	189,135,795.34	254,69,01,586	167,628,813.16
Mean		60779129.271		53674239.238
Standard Deviation		66096763.428		56684469.008
Coefficient of variance		1.0875		1.0561

Source: SEBI-Hand Book Statistics

The above tables includes the number of contracts and total turnover in the index option segment of NSE for call and put options separately. For the purpose of comparative analysis following statistical tools are used:

Put Option

- **Mean:** this statistical tool for data analysis will help in finding an average or center value. This value of mean will also help in finding the standard deviation, hence will also help in further analysis.

For the purpose of calculating mean (BSE, put option) we need,

Total turnover in derivatives segment of index options of BSE: 27502354.31

Number of years: 11

Mean: Total turnover in derivatives segment of index options(put) of BSE/ Number of years

It implies, $27502354.31 / 11$

= 2500214.0282

For the purpose of calculating mean(NSE, put option) we need,

Total turnover in derivatives segment of index options of NSE : 590416631.62

Number of years: 11

Mean: Total turnover in derivatives segment of index options(put) of NSE/Number of years

It implies, $590416631.62/11$

= 53674239.238

Analysis and Conclusion

It is to be noticed that the mean value of the turnover in the derivatives segment of index options(put) of NSE is substantially high than that of BSE. So, it can be concluded that on an average basis the performance of NSE is far better than that of BSE, when it comes to index options(put), turnover.

- **Standard Deviation:** this statistical tool will help in measuring the extent of dispersion in the data, in relation to the mean. For the purpose of calculating standard deviation we need,

$$\sigma = \sqrt{\frac{\sum (X - \mu)^2}{N}}$$

σ = population standard deviation

\sum = sum of...

X = each value

μ = population mean

N = number of values in the population

Putting the values in the formula we find that, standard deviation of:

BSE=3541810.9087

NSE= 56684469.008

Analysis and Conclusion

From the values of standard deviation it can be noticed that the data of derivatives segment of index options(put) turnover is more spread out in case of NSE, if compared to BSE, as standard deviation is quite higher in case of NSE. The data with reference to NSE is scattered and having major fluctuations.

- **Coefficient of Variance:** it represents standard deviation divided by mean. This tool is used for the purpose of estimating spread of values present in a set of data. It is helpful in getting an idea about the volatility. For the purpose of calculating coefficient of variance we need the following details:

Coefficient of variance: standard deviation/mean

Putting the values in the formula, we find that coefficient of variance of

BSE(put) = 3541810.9087/ 2500214.0282

= 1.4166

NSE(put) = 56684469.008/ 53674239.238

= 1.0561

Analysis and Conclusion

Higher coefficient of variance in case of BSE shows that dispersion level, in proportion of mean is relatively higher than that of NSE, around the mean, when the foreign exchange contribution is considered. It is a relative measure of dispersion and not an absolute measure like standard deviation.

Call Option

- **Mean:** this statistical tool for data analysis will help in finding an average or center value. This value of mean will also help in finding the standard deviation, hence will also help in further analysis.

For the purpose of calculating mean(BSE, call option) we need,

Total turnover in derivatives segment of index options(call) of BSE: 32039954.76

Number of years: 11

Mean: Total turnover in derivatives segment of index options(call) of BSE/ Number of years

It implies, 32039954.76 /11

= 2912723.16

For the purpose of calculating mean(NSE, call option) we need,

Total turnover in derivatives segment of index options(call) of NSE : 668570421.98

Number of years: 11

Mean: Total turnover in derivatives segment of index options(call) of NSE/Number of years

It implies, 668570421.98/11

= 60779129.271

Analysis and Conclusion

It is to be noticed that the mean value of the turnover in the derivatives segment of index options(call) of NSE is substantially higher than that of BSE. So, it can be concluded that on an average basis the performance of NSE is far better than that of BSE, when it comes to index options(call) turnover.

- **Standard Deviation:** this statistical tool will help in measuring the extent of dispersion in the data, in relation to the mean. For the purpose of calculating standard deviation we need,

$$\sigma = \sqrt{\frac{\sum (X - \mu)^2}{N}}$$

σ = population standard deviation

\sum = sum of...

X = each value

μ = population mean

N = number of values in the population

Putting the values in the formula we find that, standard deviation of:

BSE (call) = 3989071.4132

NSE (call) = 66096763.428

Analysis and Conclusion

From the values of standard deviation, it can be noticed that the data of turnover of derivatives segment of index options(call) is more spread out in case of NSE, if compared to BSE, as standard deviation is quite higher in case of NSE. The data with reference to NSE is scattered and having major fluctuations.

- **Coefficient of Variance:** it represents standard deviation divided by mean. This tool is used for the purpose of estimating spread of values present in a set of data. It is helpful in getting an idea about the volatility. For the purpose of calculating coefficient of variance we need the following details:

Coefficient of variance: standard deviation/mean

Putting the values in the formula, we find that coefficient of variance of

BSE(call) = 3989071.4132/2912723.16

= 1.3695

NSE(call) = 66096763.428/60779129.2709

= 1.0875

Analysis and Conclusion

Higher coefficient of variance in case of BSE shows that dispersion level, in proportion of mean is relatively higher than that of NSE, around the mean, when the turnover is considered. It is a relative measure of dispersion and not an absolute measure like standard deviation.

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A STUDY ON PROMOTIONAL STRATEGIES FOR MEDICAL DEVICES IN TAMIL NADU

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ABSTRACT

Manufacturers of medical devices confront a special and difficult product life cycle of development since finished items need to be thoroughly examined and certified before they can be available for sale. Regulation compliance and target audience attractiveness must be balanced in medical device marketing. Small and medium sized medical device companies frequently face unthinkable marketing challenges. Each business' success depends on its ability to attract and identify its target clients through marketing. In order to grab customers' attention, stimulate their interest in their product, and motivate them to perform actions that result in product sales, effective marketing entails a number of tasks. In order to attract the proper attention at the right moment for medical device marketing, the most efficient methods should be employed. The papers that help to identify the promotional strategies for the medical devices in Tamil Nadu.

KEYWORDS: *Promotional Strategies, Medical Devices, Marketing, Awareness, Purchase, Innovation Process.*

Introduction

To thrive in today's market, it is crucial to have an effective and thorough marketing strategy. Every marketing strategy is unique and depends on the product, the business, and the market environment. Anyone who has taken at least a basic marketing course should be capable of envisioning what a marketing strategy for a consumer good, such as clothing or food, would look like. It might be more difficult to develop a marketing strategy for medical devices, which are high-tech, specialised items offered in a highly competitive market. The development of a marketing strategy for medical devices is a crucial and challenging task. When the medical firms introduce a new item every year and that is the reason why it is necessary for them to consistently develop and adapt the process to constantly changing circumstances on marketplaces. The study will assist the business in realising the crucial milestones in the launch process and provide potential fixes for present issues that may not arise in the future and what they are not addressed before.

Today's marketing objectives include having a long-term strategic development based, for instance, on worldwide strategic relationships created, in addition to increasing market share, profitability, or gaining more clients at the expense of the immediate competitors. Maintaining positive client relationship is crucial for the medical sector. This is known as relationship marketing, which is a subset of customer relationship management. This aids in developing a number of profitable, long-lasting, one-to-one relationships between a business and its clients.

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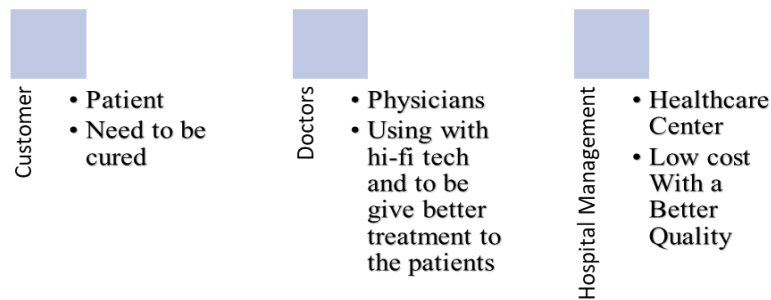
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This study's goal is to provide a thorough overview and model representation of the medical device development process, including all of its many steps and choices. There are two factors driving this work. First, engineers and other professionals can carry out the bench-to-bedside process of product development most successfully if they have a solid awareness of the many streams of tasks and responsibilities in research and applications. The development team may better anticipate external needs and their consequences for decision-making by knowing the complexities and challenges of development and commercialization. With the abundance of startup businesses that supply innovation in the medical device market, this can greatly contribute to successful product innovation.

If a marketing plan fits into the market environment and if the offering satisfies the needs of potential clients is a key determinant in whether it succeeds or fails at any level. Because of this, the marketing manager must first track and assess possibilities and risks brought on by external forces before assessing the firm's own strengths and shortcomings. The key to developing a good marketing strategy is doing an objective and thorough review of both internal and external issues. The SWOT analysis is the most well-known sort of analysis that marketing managers may utilise. A SWOT analysis examines the internal issues that affect the business. The firm's strengths and weaknesses, which are crucial components in the implementation of the strategic plan, should be objectively assessed. These elements demonstrate to the business which areas it can base its future success on and which areas it should try to improve.



However, SWOT analysis also examines factors that are external to the company. To get a long-lasting competitive edge, marketing managers must comprehend prospective long-term possibilities and threats, foresee them, and be aware of the strengths and weaknesses of the rivals. The medical corporation is the producer, and the patient is the end user, but there are still two other extremely significant parties that must be considered: the doctor and the administration of the hospital where the doctor works.



These opposing parties each have their own demands and desires. The most crucial and challenging challenge for medical firms and their sales staff is to find a solution between these conflicting needs. The CDSCO, a division of the Directorate General of Health Services in the Ministry of Health and Family Welfare, is responsible for managing medical device registration in India. With a significant contribution from device imports, India is currently one of the largest international markets for medical devices. Before, medical device makers in India were free to sell their products wherever. Since 2006, all medical devices entering India must adhere to the CDSCO's Indian Medical Device Rules. For some types of medical devices governed by the Medical Device Regulations, there is now a formal procedure for medical device registration in India.

The following are the main governing organisations in India that are in charge of CDSCO Medical Device Registration:

- The manufacture approval of specific pharmaceuticals, such as blood products, vaccines, high volume parenteral, r-DNA derived), specific medical devices, and innovative drugs, is the responsibility of the Drug Controller General of India (DCGI);
- The primary regulating authority for pharmaceuticals and medical devices in India is the CDSCO (Central Drug Standards Control Organization);
- The Medicines and Cosmetic Acts and Regulations of India govern the import, sale, manufacture, and distribution of medical equipment in that country.
- MRI, CT scanning devices - The Federal Food, Drug, and Cosmetic Act applies to *Magnetic Resonance Imaging (MRI)* and other scanners as both medical equipment and radiation-emitting technological items. MRI scanners are covered by the general rules of the Act as medical devices, including establishment registration, device listing, premarket notification, record-keeping requirements, good manufacturing practises, and premarket notification. MRI scanners are Class II (moderate risk) medical devices under the FDA's risk-based approach to medical device regulation, hence an MRI producer must submit a 510(k) notification before selling their MRI System.
- The basic guidelines of the Electronic Product Radiation Control sections of the Act, such as the upkeep of records and reports, notice of flaws, repurchase, repair, or replacement, and importation, apply to MRI scanners as radiation-emitting electronic devices.

Objectives of the Study

- To analyse the promotional strategy of the medical devices for home usage.
- To propose different strategies and managerial implications for the medical devices' companies based on the findings.

Methodology

This section includes various topics related to the dependent and independent variables of the study. With 1 being "strongly disagree," to 5 being "strongly agree", each statement was provided as a five-point Likert scaled answer question. The data sources are either primary or secondary in nature. Hence, the study adopted the methods of analytical and descriptive in nature. The probabilistic random sampling technique has been used for the survey. Medical devices which are being used by clients namely patients, hospitals, and physicians had been the part of the survey process. 390 samples were made up the entire sample. Initial sample size was 390 considered for the Pharmacist, medical representatives and doctors.

Classification of Medical Devices in India

In India, there are several categorization systems for IVD and medical devices, and each of these systems is divided into 4 groups according to the degree of risk associated with these devices. The table listing the four different types of Indian medical devices is below:

Table 1: Medical Device Classes

Sl. No.	Device Class	Risk
1.	Class A	Low Risk
2.	Class B	Moderate Risk
3.	Class C	High and Moderate Risk
4.	Class D	High Risk

Data: Secondary data obtained from the website

Most of the countries are segregated the medical devices to be mentioned above in the table. Numerous requirements and documentation are needed for medical device registration in India under CDSCO. To comply with such requirements and documentation may prove to be very challenging for new applicants. So, it is advised to get in touch with any medical equipment in this situation so they can advise you on each step of the licensing process. By taking care of all the legalities on behalf of our esteemed clients, the product streamlines the procedure for them. The researcher has compared the class I, II, III, IV medical devices with the US, India, Australia, Canada.

Table 2: Comparison Analysis using the Medical Devices

Country Name	Pre and Post Market Supervision	Risk Analysis	System of Approval
US	Within FDA, the Center for Devices and Radiological Health (CDRH) is primarily Accountable	Three-tiered system (Class I-lowest risk; Class II-intermediate risk; Class III highest risk)	Class I device: general controls Class II devices : premarket notification 510(k) process class III devices need premarket approval (PMA)
Europe	NBs have the authority to grant the CE mark.	Four-class scheme (Class I (including Is and Im), IIa, IIb, and III)	Medical device manufacturers need to exhibit CE marking on their products in order to ensure that devices are safe and fit for their intended use
Australia	The Therapeutic Goods Administration (TGA)	Class I devices include those that are provided sterile, class I devices that incorporate measuring devices, class IIa, class IIb, class III devices, and active implantable medical devices (AIMD)	A manufacturer must demonstrate that the therapeutic good law is followed with regard to both the device and the manufacturing method used to create the device.
Canada	Therapeutic Products Division (TPD) of Health Canada.	Four-tier classification (Class I pose the lowest risk and Class IV poses the highest risk)	Class I devices: only post market monitoring. Class II devices: safety, efficacy, quality and the post market control; Class III and IV: premarket safety and efficacy assessment

Data: Secondary data obtained from the e-journal "Journal of Young Pharmacists", Vol. 8, Issue 1, January - March, 2016".

To offer the medical device sector a chance to fully realise its potential, the requirements for medical device approval must be unified. The Global Harmonization Task Force (GHTF) was formed in 1993 with this goal in mind. The European Union, Japan, and the United States, together with Canada and Australia, are the GHTF's founding members. Through several GHTF Study Groups, the GHTF's primary goal is to consolidate and unify regulatory procedures. The GHTF also promotes innovative technology and streamlines global trade. The formulation and issuance of unified regulatory advice is a crucial step in achieving its goals.

Medical device costs may rise as a result of the complexity, unpredictability, delays, and lengthy processes involved in their assessment and approval. To remove irrational costs and impediments, regulators should simplify the regulatory processes. The creation of economical and cutting-edge medical equipment will be made easier by the faster approval procedure for medical devices, which will result in significant time and financial savings.

Promotional Strategy of Medical Devices

Promotion is a communication strategy that reaches a target audience with a message. It consists of five general categories, including advertising, sales promotion, public relations, sales force, and direct marketing, which are covered in more depth below. Businesses have a choice of two alternative message delivery methods.

The push approach is one tactic that focuses on interaction and communication between producers and distributors or retailers. Manufacturers make an effort to motivate their distributors to advertise their brands to consumers (by providing favourable shelf space, enabling promotions in the stores, and so on).

The pull technique is the second tactic. It focuses on interactions and lines of communication between producers and consumers. Manufacturers work to develop a brand that consumers want, and in doing so, they indirectly persuade intermediaries to carry that brand. Advertising, sales promotion, public relations, and direct marketing are common pull strategy tools.

They must differentiate themselves from the numerous other brands that have flooded the medical device market. The business must not only get in front of the client, but also make an impression strong enough to be remembered and eventually prompt a purchase. Another factor to take into account is that the choice to buy is typically made by a number of people, including CEOs, department heads, administrators, and doctors.

Earlier Drug corporations and medical consultants depended on direct interactions with doctors to sway their prescribing practises. Drug firms are catching up to do the same as the majority of sectors today develop significant marketing plans to increase their sales. In the past, the medical sales staff continuously gathered data and information to prepare the medical representatives for their fieldwork. There are now a variety of ways for medical professionals to effectively communicate with doctors. The entire pharmaceutical selling system has to be renovated and overhauled, otherwise the sector would fall far behind and undergo apoptosis.

The researcher conducted the survey with doctors and pharmacist, totally the sample collected with 390. Most of the population were used the medical device brands are:

Table 3: Population using the Brand of Medical devices

Personal Background of the Respondents	Particulars	Number of Respondents	Percentage
Medical Device Brand	AccuSure	23	5.8
	Novartis AG	9	2.3
	IS IndoSurgicals	17	4.3
	Dr Morepen	112	28.7
	Apollo Product	147	37.69
	Omran	52	13.3
	Philips	20	5.12
	Beurer	0	0
	One touch Verio Flex Blood	0	0
	Meditive	4	1.02
	Control D	2	0.51
	Newnik	1	0.25
	Generic	3	0.76
	Total	390	100

Source: Primary Data

In the final, a doctor's job and reputation depend on both their technical proficiency and the tools they choose to use to their patients. To be told, there are effective medical gadgets on the market; otherwise, there wouldn't be. In order to know the level of awareness and utilization for the entire 13 variables the one sample t test is applied and the result is shown in Table – 3.

One sample t test is the parametric test. It is used to measure the mean difference between the sample and known value of the population mean. The "t" value denotes the computed mean value. Degrees of freedom are calculated by subtracting the value of one from the total sample size. The test value is considered as three and scaling technique is 5 points. The upper and lower limit ranges help to determine the mean difference value. It determines the two tail possibilities of either mean value is greater than three or less than three.

Table 4; Promotional Strategies of Medical Devices - One Sample Test

Sl. No.	Particulars	T	DF	Sig. (2-tailed)	Mean Difference	Results
1.	To strengthen the brand	38.285	389	.000	1.29	Significant
2.	To schedule impactful Webinar, conference	19.728	389	.000	1.00	Significant
3.	Keep brand top of mind via online advertising	20.518	389	.000	.96	Significant
4.	Insurance schemes and loans to purchase medical devices	33.809	389	.000	1.42	Significant
5.	Identify brand purpose	40.551	389	.000	1.45	Significant
6.	Include the brand strategy	43.902	389	.000	1.54	Significant
7.	Integrate the brand in video	9.423	389	.000	.66	Significant
8.	Build industrial relationship	9.458	389	.000	.66	Significant
9.	Embrace digital technology	9.576	389	.000	.67	Significant
10.	Medical Representative play role	18.606	389	.000	1.30	Significant
11.	Researching every perspective is the key	32.596	389	.000	1.84	Significant
12.	Communicating with doctors should be the main priority	28.596	389	.000	1.64	Significant
13.	To decide whether to focus on medical Professional and facilities	21.692	389	.000	2.01	Significant
14.	To give the free trial in the initial stage	23.674	389	.000	1.08	Significant

Source: Primary Data

Table - 4 represents the "t" values for all 13 variables such as 38.285, 19.728, 20.518, 33.809, 40.551, 43.902, 9.423, 9.458, 18.606, 32.596, 23.674 and 28.596 are positive values that indicates sample mean is mentioned above with the population mean of test value is statistically significant at five percent level and all the "t" values are positive with consistent standard. Hence it is concluded that all 13 variables are significant at five percent level.

Component Factor Analysis

By eliminating features that contain the same information as provided by other characteristics, Principal Component Analysis (PCA) is a technique that eliminates dependence or redundancy in the data. Therefore there is no dependence between the resulting components. By eliminating features that contain the same information as provided by other characteristics, Principal Component Analysis (PCA) is a technique that eliminates dependence or redundancy in the data. Therefore there is no dependence between the resulting components.

Where the items are described as To strengthen the brand (0.591), To schedule impactful Webinar, conference (0.501), Keep brand top of mind via online advertising (0.673), Insurance schemes and loans to purchase medical devices (0.922), Identify brand purpose (0.871), Include the brand strategy (0.749), Integrate the brand in video (0.533), Build industrial relationship (0.497), To give the free trial in the initial stage (0.671), Embrace digital technology (0.584), Medical Representative play role (0.568), Researching every perspective is the key (0.837), Communicating with doctors should be the main priority (0.967).

Table 5: Principal Component Analysis

Construct	Variables	Factors Loading	Eigen Value	% of Variance Explained	Cronbach's Alpha
Pull Strategy	To strengthen the brand	0.591	9.331	46.231	0.737
	To schedule impactful Webinar, conference	0.501			
	Keep brand top of mind via online advertising	0.673			
	Insurance schemes and loans to purchase medical devices	0.922			
Promotion	Identify brand purpose	0.871	10.378	62.587	0.842
	Include the brand strategy	0.749			
	Integrate the brand in video	0.533			
	Build industrial relationship	0.497			
Push	To give the free trial in the initial stage	0.617	8.654	68.361	0.743
	Embrace digital technology	0.584			
	Medical Representative play role	0.568			
	Researching every perspective is the key	0.837			
	Communicating with doctors should be the main priority	0.967			

Source: Primary Data

The above table - 5 explained that the two components that make up the total variance are the common variance and the unique variance, the latter of which is made up of the specific and error variance.

Therefore, the researcher has named the three factors as “Pull strategy with loaded the Eigen value as (9.331), “push strategy” with Eigen value as (8.654), Promotion as (10.378). The percentage of total variance explained as “Pull strategy” as (.46.231), “Promotion” as (62.587), “Push Strategy” as (68.361) and finally, the Cronbach Alpha has greater than 0.7, it shows that the reliability value is highly fitted.

Validity Test

The test's ability to accurately assess a certain attribute is referred to as its validity. A test's validity indicates if the trait it is measuring is connected to the prerequisites and factors listed below.

	CR	AVE	MSV	MaxR(H)	1	2	3	4	5	6	7	8	9	10	11	12	13
1	0.72	0.87	.19	.981	0.943												
2	0.74	0.81	.12	.954	-.131**	0.941											
3	0.81	0.73	.24	.971	-.153***	-.158***	-.100										
4	0.73	0.74	.13	.932	-.128**	-.135**	-.157***	.937									
5	0.77	0.70	.22	.984	-.131**	0.241***	0.105*	-.066*	.927								
6	0.89	0.75	.28	.974	-.127***	-.158***	-.217***	-.153**	-.271***	.970							
7	0.72	0.84	.27	.901	-.128**	-.145**	-.197***	-.233***	-.107**	-.669*	.981						
8	0.74	0.71	.11	.966	-.239***	-.230***	-.129**	-.276***	-.241**	-.128**	-.287***	-.100					
9	0.83	0.85	.21	.920	-.196**	-.235***	-.152***	-.140**	-.174***	-.187***	-.038*	-.281***	.960				
10	0.79	0.72	.25	.973	-.134**	-.105**	-.287***	-.254***	-.312***	-.203***	-.057*	-.219***	-.09*	.933			
11	0.73	0.71	.18	.931	-.287***	-.197***	-.067*	-.211***	-.057*	-.138**	-.102**	-.008*	0.194***	-.159***	-.100		
12	0.76	0.72	.26	.907	-.164**	-.141**	-.271***	-.262***	-.027*	-.273***	-.219***	-.058*	-.176***	-.265***	-.217***	1.00	
13	0.81	0.83	.15	.988	-.294***	-.231***	-.211***	-.157***	-.103**	-.101**	-.145**	-.230***	-.253***	-.289***	-.298***	-.271***	.980

Source: Primary Data

The discriminant validity is referred with the AMOS 21. All the parameters ranges were suggested by the Bentler (1999). Hence the variables are satisfied by the validity test. All the items are between +/- 3 and the convergent validity are greater the 0.7. The confirmatory factor analysis made using pattern matrix indicates the there is a **convergent validity** among the variables and associated factors as all the noted variable has loading more than 0.6 associated with its factors (Standard Value > 0.6).

Multiple Regression Analysis

Table - 7 shows the model summary of regression analysis, the value of R Square represents the dependent variable explained by the predictors. In the above table, the representation of R Square value denotes that .704 variance in the promotion strategies of medical devices to be sold out successful.

Table 7: Model Summary Fit Index

Model R	R	R Square	Adjusted R Square	Std. Error of the estimation	Change Statistics		DF1	DF2	Sig.	Durbin-Watson
					R Square change	F Change				
1	.721	.704	.701	2.159	.761	94.407	13	389	.000	1.930

Source: Primary Data

The above table – 7, represents that the Durbin-Watson value is.1.930 which will be extremely close to 2 as mentioned in the table 7 represents the freedom of error item. There was no multi collinearity, as the acceptance statistics were above 0.2.

Figure 1: Promotional Strategy of Medical Devices

Source: AMOS version in SPSS 2.1

A push promotional technique is a form of marketing in which businesses bring their goods directly to customers. With the use of trade exhibits and point-of-sale displays, this technique aims to put the product in front of consumers directly. The most widespread push promotion techniques now in use are as follows:

- Direct Marketing
- Show Promotional activities
- Display design and so

Among the medical devices providers are looking for details about their offering. Pull marketing often has shorter sales cycles and greater conversion rates. Also, it causes buyers to seek out additional details. Information is exposed to people through creative marketing to those who actively seek knowledge according to current demands. In other words, they are explicitly searching for solutions, alternatives, knowledge, and/or resources.

Most the medical equipment manufacturers were created a number of community websites, including those that are just focused on specialised divisions, like our division for healthcare practitioners. They provide a partially public Directory of Medical Product Suppliers and Service Providers for our healthcare provider members. This serves as a tool for research, and we have always welcomed requests from healthcare professionals for further details on certain products. Either directly by way of introductions to the sales representatives of the producers or by way of a private enquiry for further details on a product or service. An end user's request for information about a product, such a healthcare provider, shows increased interest.

Push Strategy - widespread dissemination of disruptive messages with the intention of attracting interested persons, regardless of whether the target is open or receptive. With a push marketing strategy, creating excitement through distributors is another option. (Increased incentives, commissions, and profit margins for distributors.) Over the past century, push marketing has been the standard in the advertising and marketing sector. Large businesses rely on broad market penetration to meet expectations, develop brands, and raise consumer knowledge of their products.

Regression Weight

It is important to strike a balance between push and pull marketing tactics in the medical and healthcare sectors. In the ideal scenario, combining "pull" and "push" marketing techniques may considerably increase your business's total marketing efficacy in the medical and healthcare sector. Pull strategies increase demand and encourage clients to look for a good or service.

Table 8: Promotional Strategies of Medical Devices

Regression Weights: (Group number 1 - Default model)						
			Estimate	S.E.	C.R.	P
Promotion	<---	Pull Strategy	0.667	0.035	19.164	***
Promotion	<---	Push Strategy	0.286	0.045	6.335	0.66

Source: Primary Data

There is a relation between the pull strategy influences to the promotional activities in the marketing segment. There is a significant difference between the push and the promotional strategy.

Findings and Suggestions

Although these qualities are all functions of medical device firms and are not held by one brand within their sector, marketers frequently utilise them as part of their sales pitch. These attributes are probably already present in the strongest medical device brand in their industry. So, it is not a good idea to highlight them as their only advantages when a competitor's name will pop into their head.

- **Strengthen the Brand:** It is not well acknowledged that manufacturers of medical devices build powerful brands in the marketplace. In Interbrand's global rankings of the top 50 brands, not a single pure medical device firm was listed. Cross-industry businesses like Siemens and Philips were included on the list. Johnson and Johnson came in at number 77, but mostly because of its consumer segment. They did not include their medical device businesses, such as Ethicon, which seldom ever uses the Johnson and Johnson name.

In the end, a brand should establish trust with the client, provide value, and set you out from the competitors. Do our brand's mission, values, personality, distinctive position, and brand voice come through in it? To make sure the right message is being sent, a strong brand strategy that has been put to the test by customers is necessary. The next stage is to put a sound strategy into action and assess its worth. To maintain loyalty among a constantly expanding market, a company's brand concept and everything that it encompasses should evolve together with it.

- **Plan frequent impactful webinars:** A platform for improving service and support in the medical device sector is provided via webinars. Hosting webinars increases the strength of their brand by teaching clients about specific issues, gadget usage, or processes. Three advantages of using webinars to build your brand are as follows:
- **Use social media and internet advertising to keep the company brand front of mind:** Their business will be able to be found by clients seeking for a medical equipment similar to the top firms' brands by investing in website optimization, SEM, and being active on social media. It will also help their brand be found if they link to published medical publications and articles and social media postings that mention their medical equipment.
- **Determine the goal of the brand and integrate it in the firm brand strategy:** There is no longer a choice but to include your company's mission in your branding approach. Customer expectations have created this expectation, making the function of purpose-driven content inside an organisation crucial for the expansion of a corporation. According to a global research, 94% of customers think it's critical that the businesses they do business with have a clear mission. 82% of customers claim to have encouraged others to support a company with a noble mission by sharing their positive experiences. By relating shared values and issues with customers instead of just pushing product qualities, marketers may build stronger relationships with customers by strategically infusing their brand mission. Increased brand recognition, client retention, and expansion into new markets will be advantageous for medical device firms.

Start by examining how different people inside the business are describing your brand mission. Work collaboratively with your product managers, social media team, and public relations department to develop powerful tales that are consistent with the brand's mission. To find the origin of the business and its original objective, you can even delve further into its past. Recognize that your company's choices about how to conduct business are motivated by values rather than just corporate social responsibility.

After your brand's mission has been established, include it into your overall content marketing strategy so it is visible and can be used to support the company's content marketing goals. This value system may be expressed both internally in business communications and outside through marketing campaigns. There are chances to amplify the message through corporate-level speeches, investor relations reports, and product-specific blogs.

- **Put your brand into a video:** As visual material makes up human engagement, watching a video rather than reading text will increase the probability that a customer will connect with your business. Videos promote long-lasting relationships by fostering trust. Most of the consumers reporting that seeing a brand's video inspired them to purchase a good or service, the likelihood of sales will also rise. A video on your website has higher chance of showing up first in a Google search.

With all the advantages of using videos, they should include your brand's mission and emphasise what it stands for in every one that is made. Animations of processes, client testimonials, and case studies are just a few examples of video material. These films may be utilised in SEM tactics, email campaigns, social media postings, and on your website.

- **Making Use of Technology:** by implementing fresh and effective marketing techniques to develop a strategic marketing vision and guiding principles that will affect patient and customer behaviour. The finest marketing tactic that will result in a strong company model is the employment of new technologies, digital media, Internet marketing strategies, and social networking sites. They must increase their first investment and implement new technology with their direct sales force workforce if they wish to increase early profitability.
- **Efficient medical representatives' marketing techniques:** Earlier Drug corporations and medical consultants depended on direct interactions with doctors to sway their prescribing practises. Drug firms are catching up to do the same as the majority of sectors today develop significant marketing plans to increase their sales. Preparing and executing inputs and actions while simultaneously developing powerful marketing strategies will aid medical reps in learning about the unique requirements of the physicians and customer issues.
- **The secret is to research every viewpoint:** A successful medical rep should have a thorough understanding of the product, rivals' products, individual physicians' wishes and purchasing habits, patients' needs, and the general market environment. This may be accomplished by ongoing market research and persuasive sales strategies.
- **Doctor communication should be the first focus:** It is crucial to communicate with the doctors in a professional manner through conferences, meetings, workshops, and other means. To acquire comments and follow-ups, you should always call them and contact the chemists.
- **Improving one's demeanour and outlook:** Medical sales representatives should seem nice, professional, and have real manners in addition to being courteous since nobody buys from an untidy and unprofessional individual. Keeping in your pocket any relevant information that could be required, such as a list of the doctors, stockists, chemists, and area/location where you'll be working that day. abide by the code of conduct, refrain from abusing samples and promotional materials, and don't make commitments that the business hasn't approved. wearing clean clothing and having a cheerful outlook. Always give the physicians a polite smile-off.

Conclusion

There are several different ways that medical devices are regulated globally. Throughout the past twenty years, there has been an increase in the quantity, variety, and complexity of medical equipment. The need for a steady regulatory perspective has led to advancements in the regulation of these devices as well. With their involvement in the GHTF, the majority of nations are attempting to standardise the regulatory standards for medical devices. In order to harmonise the regulatory standards for medical devices, the GHTF's initiatives, and the Asian Harmonization Working Party (AHWP), will be crucial. To draw the conclusion that the availability of high-quality products will result from unified medical device regulation. Serious problems might arise if medical device regulations are not harmonised. The current surge in medical gadget recalls is another problem. Publicly available research demonstrate the need for regulatory reforms to encourage the use of high-quality data in the approval of more dangerous technologies. Knowing their target is the first step in every well-thought-out, carefully carried out marketing campaign, but for producers of medical devices, moving past this stage can be surprisingly difficult. Patients or physicians are the two possible markets for medical device producers. One of the most crucial strategic choices medical device makers must make is choosing which of these two to target, and the solution is rarely simple. While patients have the authority to discuss a specific medical treatment with their doctor and ultimately decide whether to proceed with a procedure, they are far more likely to purchase a medical gadget that has been suggested by a physician.

Patients are quite inclined to heed their doctors' advice, however doctors ultimately hold the key to medical care. In actuality, a patient's choice of therapy is most strongly influenced by a doctor's advice. On their way to the facility their doctor recommended, patients will typically pass by six healthcare facilities that can provide the same care for a lower cost; this indicates that doctors still have a significant influence over their patients' medical decisions, even in the era of patient centricity. As a result, getting to know and trust one doctor might also mean getting to know and trusting a lengthy list of patients, making physicians, in many situations, a more effective target for advertising.

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A CONCEPTUAL STUDY ON HUMAN RESOURCE CHALLENGES IN INDIAN START-UP COMPANIES

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ABSTRACT

Start-ups are the engines of exponential growth, manifesting the innovation with catalytic effect of technology. Large populations in India live are the ones with high percentage of middle-income group, learned youth with technical as well as non-technical background. These tend to be some of the major drivers for broadening the scope of start-up revolution in India. With the entailing risk, the start-up initially tends to have a lot of challenges such as capital pooling, infrastructure, marketing sources and most importantly sourcing the right employees for the job and their welfare. They create more jobs which means more employment, and more employment means an improved economy. Not only that, start-ups can also contribute to economic dynamism by spurring innovation and injecting competition. Human resource plays a major role in achieving mission and vision of every organisation. The success of an organisation depends on its human resources. In a start-up, the HR decisions play a significant role which involves – roping in top talent, managing employees record, creating fool proof HR policies, enabling organizational learning, intentionally nurturing a culture in the company and so on. None of these however are accomplished without passing a number of hurdles. The study has been conducted with an aim to understand the challenges in human resources especially in start-up companies. This project is undertaken with an objective to analysis and understands the concept of HR challenges faced by start-up. The study was taken on the basis of secondary data, literature of start-up, company reports, institutional reports etc.

KEYWORDS: HR Challenges, Start-ups, Scope of Start-ups, Human Resources.

Introduction

Startups, in India as in many other parts of the world, have received increased attention in recent years. Their numbers are on the rise and they are now being widely recognised as important engines for growth and jobs generation. Through innovation and scalable technology, startups can generate impactful solutions, and thereby act as vehicles for socio-economic development and transformation. Every year thousands of new startups emerge in the hope of success and become one of the businesses experiencing great success in a limited time.

As startups develop to grow and become larger and more complex organizations, attracting, managing and maintaining talented employees becomes a main challenge. Hiring the right people to do the job and implementing solid practices will help you retain your top performers. HR teams across organisations have been at the forefront, swiftly guiding and helping employees acclimatizing with this new way of working and keeping their spirits and productivity high during remote working. HR function has a daunting task at hand as it needs to look ahead and rethink workforce planning, policies, practices, etc. and align them with the new norm of working.

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From the beginning to the growth stage, these startups are inevitably faced with various challenges and obstacles. A solid HR solution for startups can solve this problem. So, simple structure changes so that the need to specialize in operations will increase the importance of HRM's role in these circumstances. Therefore, the role of HRM for startups becomes more important and more complex and must deliver good results to stakeholders. Here, the importance of a deeper focus on human resources as a prominent factor in gaining a competitive edge and distinguishing companies from each other is becoming increasingly apparent. As well as how to try to meet them. HRM in startups can have a variety of visions and missions where startup life depends on human resources. In addition, HRM practices should be more scientific and tailored to the needs of companies to increase the impact of individuals on startups. Today, the biggest challenge facing startups is attracting and retaining top talent. Start-ups compete with large organizations to attract and retain top talent. Understanding employer and employee perspectives HRM's role in startup growth can help employers to take steps to align employee perspectives with the company's HRM mission and practices. Human resources are one of the most important aspects in production without which we cannot run a successful business, even if we have other resources such as materials, machinery, and money.

Objectives of the Study

The study has been conducted with the following objectives:

- To understand the concepts of start-ups in India.
- To study the various HR challenges faced by the start-ups in India.
- To underline the challenges of human resources for start-up companies

Methodology

The researchers have a core interest in the area human resources (especially in Indian start-up companies) and HR challenges. Hence the researchers have reviewed various literatures in this area. Several research works have been referred in order to find the HR challenges in Indian start-ups. Totally 10 research papers (journals) have been reviewed in which 6 papers are significantly studied and considered for the review. Literatures in the field of human resources, HR challenges are reviewed. Secondary data from articles in website, journals are collected and used for the study. The close review of the main research fields organizational development and the human resource management in startups revealed that in general there is relatively little research available that combines the two fields that are of interest in this study.

Journals Reviewed

Author	Title of the work	Journal details	Outcome of the study	Remarks
Jikku Susan Kurian and V.Hema Abhinaya	A Study on Indian Start-Ups and HR Challenges	Asian Journal of Multidisciplinary Studies, 4(12) November, 2016	Here the researcher gave more scope to explore the role of HR challenges in start-up business. The study aims to investigate how managers and employees of start-up companies face HR challenges. In his research he found that start-up should more focus on retaining the best talent in an organisation and also stated that the best person should be recruited in a right place. In his research he stated that an organisation must communicate with its employees about the organisational goals and visions etc.	To face the HR challenges in start-ups mainly there should be a better communication between the HR professionals and the employees. The newly started business should more focus on recruiting the right person to right position and also retain a talented person for the further development and to compete with the existing successful companies.
V. Hema Abhinaya, Jikku Susan Kurian	A Study on Indian Start-Ups and HR Challenges	International Journal of Research in Commerce & Management, Volume No. 8	In this research paper the researcher tested the hypothesis and conducted the chi-square test and found that there is a significant difference	In an organisation there should be a human resource management department to solve the problems of employees

		(2017), Issue No. 11 (November)	between the nature of issues happening in company and designation. Here the researcher found that motivating the employees by providing training and development, then solving the conflicts between the employees are the main HR challenges in start-ups. The major problematic area in maximum start-ups is compensation management. Researcher stated that to solve the HR challenges full-fledged HR manager should be hired.	and to undertake a proper and suitable training and developmental programs to its employees. In newly established companies to proper guidance to its employees training facilities are necessary.
Gauri Dwivedi ¹ , Pankaj Singh	Entrepreneurship and HR Intervention	International conference on innovative research in science, technology and management (ICIRSTM-17), January 2017	Researcher stated that to run a start-ups in a successful way simple HR strategy should be followed like hiring the best employees, keeping the team in a focused direction, maintaining a well-managed relationship with the employees and that there should be affective dealings with the people with whom we are working. Finally, researcher found that bad hiring cost more than just money, they dent morale too and bad management will break the team and now a days, the biggest challenge faced by the start-up companies is to attract best talent and retain it. Funding is no longer a big challenge for the emerging companies.	Better human resource management will helps lead a better team work and there by helps in face the HR challenges. In the research, researcher stated that in present situation funding is not a big challenge compared to HR challenge. But in reality, to conduct training and developmental programs to the employee's start-up companies should have a sufficient fund. Therefore, to face the HR challenges fund is necessary.
Avneet Kaur	A study of role and challenges faced by HR in start-ups	International Journal for Emerging Research & Development, (Volume1, Issue1)2018	Bad hiring cost more than just money, they dent morale too. So, the start company should hire the right person to right place. By doing research, researcher found that the start-ups also face the challenges like, Not hiring and firing smart Having a "Too small to matter" mentality, Keeping employees happy, Employee motivation to enhance productivity and efficiency of employees.	It is true that hiring the right person and making the employees happy and motivating them to take a active participation in the organisational functions are the main HR challenges in start-up Indian companies.
Vikram Valmikam	A Study on Challenges for Start-ups in India with Special Regard to Human Resources	International Journal & Magazine of Engineering, Technology, Management and Research Volume No. 2 (2015)	Start-ups bring new products to the new markets. It is difficult for entrepreneurs to get experienced employees. Hence it would be challenging for start-ups to possess the sufficient human resources. The start-ups cannot define standard job roles and responsibilities therefore it	It is true that in a start-up company they will not get experienced employees, as well as the employees those who were recruited in start-up company will shift to another company by seeking the better opportunity

			would be difficult to compensate the employees appropriately and it may increase employee turnover rate.	and salary. So recruiting experienced, talented employees and retaining them in start-up companies are the major HR challenges.
Dr Tanuja Kaushik, Renu Girotra	Person-Organization Fit: Important Aspect of Talent Acquisition for Start-Ups	ISSN 2394-0409; DOI: 10.16962/EAPJHRM OB/issn.2394-0409; Volume 4 Issue 1 (2017)	The primary objective of this research was to identify the importance of assessing person to organization fit while acquiring talent for the various roles by the start-ups, hence supporting other areas of HRM. The survey done with the Human resource personnel suggests that the organizations though define the jobs well, discussing job related challenges and candidates' expectations to consider the fit from both sides is still not practiced well. This is depicted from the survey which shows that most of the incumbents who leave within a year of joining leave because of high expectation from the management and mismatch of value congruence. These can be tackled if the things are openly discussed while hiring.	Employees can be retained in an organisation by making an agreement at the time of hiring. But after the completion of the agreement the employees definitely shift to another job when they get better job offer from other companies. So, making the employees to retain in our company itself is the major HR challenge.

Articles Reviewed

Reyhaneh Khalilpour, in her article what are specific HR challenges that start-ups face? Stated that Start-up companies will face many HR challenges. She claimed that since most of the employees in start-up companies are come from references, they are not competent and talented and they create more problem to the business as they are not competent and right person to the recruited job.

So, the company should recruit the necessary candidate by considering their skill, talent and ability not by anyone's pressure and recommendation.

Miloni Shah, in her article what are the biggest challenges for Indian start-up companies?, The biggest challenge that the start-up owner comes across is that they have to keep search for the right candidates and reject the unsuitable candidates. The most important thing into hiring is asking the question to know about the abilities of prospective employees.

So, the start-up companies should highly focus on acquisition of talented and suitable right person to the right position.

Conclusion

The conceptual paper here has critically examined and evaluated the existing literature to understand the HR challenges in Indian start-ups. This paper helps to understand the HR challenges faced by the newly established companies. This study is pointed towards the key challenges faced by start-ups . We were forced to adopt digitalization in our everyday life. One of the key factors being the concerns over job security of the candidates as the start-ups are usually unheard of during initial years and they also have a reservation about the start-up's stability during initial year. To conclude, one can easily interpret from the present era that in India start-up companies are gaining more importance as well as facing many challenges especially in the area of human resources. So, the start-up companies should focus more on its employees. Because the success of an organisation depends on its available human resource and managing them in a better way itself is one of the HR challenges in Indian start-ups.

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DAIRY COOPERATIVES AND INCOME OF MILK POURERS IN COOPERATIVES IN RAJASTHAN

Mr. Khemraj Choudhary*
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ABSTRACT

Rajasthan has 10.6% of livestock population of India where as it has 1.16% of surface water. The State has about 60% area under desert so livestock rearing is important source of livelihood for population living in that area. Dairying is more labour intensive than crop production. It provides a remunerative outlet for family labour. Ample labour and small land base encourage farmers to practise dairying as an occupation subsidiary to agriculture. Rajasthan Livestock sub sector has grown at much higher rates every year as compared to crop production sub sector. The growth rate in livestock sub sector has been higher than that in crop husbandry even during corona pandemic period. There is vast scope for improving the income of farmers through improving the productivity of milch animals and dairying activities. Rajasthan is the second largest milk producing State in India, still animal husbandry and dairying sector face numerous challenges, which hinder the optimum growth in this sector. There lies big potential to increase milk production, improve access of milk producers to organized market, more processing of milk and higher marketing of Value added products and to improve availability of quality milk and milk products to consumers. Dairy cooperative institutional structure is three tiers system in Rajasthan. Rajasthan cooperative dairy federation at the state level, District Dairy cooperative milk unions at the district level and dairy cooperatives societies at the village level are playing important and positive role in supporting milk pourers in various ways to increase their income levels.

KEYWORDS: *Breed Improvement, Livestock Productivity, Production by Masses, Rural Livelihoods, Disease Management, Marketing Surplus, Women Empowerment, Poverty Alleviation, Economies of Scale, Cooperative Institutions, Remunerative Prices, Extension Services, Credit Linkage, Income Enhancement, Cost of Production.*

Introduction

The Dairy sector in India has grown substantially over the years. India ranks first among the world's milk producing nations, achieving an annual output of 198.40 million tonnes during the year 2019-20 as compared to 187.75 million tonnes during 2018-19 recording a growth rate of 5.68%. This represents a sustained growth in the availability of milk and milk products for the growing population.

Rajasthan has the largest area in India and has 10.6% of livestock population of India as per latest census and 1.16% of surface water. Animal husbandry is not merely a subsidiary to agriculture but

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it is a major economic activity, especially in arid and semi-arid areas of Rajasthan, thus providing much needed insurance against frequently occurring drought conditions. Dairy farming increases economic viability and sustainability of animal husbandry particularly in rain fed areas. Rajasthan is endowed with the finest drought resistant milch breeds (Rathi, Gir, Sahiwal and Tharparkar) . Despite the large number of good breeds, more than 80% of the cattle population belongs to the non-descript. With population growth, rising income of people and urbanization, the demand for dairy products will increase. Thus dairying is very important activity for Rajasthan state.

Table – Composition of GSVA of Agriculture in Rajasthan

Gross State Value Added of Agriculture sector and its Contribution in 2021-22 at Current Prices			
Sector	GSVA for 2021-22 at Current Prices (RsinLakh)	Contribution in total GSVA (Percent)	Contribution in Agriculture Sector (Percent)
Agriculture, Forestry & Fishing	33722107	30.23	
Crops	15493593	13.89	45.94
Livestock	15595864	13.98	46.25
Forestry&Logging	2508772	2.25	7.44
Fishing	123878	0.11	0.37

Source: Directorate of economics and statistics

Contribution of Livestock and dairying at current prices in 2021-22 is about 13.98% of GSVA in the state of Rajasthan.

Thus, livestock is very important sector in Rajasthan and has great potential for growth.

Objective of the Study

To study the impact of Dairy Cooperatives in increasing income of milk pourers of Rajasthan

Research Methodology

Primary data regarding sale of milk to dairy cooperative societies have been collected from Bikaner, Udaipur, Alwar, and Jaipur district milk unions. The farmers have been selected from rural areas of these districts. Rates of milk sold to Dairy cooperative societies and private entities were collected from members of DCS, who were giving milk to DCS. Secondary data have also been collected from various sources like department of Animal Husbandry, Gopalan and fisheries, Government of Rajasthan, Rajasthan Cooperative Dairy Federation, National Dairy Development Board, Planning department, Government of Rajasthan, Jaipur district cooperative milk union, Alwar district cooperative milk union, Bikaner district cooperative milk union and Udaipur district cooperative milk union.

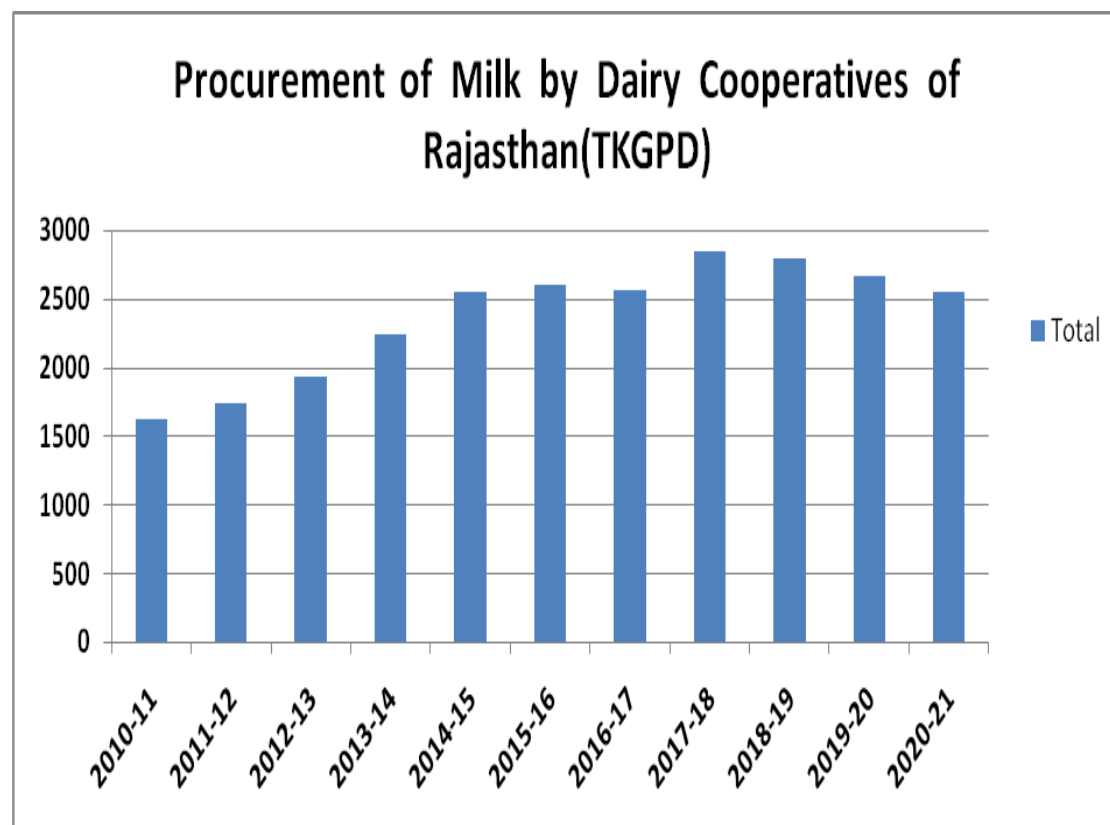
Secondary data were collected for last ten years from 2011-12 to 2021-22 pertaining to procurement rates, procurement quantities, marketing processing capacities, profitability etc. for various district milk union of RCDF. Personal interviews have been done with officials working at various levels in RCDF. Discussions have been done with workers working in processing plants at various locations. Discussions have also been done with personnel working in processing plants of milk unions located at various places in state. Interviews have been done with personnel working in cattle feed plants also. Detailed interviews have been done with officials engaged in procurement and marketing operations at RCDF level and at union levels. Discussions have been done with elected representatives also on various aspects of unions. The procurement rates are determined by individual District Dairy Cooperative unions, overall considering market demand of liquid milk in market and its dairy products and capacity of marketing of liquid milk of individual district dairy unions, interests of milk pourers, financial position of the milk union etc.

Table 2: Milk procurement in cooperative Dairy sector in Rajasthan

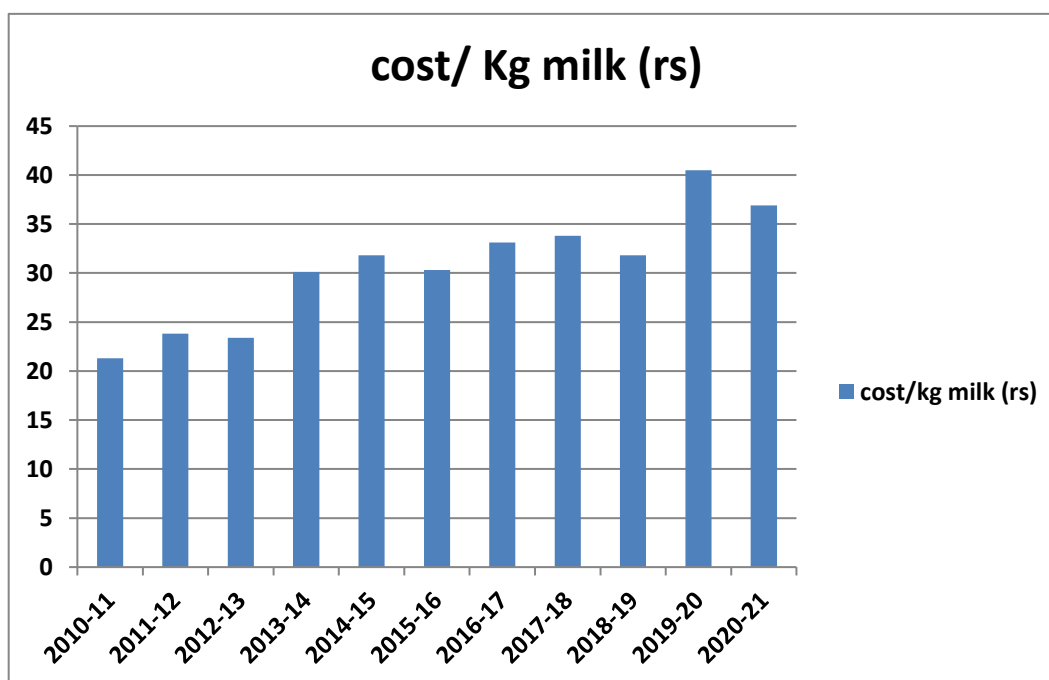
RCDF:											
Average Milk Procurement (TKGPD)											
Year	AJM	ALW	BNS	BAR	BHR	BHL	BIK	CHT	CHU	GNG	JAL
2010-11	131	89	8	14	5	138	62	46	21	120	40
2011-12	160	91	6	14	8	157	85	48	22	146	37
2012-13	174	89	3	14	6	189	98	56	22	130	40
2013-14	232	102	5	13	7	193	96	59	20	139	50
2014-15	281	123	13	16	13	228	97	82	23	156	55

2015-16	267	143	8	12	9	226	80	101	16	127	53
2016-17	280	154	7	13	7	229	54	98	13	121	44
2017-18	311	170	13	16	13	269	85	100	16	122	44
2018-19	316	162	16	15	12	300	69	124	12	104	41
2019-20	284	146	12	13	7	275	56	113	12	106	35
2020-21	273	132	10	11	8	288	55	81	12	100	30
2021-22	311	135	14	12	10	343	63	104	18	133	36

RCDF:											
Average Milk Procurement (TKGPD)											
Year	JPR	JHL	JDH	KTA	NGR	PLI	SKR	SWM	TNK	UDP	TOTAL
2010-11	638	6	40	37	17	55	68	5	29	58	1,627
2011-12	617	8	42	40	18	73	70	7	32	60	1,741
2012-13	725	6	47	54	16	84	68	6	36	68	1,931
2013-14	906	4	45	63	14	94	93	7	29	74	2,245
2014-15	958	8	65	80	19	123	82	13	25	86	2,545
2015-16	1,026	18	63	92	17	129	84	1	28	101	2,601
2016-17	1,061	11	59	83	13	108	74	6	32	99	2,568
2017-18	1,136	19	63	91	22	114	85	15	37	105	2,845
2018-19	1,044	18	66	90	23	125	87	12	37	116	2,791
2019-20	1,140	12	49	72	23	95	78	11	37	92	2,668
2020-21	1083	7	69	76	18	89	78	8	40	84	2,552
2021-22	1995	9	76	73	17	100	75		50	102	2888



Source: RCDF



Source : RCDF

Above mention rates are average rates of procurement. Every district cooperative milk union gives different rates to milk pourers. Jaipur district cooperative milk union was giving Rs. 750 /kg fat plus Rs 2 per kg fix amount. Now Jaipur dairy has increased procurement rates to Rs 800/Kg fat plus Rs. 2 per Kg fixed. This is one of the highest rates being given to milk pourers in India.

Analysis

The Rates of the Milk Procurement given to producer farmers by Dairy Cooperative are determined by respective District Cooperative Milk union. The financial position of Dairy District Cooperative milk unions varies from union to union. The unions with good financial positions are in a better position to give better rates to producer farmers of milk. The unions with poor financial positions or incurring losses are not in a position to give better rates to farmers. The financial position of every union has been examined in detail and relation with procurement rates has been seen. Thus overall prices of milk in rural areas remain benchmarked with procurement prices given by dairy cooperatives. The role of dairy cooperatives become very important in increasing the income of farmers on a large scale. This impact was visible during corona period. Private players reduced or stopped procurement drastically but dairy cooperatives did not reduce prices drastically. Dairy Cooperatives tried their best during lockdown period to maintain their marketing levels as much as they could. Not a single district dairy unions in the state put blanket ban on procurement even in lockdown period despite huge reduction in quantity of sale of liquid milk. Thus it was great help to farmers during lockdown period. It proved that dairy cooperatives protected interests of milk producing farmers even in bad times of lockdown when private players disappeared from the scene.

Most of the milk pourers reported higher rates of milk from DCS as compared to sale to private entities.

There are 21 (Now 23) Cooperative milk unions working in Rajasthan. They are Ganganagar, Sikar, Udaipur, Rajsamand, Barmer, Churu, Tonk, Chitorgarh, Jaipur, Bhilwara, Jodhpur, Pali, Jalore, Ajmer, Bharatpur, Bikaner, Banswara, Alwar, Nagaur, Jhalawar, Kota, SawaiMadhopur, Jaisalmer. Each union has its own union policy for giving various types of benefits to milk producers of its area. These milk producers are members of dairy cooperative societies working with particular district milk union. Some union have strong presence in milk procurement, processing, marketing and giving benefits to milk producers.

Findings and Conclusions of the Study

Primary data reveal that total income from sale of milk to dairy cooperatives has been higher as compared to sale of milk to private sector. The rates realized by producer farmers on sale of milk per litre has been higher in case of dairy cooperatives as compared to rates realized from sale of milk to private sector. Milk is perishable item so producers want regular purchase from buyers and want better rates as well as guarantee of payment. Demand for milk and dairy products keeps on changing in the year. Private entities generally do not buy at higher rates and on regular basis. There are strong reasons for that. This is where role of dairy cooperatives becomes very crucial in terms of regular purchase, correct quality measurements and assured payment. Producer farmers selling milk to dairy cooperative societies also got Rs. two per litre extra under CM Dugdhsambal scheme up to 31 March 2022 from Government of Rajasthan. This amount of assistance under CMDugdhaSambalYojana has been increased to Rs.5 per litre from 01-04-2022 for producer farmers who are selling their milk to Dairy Cooperatives Societies. This adds to their extra income. District milk unions also provide various benefits to members of Dairy Cooperatives Societies. as has been mentioned earlier. These benefits also add extra income in the hands of families of producer farmers. These extra benefits do vary from union to union but many unions are providing such extra benefits to their members of Dairy Cooperatives Societies. Such types of benefits are not given by private entities which buy milk from producer farmers. Thus, it is clearly proved that income of producer farmers of Rajasthan has been higher where they are linked as members of Dairy Cooperatives Societies. as compared to the producer farmers who are not members of Dairy Cooperatives Societies.

Every milk union is running various schemes for the benefit of milk pourers to DCS. RCDF is also giving benefit to milk pourers of DCS. Jaipur district dairy is running various social security schemes for benefit of milk pourers in DCS. Important of the schemes are as follows:

- Raj SarasurakshaKavach Insurance Scheme
- SarasurakshaKavach, Accident Insurance Scheme
- Saras Group Health Insurance Scheme
- SarasLadoYojna
- MamtaYojana
- Sparsh Trust

Feedback from Milk Producer Farmers

The transparency in fixing of rates, quality testing, measurement of quantity, payments system, timely payment, certainty of payment are important factors which influence the decisions of farmers of selling milk to Dairy Cooperative Societies or to private sector. The rate of milk in rural areas depends on many factors. The purchase of milk by Dairy Cooperatives Societies is through out the year and payment is also regular. Dairy Cooperatives Societies make the payment on the basis of fat content in the milk. The assurance in the minds of farmers about correct measurement of the fat content and quantity and timely payment plays very important role. There are certain days in a year on which the demand of milk and milk products increases. Private milk purchasers give better rates on such days to increase the quantity. They pay less price on rest days of the year. The location of village also becomes important. The villages with better connectivity of road to urban areas have more chance of getting better rates of milk. In case of any downward trend in the demand of milk, the private players reduce the purchase of milk immediately and do not take care of interests of farmers.

Strengths of the State in Livestock

- Huge Cattle and buffalo population.
- Large number of families involved in rearing animals.
- Distribution of livestock more equitable.
- Man power availability – technical.
- Infrastructure and network of field level units.
- Technology required for the intervention is available.
- Women empowering-has potential for gender equity.
- Rural self employment

Policy Suggestions

Better credit linkage of interested farmers will enable them to buy productive animals that will use available resources in efficient manner. Procurement of available marketable supply of milk will ensure better realization in the hands of farmers on sustainable basis.

The income levels of farmers need to be improved. Economy of Rajasthan is influenced to a great extent by the rainfall. With growing population, increasing educational levels and rising aspirations of people, there is an urgent need for increasing income levels of house holds living in rural areas . Large population is still dependent upon agriculture, animal husbandry and dairying activities. The cooperative institutions in dairy sector can play very important role in increasing income of rural households who are engaged in animal husbandry and dairying activities. Dairy cooperative institutions can procure more quantity of marketable surplus of milk. They can also organize more dairy cooperative institutions at the village level. More dairy cooperative institutions can be organized in remote areas where no institutions exist for purchase and sale of milk. These dairy cooperatives can procure milk in the morning as well as in evening. There may be issues of higher transportation cost of milk from distant areas. Enhanced quantity of milk will reduce the average cost of transportation. Dairy institutions can provide better services to producer farmers of milk in more efficient manner. These services consist of better A.I. services, disease management, better nutrition services and better herd management. The capacity building of women in animal and dairy activities will bring down the cost of milk production and increase productivity of animals . The quality of milk has great bearing on its price so all aspects related to quality production of milk need to be enhanced among all women groups. The surplus labor available in households will become productive and income of household will increase. Efficient use of all inputs for milk production will increase productivity of animals. People will take care of animals and the number of stray animals will reduce. The department of animal husbandry and gopalan need to work in close coordination with needs of animal rearing farmers. The research institutions engaged in animal rearing and dairying need to work as per needs of milk producer farmers.

There is also need to increase processing capacity of milk in organized sector. Production of milk is seasonal in nature. The production of milk increases in flush season and reduces in lean season (summer). More processing capacity will enable the organized sector especially dairy cooperatives to procure more quantity of milk from farmers in flush season. It will benefit producer farmers as they will be in position to sell their milk in flush season also. Consumers will get benefit in lean season as supplies of liquid milk can be maintained with use of skimmed milk powder. This will enable more value addition of milk and give benefit to consumers. Organized private sector also needs to increase their procurement capacity , processing capacity ,value addition capacity and marketing capacity. Rajasthan being very close to nation capital region has huge market for various kinds of dairy products in, national capital region, Looking to negligible presence in market of NCR region in marketing of milk and dairy products ,there lies high opportunity for marketing of milk and various products in NCR. The way all the activities are being done at present need to be changed. Latest technology is to be used in this sector for better supply chain management and marketing penetration. Saras brand is quite popular band in northern India so its reach can be expanded with better marketing strategies.

There is need to do capacity building of women for all aspects of animal rearing and dairying. As women do many activities related to animals rearing and dairying in the state. Coordination among various departments such as ICDS, women empowerment department, education, Panchayati raj and Rural development and animal husbandry department is needed so that output based approach can be taken up. Strengthening of dairy cooperative institution in Rajasthan will go a long way in promoting interest of, milk pourers to dairy sector.

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CAPACITY BUILDING FOR TEACHERS AND ADMINISTRATORS

Gixy Joon*

ABSTRACT

No prize for guessing how much the world around has changed. Homo sapiens have altered the environment they live in drastically. Today, we live in a technology-driven world. A nation's progress is not measured by how much land she has conquered but by how much progress she has made in the field of science & technology; and where they stand in the human development index. Post-independence, India has made a huge stride in educating her masses which came out of a thousand-year slavery. Today, we are facing a new challenge. Our work places have gone through a sea change. We have moved away from dusty desks with huge piles of files and paper with paperweights on them to sophisticated computers enabling the work. But, our classrooms that equip our workforce to work efficiently remain more or less the same and we need to catch up with the changes at a pace we are not used to. To get around this dichotomy, the empirical studies of the education systems of the world should drive the changes in today's education system. Any structural changes in the systems are often met with resistance from the stakeholders. The teachers and administrators who bear the brunt of these changes should be empowered to facilitate the changes that enable our education system that in turn gives shape to the brightest minds that will lead this glorious civilisation to the next level. This paper is an endeavour to explore the ways and means that would empower our educators and administrators to transform the education system.

KEYWORDS: *Capacity Building, Educators, Administrators, Stakeholders, Empirical Studies.*

Introduction

- **Capacity Building:** One can define capacity building in myriad ways. Before we define the term "capacity building", we must define the goal and the resources that we need to scramble to achieve it. For teachers and educators the goal is to impart education that plays a crucial role in shaping a better future in the ever changing technological landscape of the world.

As far as teachers and administrators are concerned, capacity building can be defined as innovating, developing and improvising the skills, abilities, processes and resources to impart the value based education to achieve its goal. Needless to say that it must be sustainable and achieve tangible results.

Why do Need to Focus on Capacity Building?

"If a doctor, lawyer, or dentist had 40 people in his office at one time, all of whom had different needs, and some of whom didn't want to be there and were causing trouble, and the doctor, lawyer, or dentist, without assistance, had to treat them all with professional excellence for nine months, then he might have some conception of the classroom teacher's job." ---Donald D. Quinn

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“Education essentially happens in non-competitive environment” - Unknown

A closer look at the Indian educational landscape reveals that it is highly content oriented and nothing much has changed as far as the quality of teaching and pedagogy since independence. The entire system needs a complete overhaul.

The burden to improve the quality of education obviously lies with the teachers. Therefore the teachers have to be adequately trained. The numerous government reports reveal that the teachers undergo the same training which doesn't equip them to become the true champions of cause. It doesn't result into capacity enhancement, content enrichment and increased motivational level of the teachers. The extant training modules should be designed keeping in mind the specific training goals and objectives. The modules should instill skills that make teachers innovative and creative. The teaching process should kindle make do spirit among the learners instead of being didactic and merely content oriented.

This paper explores the best practices and training programme to enhance the capacity of the teachers is in play across the world.

Needs Analysis for Teachers

Training needs assessment has to take a 360 approach to determine the kind of capacities needed to be built in teachers to meet the well-defined objectives of education. The need for capacity building in teachers can be assessed in the following ways:

- **Findings based on the Assessment of Students:** The assessment of students' performance shall be meticulously documented and analysed. It helps us determine whether we have met the objectives set by the curriculum or not. We must observe if we are teaching what is supposed to be taught; whether the students are learning or not. It should reveal the gap between the objective and level of learning among the students.
- **Findings Based on the Assessment of the performance of the teachers:** Since any profession or service always needs constant improvement to meet the challenges posed by changing scenarios, teachers need feedback that can help find the improvement areas. A periodic SWOT analysis of teachers would determine the training needed for capacity building among the fraternity.
- **Input from the Teachers:** A sound mechanism to take constant inputs from teachers can reveal a lot about the environment in which they operate. Their inputs shall be based on the clear objective of improvement of their performance rather than any other issue.
- **Focus Group Meetings:** Periodic focus group discussions among teachers, students, parents, and school management will throw some interesting light on the need for capacity- building exercises.
- **Vision Exercises:** Every stakeholder in any process has a vision of his own. Vision- sharing exercise enables the schools to decide their priorities. The institutions discover highly creative ideas about what an ideal school should be and how educators can make this dream come true. This exercise can make teachers future-ready.
- **Live Classroom Observations:** This is one exercise that gives a blow-by-blow account of the classroom. It throws some interesting light on the teacher-student interaction in the classroom. It reveals a lot about both verbal and non-verbal communication between teachers and students. All the classroom activities including lesson planning, delivery, and engagement with the students also need personalized training needs of the teachers.

Review of Literature of OECD's PISA

The OECD programme for international students' assessment (PISA) is a rigorous, comprehensive, and revered assessment which examines the level of learning among students from across the globe in reading, mathematics, and science. It enables educators from across the globe to learn about the best practices adopted by schools and teachers. The results of the PISA survey - 2018 are available on OECD's official website <https://www.oecd.org/pisa>. Six volumes analyzing the results from the 2018 assessment: **Volume I:** What students know and can do, **Volume II:** Where all students can succeed, **Volume III:** What school life means for students' lives, **Volume IV:** Are students smart about money?, **Volume V:** Effective Policies, Successful Schools and **Volume VI:** Are students ready to thrive in an interconnected world?

Unfortunately, India did not participate in the PISA activities. However, Finland's education system has drawn the attention of educators from across the world.

It is not how the best schools fare in the OECD assessment but the gap between the best and worst-performing schools is carefully documented. Finland has the least gap between the two.

Unlike India where education is too content-heavy and has a factory-oriented approach. The education system in Finland has well-trained teachers who inculcate a make-do spirit and sense of responsibility among the students. Teachers act as entrepreneurs and pick the books and customised lessons that meet the national standard for shaping students.

At the Norse School, a model campus in Jyväskylä, a city in central Finland, Visitors and trainee teachers can watch from the classroom balcony and instructors observe from far what is going on in the classroom. The Finnish education system takes a back-to-basics approach. Teachers enjoy exceptional operational freedom. The schools are run like training or education laboratories where every school takes 800 trainee teachers. The selection process for teachers is highly competitive and rigorous. Teachers are paid at par with those paid in the USA, though salaries are not the highest in the world.

Some of the basic features of the educational environment in Finland are:

- Teachers and students address each other by their first names.
- Students don't get more than half an hour of homework.
- Focus on the weakest students in the class rather than pushing the brightest ones ahead of everyone else.
- The brightest students help the average ones improve their performance without compromising their own.
- Students are allowed to have a nap in the classrooms but are not completely ignored.
- Parents of newborn babies are gifted a pack of books that's why Fins love to read.
- Libraries are attached to shopping malls and mobile bus libraries for remote areas.

The Lesson Study: The Core of Japanese Professional Development

The second curious case is that of Japan. Leading education researcher Catherine Lewis has studied the practice of Lesson Study in the Japanese School Education System at length. She was introduced to the practice when she realized that teachers all across Japan are very effective at teaching science. When she asked a large number of teachers where they learned how to teach science, she got the same answer: "jug you kenkyuu" - lesson study or research lessons.

She found the following characteristics integral parts of Japanese classrooms:

- Research lessons are planned for a long time.
- Research lessons are observed by other teachers.
- Research lessons are designed to bring to life a particular goal and vision of education.
- Research lessons are recorded.
- Research lessons are discussed.

A group of teachers carefully plans lessons on a particular topic keeping in mind the learning objectives. In the next step, the teachers conduct these lessons. The execution is observed by other teachers and recorded for future reference. The entire exercise is followed by a seminar where teachers discuss, analyze and share the learning experience drawn from the experiment with their peers. Catherine Lewis shares the details of the lesson on levers from the Komae School No 7 which is a normal public school. The vision that was kept in mind while delivering this lesson was "letting students value friendship and yet build their perspectives and ways of thinking." In this context, the teachers chose to "introduce levers in a way that motivates the student's desire to learn, and that encourages and emboldens them to develop their perspectives." The teachers discuss the way they had delivered the lesson before and discuss the various methods that will help them meet the desired objectives while planning a lesson. The teachers decided to take a fresh approach which they had never tried before. They threw a challenge for the students to lift a 100 kg bag of sand. They formed different groups of students who had similar ideas to carry out the task and asked them to put their thoughts into practice. They wanted to find out if the new approach will promote independent thinking among the students.

The teachers observe the students put their ideas into action, take notes of the process, and record student interaction and how they ask questions. Once the lesson is over, teachers organize a colloquium and share their experiences. The next step involves open-form discussion. That's how a lesson gets discussed at length and different points of view are shared with all the teachers.

Catherine Lewis has gained great insights while analyzing the Japanese research lesson planning in Japan. She listed nine ways in which these research lessons have an impact. The following four ways are relevant to the Indian context.

- **Professional Development of Individual Teachers:** The feedback obtained from observers serves as an extremely valuable tool for the professional development for the teachers. Newbies can get direct help from their more experienced colleagues when they encounter any difficulty. Since it directly comes from the teachers the input is highly effective and paves the way for greater professional development.
- **Learning by Observation:** One of the biggest impacts of Research Lessons is that the teachers gain insight into the behaviour of the students in the classroom. Teachers also get a clear understanding of the performance parameters of the class. In Japanese research lessons, data is often collected on student eagerness, student interaction, and even aspects like moments of surprise in the students or excitement as evidenced by shining eyes! This aspect is often ignored in Indian schools. These observations are often discussed and shared and it steadily improves the understanding of the teachers.
- **Development of New Content and Approaches:** Research lessons allow ideas and approaches to be shared quickly among the teachers. Schools managements that struggle with the attitude of the teachers where staffroom interaction of teachers hardly about teaching has a great tool at their disposal to provide an invigorating forum where ideas and teaching methods are discussed and shared.
- **Honouring the Central Role of Teachers:** Finally, the research lessons put the teachers at the centre stage of the entire education system and give them the primary role in ensuring the inculcation of quality learning among the students. While textbooks serve as an important tool for teaching, the teacher is the right person to judge how much the students are learning and where they need to improve. Research lessons not only improve the level of learning among students but also have a great impact on teachers.

In the Indian context, every school that implements changes in the teaching methods and culture faces insurmountable challenges as we have a low adaptation level. Our teachers are known for resisting changes and want to maintain the status quo. We must use all the creative tools at our disposal to enforce the changes. Lesson Study is an interesting paradigm that seems to have a lot of relevance to the Indian situation. It focuses on improving the very aspects that trouble us the most. The original article is available at www.lessonresearch.net/aera2000.pdf, in which Dr. Lewis further analyses conditions that help Research Lessons flower.

Technology Solution to Capacity Building

As India chugs along fast on the technology lanes and high-speed internet is available even in the remotest part of the country, it enables our educators to have access to the tools of professional and personal development. Teachers have unlimited availability to online platforms like YouTube and Telegram channels. Teachers can get access to the content taught by the best of the teachers from across the country and abroad.

Role of Administrators

All administrators have a huge task to foster empowerment. They need a different level of competence and proficiency as they assume different roles. There are five distinct roles by which values are directly processed to foster empowerment. These five roles bring us to a new stage of development.

- **Leaders:** cultivate institutional development.
- **Mentors:** facilitate employee development.
- **Managers:** ensure institutional integrity.
- **Deciders:** provide alignment.
- **Builders:** expand the capacity of the students, the employees, and the organization.

Leaders Cultivate Institutional Development

Administrators manage the day to day affairs of an institution or a department within an institution. They set the direction for the institution or they align the work of their department with that of the institution. To develop a vision that is grounded in that which can be projected about the future, this role requires strong skills in environmental scanning, listening to critical stakeholders, anticipating future conditions, and providing a mental model (Senge, 1994) that others find compelling. Kouzes and Posner (2002) describe this role as one with a kinesthetic feel as people are asked to move from one state of being to another to a new order. Skilled leaders galvanize and empower their team-mates to achieve shared goals. Stephen Covey (2004) calls on leaders to be pathfinders and to model that which they proclaim; trust in leaders is achieved when there is consistency in demonstrating both confidence in one's ability and decisions and competence shown through actions.

Mentors: Facilitate Employee Development

As a mentor, one of the very significant roles of an administrator is to drive the commitment of every employee which requires a servant-leader mindset. According to Greenleaf (2002), servant leadership implies that leaders primarily lead by serving others: employees, customers, and the community. Such service is realized through mentoring relationships that require good listening, honesty, empathy, and encouragement while challenging performance. They set very high standards for a mentee and provide feedback based on periodic assessments leading to her personal and professional growth. Mentors provide a strong perspective, are professionally accessible to share relevant experiences, and are willing to take significant risks to support the right type of advocacy for the mentee (4.2.1 Overview of Mentoring, 4.2.2 Becoming a Self-Grower, and 4.2.3 Personal Development Methodology).

Managers: Ensure Institutional Integrity

Administrators lead by example and from the front. "Administrators strive to do things right themselves and assure that those responsible to them do so as well. Skills are applied to those things that require controls." as Warren Bennis (2001) puts it. Stephen Covey identifies three categories of things needing control: money (costs, information, and time), structure (systems, processes, and inventory), and physical resources (facilities and tools). Deft application of these skills leads to institutional integrity.

Deciders: Provide Alignment

The biggest challenge in today's highly competitive environment where all the stakeholders in an organization have their priorities which often run in conflict with each other and are usually compounded by limited resources is the ability to make informed and sound decisions are extremely important. The decisions must have the desired effect that meets the vision of the institution. George Weathersby (1999) identifies the need to make decisions that allocate scarce resources against an organization's objectives, set priorities, and design work to achieve results. Administrators gain credibility when they make well-informed decisions. They are respected based on their ability to make decisions that are fair and square even if they are very unpopular.

Builders: Expand the Capacity of the Students, the Employees, and the Organization

Being a team player and having the expertise and generosity of spirit to serve as a consultant are the two essential attributes to build both human and institutional capacity. No great feat is achieved by a single man; there must be a good team that works as well as well-oiled machinery. Being a team player is seen as one of the core competencies for fresh graduates which leads to higher productivity, critical thinking, problem-solving, social interaction, self-esteem, etc. (3.3.2 Cooperative Learning). Proponents of Total Quality Management have repeatedly shown the benefits of teaming in the world of work. At times administrators have also stepped into the role of a consultant to guide the team. A firm understanding of the processes, behaviours, and tools associated with successful transformational change is critical to the toolset of a quality administrator if organizational capacity is to be expanded and realized (1.3.8 Successful Institutional Change—The Human Dimension).

Conclusion

We are the witness of an era where India's aspiration to become a developed country are so close. This transition has been championed by science and technology. To develop an ecosystem where science and technology take centre stage we must have a robust education system. The above paper is an effort to understand the key areas of improvement to realise the vision of an education system that delivers. Our education system must integrate the best practices from across the world that enables our educators and administrator to achieve the vision of India having the best education system in the world.

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DIGITAL MARKETING TREND AND NEW INNOVATION IN SERVICE MARKETING

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ABSTRACT

After covid-19, in Indian economy have many drastic changes in marketing management. Service marketing is an integral part of Indian economy. In 21-century lot of opportunities developed in area of marketing research. Sustainable development Service marketing have many new offer and opportunities before the customer. Service sector increase national domestic business as well as attract foreign investment business activities. Service marketing in all areas included banking, insurance, hotel, hospital, education, communication, transport railways; airways real state etc. in present dynamic environment have many facilities in Digital India campaign. Banking sector have adopt all transaction in digital ways, customer prefer their new options and facility through the online payments. They have feel satisfaction with the anytime anywhere used and take advantage in online banking system. Business activities in service marketing is online shopping with the various available platform such as Amazon, snap deal, mantra flip cart, mashu have provided the shopping facility through the variety and different choice of product and service at home delivered. In service, marketing used marketing mix product, price place, promotion combination. Service marketing is an intangible form of the product. The Central Government of India has recognizes the importance of promoting growth in service sector and provided several incentives across a wide variety of sectors like health care, tourism, education engineering, communication information technology, finance and management. In May 2021 increase GDP almost 67 % digital service field.

KEYWORDS: *Intangible Sustainable Development, Campaign Transaction Investment GDP, 7p CRM.*

Introduction

Service is an intangible performance of a particular thing, in present scenario has changed in marketing management. Traditional methods and system in business environment have drastic changed due to covid-19 pandemic period. Indian economy has increase 67 percent in GDP by service industry. During this period customers have to change their preference and choice in online shopping and product. Indian government have promoted initiative for digital India campaign. government have announced May 2020 make in India atmnirbharbharat vocal for local campaign for sustainable development in Indian economy. Growth of service industry depends on various new trend and innovation in market. Such as

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banking, insurance education health care communication, tourism, real state, hotel hospitality, transport in all sector have new trends and innovation through the service marketing. Service organizations range in size from huge international corporations based on such enterprises as airline banking insurance, telecommunication hotel, chains and freight transportation to a vast array of locally Owned and operated small business including restaurants, laundries, taxi companies internet cafes, travel-agents, courier service etc. In addition, numerous business-to-business services, franchised service outlets in fields ranging from foods to education services-combine the marketing the characteristics of a large chain that offers a standard product with local ownership and operation of a specific facility. Many firms that create a time –sensitive physical product, such as printing or photographic processing, are now describing themselves as service business because much of the value added is create by speed, customization and convenient locations. Some government and non-profit organizations are also in the business of providing services. The hospital and college, school church and museums are in public ownership or non-profit organization extent of such involvement may very large scale one nation to another nation, reflecting tradition and cultural and political values.in this study focus on new trends innovative ideas in this industry for create customer relationship and retaining customer life time value in services marketing. There are major activities in service sector- business services, communication, construction engineering, distribution, education, environment, finance and banking, health tourism, recreation transport, retail service etc.

Recent Trends and Innovation in Digital and Service Marketing

- Create personalization value in digital marketing-recent trend in digital marketing companies use for product, service create personalization value to customer satisfaction. Moreover, provide the best services at home delivery.
- New marketing strategies in digital service marketing in this field provide the better service to the customer satisfaction through the digital strategies and techniques, to serve new product development.
- Product standardization by home delivery process multinational companies available on demand and create personal value in customer mind.
- Every area in digital marketing provides the online booking and services every time anywhere, to the customer needs satisfaction.
- Companies have Business to business process, many websites and portal available to the digital services and online business opportunities.
- Customers have preferences in online Banking, M-mobile commerce and e-commerce transactions by digital payments services.
- Online transaction in all service sectors with digital era.
- Most of companies have recognition of customer preference and expectations with customer reliability, customer credibility with customer relationship management.

Companies Maintain their Product Line and New Product Develop to the Customer Need and Exceptions

- Product simplification and diversification in easy and convenient services for the customer need and satisfaction.
- Provide the Intangibility in power of digital service.
- International business in terms of CRM (customer relation marketing)
- Virtual experience in digital marketing
- Distribution channel in supply chain processing.
- Companies have multidimensional and competitive advantage in digital marketing services.
- Provide the Customer satisfaction with quick services.
- 7P in service marketing-price place, promotion, product, people physical evidence process
- Dealing with customer objection and complains.
- Companies have use of the new initiatives in digital service marketing.

Objective of the Study

- To developed and analyzed approach in digital service marketing.
- To understand the new strategies in digital marketing service sector
- To study of new trends and innovation ideas in this field.
- To find the scope of service marketing in business environment
- To achieve sustainable goals in future marketing
- To analyzed the growth of e-marketing and digital marketing
- Discuss the overall trends in service marketing
- Review and analyze the challenges in service marketing

Research Methodology

In this study has been focus on recent trends and innovation in service marketing. This purpose some secondary data have used different websites, magazines, newspapers, journals, books etc.as per requirement of this research work have some primary data have been collected through the personal inquiry interview and observation method. This is a descriptive research work based on sample size of the respondent in questionnaire Customer Survey has been conduct for collection of data in this study.

Review of Literature

Nigam etal.(2018) in the paper entitled "Digital marketing and SMEs:an identification of research gap via archives of past Research indicated the lack of structured research studies in order to use digital marketing in small business in India. The study concludes that there is clear research to investigate the opportunities created by digital marketing for Indian SMEs.The use of different methods in reviewing the similar phenomenon should lead to greater validity and reliability than single method.

Barisic & Vujnovic (2018) in this study entitled "Attitudes of entrepreneurship towards social Media as a marketing tool study focus on proper planning of social media through various strategies and campaigns can lead to better business results in general .in order to understand marketing activities better and to take advantage of social media, companies need to introduce tools for measuring marketing activities either by using their own measuring system or third-party solutions.

Bizhanovaet al.(2019) in the paper entitled "impact of digital marketing development on Entrepreneurship " stated that digital marketing uses regular review analysis interpretation, promotion process and helps to establish strong consumer –brand relationship. The impact of this type of unconventional marketing has been enormous, affecting sales and number of customers at the best commercial processes.

Report published by e -marketer entitled "global digital ad spending (2019)"by jasmine enberg, states that for the first time digital advertisement spending will account for roughly half of the global advertisement market. However it also state that the continuing shift towards digital advertising does not meant that traditional channels will be neglected.

Dentsu aegis network study on "digital advertising in india (2020)" in this study collaborate on the growth factor of digital marketing which comes from proliferation of internet backed by affordable data plans has shifted significant amount of advertisement to digital media.as per the reports however traditional method of advertisement such as television,print,etc,is still prevalent when it comes to advertisement spends based upon different media.

Data Analysis in Digital Services by the Customers

Table 1

Mode of Payment	No of Respondents	% Percentage
Paytm/phone pay/google pay	96	48
Neft/online banking	9	4.5
Bhim /upi	11	5.5
Debit card/credit card	82	41
others	2	1.0
total	200	100

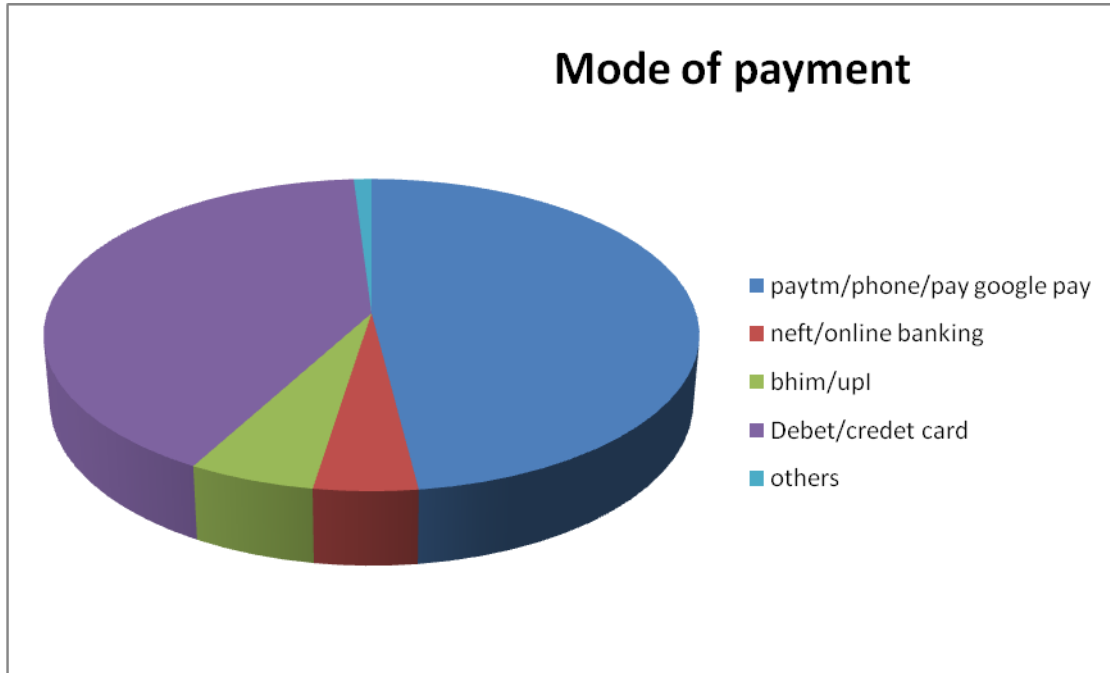


Table-1 shows that in this study for primary data collection customer survey conducted by the online questioner method, most of the customer use of the mode of payments in digital way by the different tools in show table -1 customer preference in Paytm /phone pay/google pay, no. of the respondents was 96 and second was neft/online banking through the phone use of digital services no.of respondent 9 third was bhim /upi use 11 customers and next was second most like preference is debit/credit card this option is 82 customers have been choice in digital payments. Remaining was others options choose like cash and chaqe /dd only was 2 no. of respondents. This survey was conducted of total no.of customers was 200 and result showed in simple percentage method for the find the results and conclusions.so thus we can say that today every customer used digital services in different ways for the satisfied their needs and wants. New companies offer every day new trend and innovations in digital service marketing. This way many new start-ups and innovation have launched, one line portal have developed, websites available for provide digital services. Every field have digital service marketing trend, and innovation like that hotel industry truism hospital education, banking insurance, food industry garments, agriculture herbal cosmetic , industry everything is available on digital service marketing.

Conclusion and Summary

Digital Service marketing trends and innovation concepts and strategies have developed in response to the tremendous growth of service industries resulting in their increased importance to world economies.in present time almost job and opportunities search in very high speed in service industry. There is a growing market for services and increasing dominance of services in economies worldwide service trends and innovation is a dominant factor for national growth and future prosperity.in this study discuss overall trends in internet services in b2b Business. Define emerging economies and explain the vital role of information technology to economic development. Banking sector have developed many initiative in payment facility to the customer satisfaction. Education sector in this field have launched many app and platform for online education like that byju,s, e-patshalportal, nista, olabs, virtuallabs, swayamprabha. Unacademmy.transport and communication area lot of innovation have run and working with customer delight such as uber olla, taxi services. In service industry provide their services with home delivery at right time and reasonable prices.it handle with customer problems and complaints. Customer perception and buying behavior is favorable for new trends and innovation they have like and prefer most of the service facility. Some reasons of growth of service trends:

- Affluence
- Leisure time
- Life expectancy
- Health consciousness
- Working wives
- Product complexity
- Life complexity
- New innovative product.
- CRM customer relationship marketing

However, it is important to note that, while digital marketing will continue to grow in developed countries where it already account for more than half of total advertising expenditure, traditional marketing will continue to be very prevalent and dominant in developing countries.

Thus we can say that emerging trends and innovation have played very important role in Indian economy growth. This study purpose is very fruitful in future reference with the customer size in service market.

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STUDY OF NON-PERFORMING ASSETS WITH REFERENCE TO PRIVATE SECTOR BANKS

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ABSTRACT

The banking industry is at the heart of any economy and is critical to the country's growth. It serves as the foundation for an economic system's financial sector. The Reserve Bank of India (RBI) is the country's central bank. RBI is an independent institution owned by the government of India. The Government of India passed the Banking Regulation Act of 1936 in 1934, which established a central bank. Since 1991, the Indian banking sector has been reforming primarily in terms of important actions implemented in order to establish a more lively, healthy, stable, and efficient banking sector in India. The impact of a highly regulated banking environment on asset quality, productivity, and bank performance necessitated the reform process, which resulted in the adoption of prudential norms for income recognition, asset classification, and provisioning, as well as capital adequacy norms that are consistent with international best practices. The primary goal of the reform measures was to improve asset quality and reduce non-performing assets. This research makes it easier to assess the efficiency of NPA management in the post-millennium period. Non-performing assets are driven not just by loan and advance activity but also by other bank performance indicators and macroeconomic circumstances. This research not only addressed the trend in the movement of NPAs but also demonstrated the moderating and mediating roles of various bank performances. It also emphasises the policies adopted by banks to address NPAs and offers a multipronged strategy for the banking sector's NPA recovery.

KEYWORDS: RBI, Non-Performing Assets, Finance, Economy, Credits, RBI.

Introduction

The banking industry is an essential component of any financial system. The effective operation of the banking sector ensures the overall well-being of the economy. Loan banks generate credit by accepting deposits and lending. The monies collected from borrowers in the form of loan interest and principle repayments are recycled for resource generation. The accumulation of non-performing assets (NPAs), on the other hand, inhibits the flow of credit. It stifles credit expansion and has a negative impact on bank profitability. NPAs are the most important indicators for assessing the performance of the banking system. According to Reserve Bank of India (RBI) statistics from November 2018, the gross amount of poor-quality loans exceeded Rs 9 lakh crore, demonstrating the negative impact it has on bank lending practises and liquidity conditions. This increase is the result of a quadrupling over the last five

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years, demonstrating banks' terrible lending practises. Banks' primary source of income is interest on loans and advances, as well as principal payments. If such assets do not generate revenue, they are classified as nonperforming assets (NPA). The Reserve Bank of India defines an NPA as a credit facility for which interest and/or a principal instalment have been "past due" for a predetermined amount of time. The asset is typically classified as a non-performing asset if loan payments have not been made for 90 days.

The ratio of net non-performing assets to net advances (NPAs) is a good indicator of a bank's creditworthiness. Although it might be expected, an increase in NPAs consistently causes problems for the successful tasks of the banks over time, and there is no quick fix for this. In general, a negative relationship between the efficiency dimension and NPAs is normal since a lower proportion of this ratio encourages a higher efficiency level for the Indian banks. The RBI has developed and continuously implemented a number of effective solutions to manage the problems related to NPAs.

In terms of interest rate deregulation, reserve ratio reduction, interest rate regulation, asset classification, revenue recognition, and reserves, the Indian banking sector's reform has advanced quickly. It would be confusing to enforce these compliance status norms without reorganising the financial sector. Banking remained in private hands both before nationalisation and after independence. The majority of the financial resources available to the banking system are used by large industries, which regulate bank management, placing the private sector at a lower priority. The Indian government nationalised the banks, transforming them into agents of economic and social transformation, and ordered the banks to extend their networks into rural regions and promote initiatives for women, small businesses, and self-employed individuals.

India's financial system has made some significant progress during the last three decades. It is no longer limited to India's major cities or cosmopolitan areas. One of the primary factors driving India's development is the fact that the banking system has spread to the most remote regions of the nation. In terms of interest rate deregulation, a lower deposit reserve ratio, entry obstacles, prudential norms, and risk-based regulation, the financial sector reform in India has advanced quickly. The protection of weak institutions, such as through the liberalisation of corporate regulations, makes it challenging and ineffective to undertake corporate change.

Literature Review

However, when we contrast the state of private and public sector banks, the study indicates that private sector banks are managing NPAs more effectively, albeit not completely, than the Banks of the Public Sector. Additionally, private banks have generated profits even after being affected by rising NPA trends, unlike public sector banks, which have led to thousands of crores of rupees in losses. According to the study, public sector banks have more nonperforming assets than private sector banks do. (University of SwikarSankrit).

Selvam, P. and Premnath S. (2020) In their study titled "Impact of Coronavirus on NPA and GDP of Indian Economy," found that NPAs grew during the period and recommended that the government should promptly handle outstanding cases and cease mandatory landings, which is the main problem section. MD Rishabh Adey and Deevanshu Yash Goyal Lata Dhruv, Nizam Siddiqui (2020) According to this study, NPAs drain banks' capital and weaken their financial power. Banks and financial institutions should be more proactive in pursuing a realistic and systematic NPA management strategy that prioritizes NPA prevention. Public sector banks must be cautious in preventing any account from becoming an NPA by taking effective preventive measures.

Selvam, P. and Premnath S., (2020) in their study titled "Impact of Corona Virus on NPAs and GDP of Indian Economy" find that NPAs increased during the period and suggested that the government should quickly resolve the backlog and stop mandatory landings, which is the real problem segment. S. Sharma, D. S. Rathore, and J. Prasad (2019) discovered that improper use of bank loans and inadequate recovery management are the main causes of NPAs in both public and private sector banks. In both agriculture and industry, NPAs are rising. For better operational and credit decisions, they recommended enhancing company governance. Gayathri G. and Suvitha K. V. (2018) About 100 papers from 2010 to 2017 were evaluated by researchers, and they concluded that public sector banks had a greater level of non-performing loans (NPAs) than private sector banks. The main causes of the problem are banks' excessive lending practices and wilful defaulters' increased credit demands.

Objectives of the Study

- To determine the concepts of NPAs and their impact on the Indian banking system.
- To determine the impact of NPAs on the profitability of banks.
- To identify the steps that should be taken by the banking sector to reduce NPA.

Research Methodology

The process used to conduct research is referred to as "research methodology. It describes the nature of the study, the method of data collection, and the tools used to analyze the data. This paper is descriptive because it describes the current situation and study features. It aids in the reduction of bias and increases the reliability of data in research. In the paper, secondary data is used. Data was gathered from journals, research papers, periodicals, published reports, various websites, etc.

History of Banking in India

India's economic development is based on the banking industry. With the development of technology and taking into consideration people's requirements, significant changes in the management and banking systems have been observed over time. Before 1947, when India attained independence, banking in India had a long history, and it is still a major subject of discussion today. Three phases can be identified in the growth of the banking industry:

- Phase I, or the early phase, lasted from 1770 until 1969.
- Phase II: The Nationalization Phase, which lasted from 1969 to 1991
- Phase III: The Liberalization or Banking Sector Reforms Phase, which began in 1991 and continues to flourish till date

Pre-Independence Period (1786-1947)

The "Bank of Hindustan," which opened its doors in 1770 in Calcutta, then the capital of India, was the country's first bank. Unfortunately, this bank did not succeed and was forced to close its doors in 1832. More than 600 banks were registered in the nation during the pre-independence era, but only a few of them survived. Several other banks were created in India after the Bank of Hindustan.

They were:

- The General Bank of India (1786-1791)
- Oudh Commercial Bank (1881-1958)
- Bank of Bengal (1809)
- Bank of Bombay (1840)

Post-Independence Period (1947-1991)

All of India's major banks were privately run at the time of the country's independence, which raised concerns because rural residents still relied on moneylenders for financial support. With the Banking Regulation Act of 1949, the then-government chose to nationalise the banks in an effort to address this issue.

The State Bank of India was founded in 1955 as a result, and between 1969 and 1991, 14 additional banks were nationalized. These were the banks with more than 50 crore in national deposits.

Given are the 14 Banks nationalised in 1969: 1. Allahabad Bank 2. Bank of India 3. Bank of Baroda 4. Bank of Maharashtra 5. Central Bank of India 6. Canara Bank 7. Dena Bank 8. Indian Overseas Bank 9. Indian Bank 10. Punjab National Bank 11. Syndicate Bank 12. Union Bank of India 13. United Bank 14. UCO Bank

In the year 1980, another 6 banks were nationalised, taking the number to 20 banks.

Effects of Nationalization

- This resulted in an increase in funds, which improved the nation's economic situation.
- Contributed to the country's rural and agricultural sectors' growth
- It provided many job opportunities for the people.
- The government used bank profits to better the lives of its citizens.
- There was less rivalry, and productivity had grown.

Liberalisation Period (1991-Till Date)

As the nation's banks were formed, ongoing inspection and compliance with rules were required to maintain the profits generated by the banking industry. The current or most recent stage of the banking sector's development is crucial. A committee headed by Shri. M. Narasimham was established by the government to oversee the different banking reforms in India in order to give stability and profitability to the Nationalized Public Sector Banks. The emergence of private sector banks in India was the biggest development. Ten private sector banks were granted licences by the RBI to operate in the nation. These banks included:

- Global Trust Bank
- ICICI Bank
- HDFC Bank
- Axis Bank
- Bank of Punjab
- IndusInd Bank
- Centurion Bank
- IDBI Bank
- Times Bank
- Development Credit Bank

The other measures taken include:

- Among the other actions taken is the establishment of branches of several foreign banks in India.
- The nationalisation of banks was not possible any more.
- According to the committee, the government and RBI will treat public and private sector banks equally.
- Foreign banks and Indian banks could form joint ventures.
- The introduction of payment banks coincided with advancements in banking and technology.
- In India, small finance banks were permitted to open branches.
- With the availability of applications for financial transfers and internet banking, a significant portion of Indian banking went online.

As a result, the development of the banking industry in India over the course of time and in response to societal demands has been significant.

Non-performing Assets

According to RBI asset classification instructions or rules, non-performing assets are assets or borrower accounts that are classified by a bank or financial institution as substandard, distressed, or loss-making. The bank's credit risk and resource allocation effectiveness are gauged by the NPA level.

NPAs are currently the biggest problem for India's banking industry and other financial institutions. When a loan amount doesn't satisfy the established interest payment criterion for EMI (Equated Monthly) payments, it is referred to as a non-performing asset. NPAs can also be compared to consumer and business loans. When a commercial loan is past due for more than 90 days, it becomes a non-performing asset (NPA), but a consumer credit becomes an NPA when it is past due for more than 180 days. Several recent instances brought by large corporate entities are still pending with Indian banks.

According to the Indian central bank, a non-performing asset is:

- An asset, which also includes leased assets, when it stops producing income for banks or other financial organisations.
- A non-performing asset (NPA) is a loan or advance where any interest or principal installment is past due for a duration greater than 90 days in the case of a term loan.
- The bill, in the case of bills purchased and discounted, remains overdue for more than 90 days.

- For short-duration crops, the principal or interest installment is still unpaid after two crop seasons, whereas for long-duration crops, the installment is still unpaid after one harvest season.
- For long-lasting crops, the installment of principal or interest on it is still past due after one crop season.

The amount of the liquidity facility remains outstanding for more than 90 days in respect of a securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006. When it comes to derivative transactions, if late receivables are not paid after the specified due date for payment after 90 days, they represent the positive mark-to-market value of a derivative contract. There are 2 kinds of NPA:

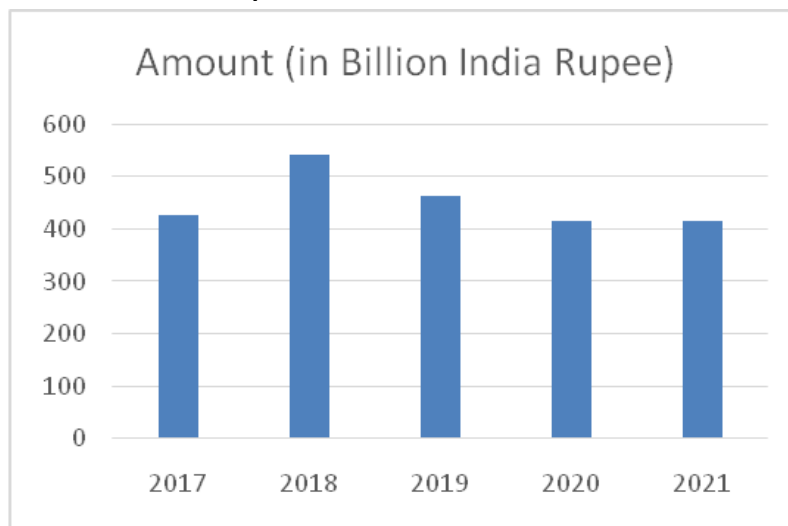
- **Gross NPA:** Gross NPA is the overall quantitative amount of all those loans that have gone bad debts. It is an advance that is written off, for which the bank has made provisions, and is still in the bank's book of accounts.
Gross NPAs Ratio = $\frac{\text{Gross NPAs}}{\text{Gross Advances}}$
- **Net NPA:** Those NPAs in which, the banks have deducted the provisions regarding NPAs from the Gross NPAs are known as Net NPAs.
Net NPA = Gross NPA – Provisions
Assets can be classified into 3 types:
- **Standard Assets:** Standard assets are those that are not facing any problems and do not pose a greater risk to the consumer. These standard assets are referred to as performing assets. 0.25% must be paid as a general provision based on the whole loan portfolio.
- **Sub-Standard Assets:** Substandard assets are those that have been non-performing for less than or equal to a year. On sub-standard assets, a general provision of 10% on outstanding debt must be made.
- **Doubtful Assets:** Assets that have remained non-performing for more than 12 months and are not loss advances. According to the RBI, banks are required to enable 100% of the unsecured portion of outstanding loans.

Data from a Few Banks

- **ICICI**

The gross NPA ratio declined to 3.41% on June 30, 2022, from 3.60% on March 31, 2022, and to 5.15% on June 30, 2021. The net NPA ratio declined to 0.70% on June 30, 2022, from 0.76% on March 31, 2022, and 1.16% on June 30, 2021.

Graph 1: Gross NPA of ICICI Bank

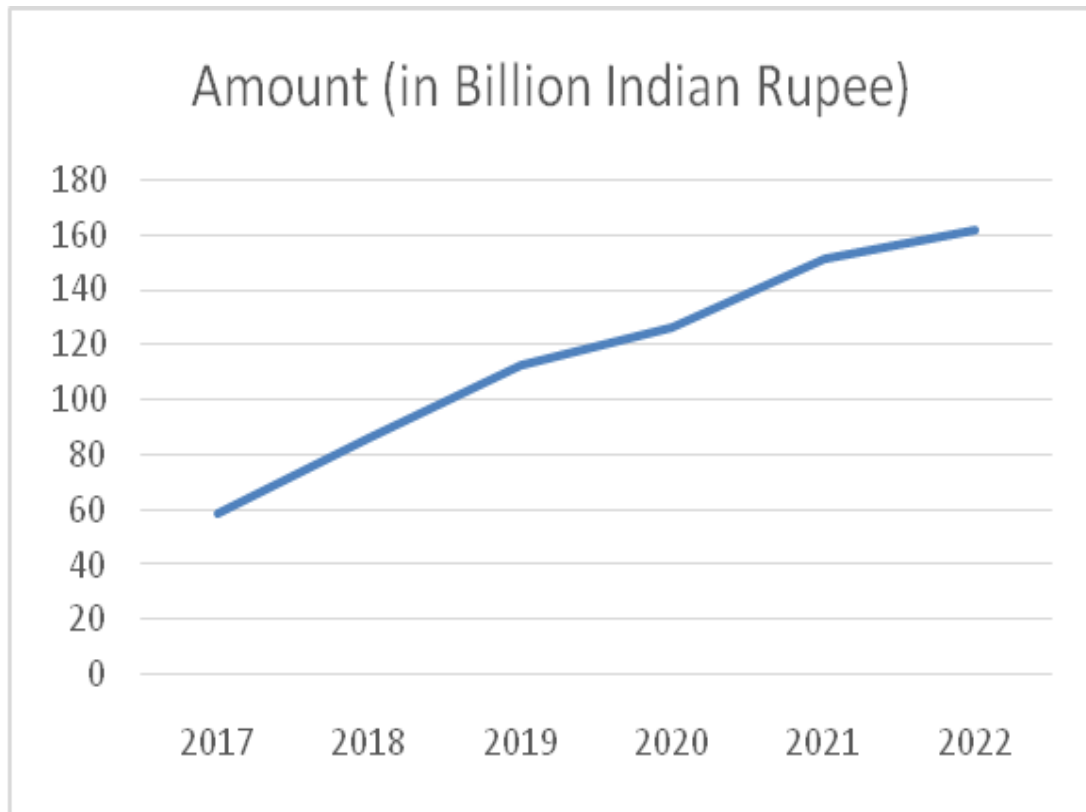


Financial Year	Amount (in Billion Indian Rupee)
2017	425.52
2018	540.63
2019	462.92
2020	414.09
2021	413.73

- **HDFC**

Gross non-performing assets were at 1.17% of gross advances as on March 31, 2022, as against 1.26% as on December 31, 2021, and 1.32% as on March 31, 2021. Net nonperforming assets were at 0.32% of net advances as on March 31, 2022.

Graph 2: Gross non- performing value from financial year 2017- 2021

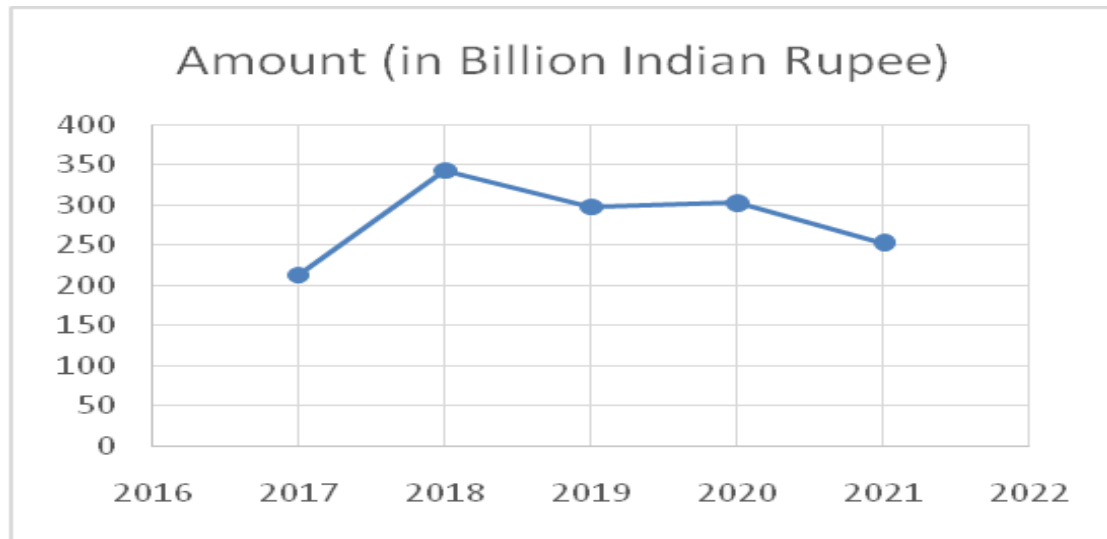


Financial Year	Amount (in Billion Indian Rupee)
2017	58.86
2018	86.07
2019	112.24
2020	126.49
2021	150.86
2022	161.41

- **Axis Bank**

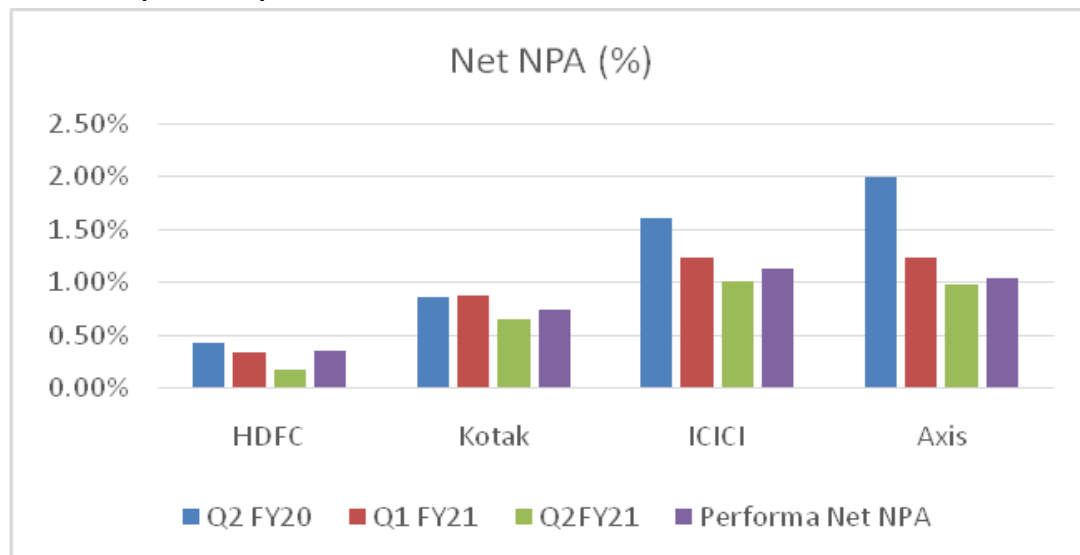
As of 30th September 2022, the Bank's reported Gross NPA and Net NPA levels were 2.50% and 0.51% respectively as against 2.76% and 0.64% as of 30th June 2022.

Graph 3: Gross NPA of ICICI Bank



Financial Year	Amount (in Billion Indian Rupee)
2017	212.8
2018	342.49
2019	297.89
2020	302.34
2021	253.15

Graph 4: Comparison between Net NPA % of HDFC, Kotak, ICICI and Axis Bank



Year/Bank	HDFC	Kotak	ICICI	Axis
Q2 FY20	0.42%	0.85%	1.60%	1.99%
Q1 FY21	0.33%	0.87%	1.23%	1.23%
Q2FY21	0.17%	0.64%	1.00%	0.98%
Performa Net NPA	0.35%	0.74%	1.12%	1.03%

Reasons of NPA

A credit asset account can become a non-performing asset for a number of reasons. It is crucial for the banking sector to prosper since failing to do so will negatively impact the economy and financial stability of the nation. The failure of the banking sector, which indirectly affects other businesses, is the only factor contributing to the rise in non-performing assets. The Indian banking industry previously worked in a closed market, but since the economy opened up, it has encountered a number of difficulties. This circumstance causes an increase in NPAs, which costs banks a lot of money and ultimately raises the cost of banking services. The mandated percentage of lending by the banking sector to priority sectors, which was about 40%, is one of the primary causes of the rise in NPAs. The Indian banking sector is not devoid of strict restrictions; rather, it must navigate a complicated legal system and a protracted asset disposal process.

This NPA problem is not new and has existed for a very long time. Prime Minister VP Singh awarded a hefty Rs. 15,000 crore for rural loan accounts between 1989 and 1990, which didn't do much good but damaged both the payer and the borrower a lot because the payer no longer felt forced to pay their obligations, which hurt the Indian banking system. Both internal and external factors contribute to the conversion of a loan account into a non-performing asset. Internal issues, such as when the funds are not used for the intended purpose or when a project or purpose is not completed in the allocated period, have an impact on the borrower and the money. The situation of loaned assets not being paid off arises as a result. Business failure and the misuse of cash for other purposes can also result in NPAs. Well, all of these instances are the fault of the borrower and their projects. Wilful defaults, theft of borrowed money, fraud, loan disputes, and misappropriation are further causes. On the other side, internal reasons include the banks' lax control of the loan assets and their slow response time in contacting the borrower to pay the loan accounts.

Examples of external variables include laws, policies, the environment, and social elements. One of the primary external factors is a slow legal system due to the never-ending conflicts and the legal system's failure to attempt to resolve them. Moreover, public authority agreements like import and export obligations have an impact on the financial sector. In addition, the lack of raw materials, power, and other resources is one of the main factors contributing to the increase in NPAs, along with the industrial recession.

The growing proportion of non-performing assets in the Indian banking sector has a detrimental effect on the banks' profitability as well as their reputation. The enormous rise in non-performing assets in commercial banks is substantially eroding the capital basis of the public sector banks. If the banks start to lose money, their clients (depositors) start to lose faith in them. Furthermore, the bank system will collapse if depositors start withdrawing their money. As a result, it is crucial that non-performing assets always stay below the minimum threshold in order to protect the banks' viability and stability. Also, banks are forced to reduce the interest rates on savings deposit accounts as NPAs rise in order to boost their profit margins. NPAs constitute a long-term stability threat to the banking industry. Following the demonetization, the manufacturing sector's profitability fell, which forced banks to stop extending credit to the industry. The contraction of the industrial sector was hampered by a lack of funding brought on by NPAs. This continued decline in loan availability hurts the industrial sector and the economy as a whole. The amount of credit available to the general public declines as the number of non-performing loans increases. As a result, money is restricted to priority areas and not made available to the broader population, which prevents the economy and industrial sector from growing. Only if banks expand the public's access to credit will new business owners be able to launch new enterprises. This will boost the economy and create more jobs. As a result, banking sectors must continue to be stable, and NPAs must be appropriately managed to keep them under control.

Impact of NPAs

NPA impact the performance and profitability of banks. The most notable impact of NPA is a change in bankers' sentiments which may hinder credit expansion for productive purposes. Banks may incline towards more risk-free investments to avoid and reduce riskiness, which is not conducive to the growth of the economy. If the level of NPAs is not controlled timely they will:

- Decrease the earning potential of assets, which negatively impacts ROI.
- Capital will now cost more.
- The gap between the assets and liabilities will increase.

- Increased provisioning requirements on rising NPAs have a negative impact on the bank's profitability and capital adequacy ratio.
- Banks are worried about their economic value additions (EVA), which they define as net operational profit less cost of capital.
- NPAs induce a decline in share value in the capital market, often even below their book value.
- NPAs have an impact on banks' capacity to manage risk.

Recommendations for the management of NPAs

- The RBI needs to update its credit monitoring and evaluation procedures.
- Banks should reinforce and enhance their loan recovery procedures.
- All public sector banks should focus on the key phases of credit appraisal and post-loan monitoring.
- The customers must be followed up with frequently, and the banker must make sure that no money is being diverted. This procedure can be carried out on a regular basis.
- After credit has been approved and disbursed, personal inspections should be conducted, and credit accounts should also be closely monitored on a regular basis.
- Dynamism in the workplace is a requirement for managers in the credit monitoring and recovery division. Many managers assert that while they "do not dread to bargain," they do not do so out of fear. Such anxiety causes arbitrary negotiation, which is unsuccessful.
- Regularly speaking with branch employees and considering their recommendations for debt recovery.
- Helping the borrower develop his or her business skills will not only build trust between them but also make it easier for the bankers to monitor their finances.
- In order to help other banks and financial institutions, the RBI may take measures against defaulters, such as publishing the names of defaulters in newspapers and other media.
- Bankers may use Compromise Settlement or Time Settlement as part of corrective measures. Other options for recovering unpaid debts include Lok Adalats and Debt Recovery Tribunals. It has been noted that banks are heavily using the SARFAESI Act these days to manage NPAs.
- The banker should appropriately restructure the loans, taking into account the true difficulty of the borrowers, if the delinquencies are caused by events outside of the borrower's control, such as draughts, floods, or other natural calamities.
- A bank representative should actually confirm the borrower's property before endorsing credit.

Conclusion

Non-performing assets have been a big problem for Indian banks for a long time. That presents a challenge to the banks and the economy. Since Indian banks are unusually required to pay interest on reserves borrowed, the money secured in NPAs directly benefits the bank. This analysis shows that the NPA rate in public sector banks is comparatively high. Although the government has made some progress in lowering the NPA, much more has to be done to address this problem. Our bank continues to have significant NPA levels when compared to overseas banks. It is impossible to have zero NPAs. The bank's management should advance the recovery process. To address the recovery issue, which involves large borrowers rather than small borrowers, a stringent policy should be adopted. Because the priority sector is the most difficult, the government should take additional steps to resolve pending cases and reduce the amount of loans that must be granted to it. As a result, serious efforts must be made to address the NPA problem; otherwise, NPAs will keep cutting into bank profits, which is bad for the developing Indian economy.

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THE NEW GENERATION OF EMPLOYEES: A STUDY OF HR STRATEGY (WITH REFERENCE TO THE RESOURCE-BASED VIEW)

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ABSTRACT

People who were born in the 1980s and 1990s have increasingly left the ivory tower and entered the workforce in recent years. In the workplace of today, this group is becoming more and more significant since they give society fresh life. Managers are beginning to detect some of these traits, nevertheless, because of the variations in their backgrounds. This youthful generation is characterised by whining, job-hopping, exaggerating ego, and a lack of responsibility, which has made it difficult for managers to do their tasks. The typical system management's limitations have already become apparent when aiming at such a young demographic. By examining the traits of new generation employees, this paper suggests a novel approach to managing human resources for them. This resource-based approach aims to help businesses achieve sustainable competitive advantage while also offering a fresh approach to managing new generation employees.

KEYWORDS: *New Generation Employees, Long-Term Competitive Advantage, Human Resource Management.*

Introduction

The primary rivalry among businesses today has steadily changed as economic growth has progressed to include talent competition, talent-based management competition, and technological competition. As a result, the management of human resources in an organisation is becoming increasingly crucial. New generations of workers, such as those born after 1980 and after 1990, are now beginning to work. Due to their new period growing environment, these new generations of employees differ from conventional employees. On the one hand, they are brimming with individuality, inventiveness, and imagination. They are avant-garde innovators. They also have a very high capacity for accepting new ideas and concepts. Instead, they also exhibit poor organisational belonging, excessive turnover, a lack of collaboration awareness, and other negative traits. As a result, the classic enterprise management system clearly has limits when a corporation is managing the new generation of employees. In the present, a business will certainly considerably increase its core competitiveness and emerge as a victor among many other organisations if it can manage the new generation of employees rationally and scientifically. Therefore, this paper is creatively proposing a new idea of the new generation of human resources management from the perspective of resource base; furthermore, it is providing new directions for the management of a new generation of employees to help companies achieve sustainable competitive advantage. This is based on the characteristics of the new generation of employees and the shortcomings of the current traditional management system.

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View Based on Resources

The beginning of resource-based theory may be traced to Wernerfelt's publication of the resource-based theory of companies in 1984. Wernerfelt pioneered the "Resource-Based View," highlighting the use of internal resources for businesses to make money and have a competitive edge.

In his 1991 essay "Enterprise Resources and Sustainable Competitive Advantage," Jay Barney, the creator of the current enterprise resource perspective, advanced the philosophy of the resource-based paradigm. It implies that there could be some type of heterogeneity or distinction amongst businesses. These heterogeneity or differences give businesses the ability to maintain a durable competitive advantage when they are valued, rare, difficult to copy, and difficult to replace.

Defining the New Generation of Workers

Employees born after 1980 are typically referred to as new generation employees. Most members of the new generation are the only children in their families as a result of China's family planning programme, which was started in 1978. They have more customised tags than individuals who have been employed there for a long time. Additionally, managers of businesses are facing a significant issue in retaining and managing the workforce of the next generation.

Features of the New Workforce Generation

- **High Emotional Demand and New Schooling.** Employees of the younger generation embrace modern schooling that places a greater emphasis than before on humanistic and emotional thinking, thus they have higher expectations for emotion at work. The new generation of workers aspires to live a beautiful life; rather than focusing just on obtaining a good paycheck, they also prioritise happiness and self-worth. They have higher expectations for the workplace's human environment than the previous generation of employees, who primarily look out for their own financial interests. According to the poll, many of the new generation of employees desire to interact positively with their leaders and coworkers while at work and experience the warmth of their firms. Doing things in own way and have weak sense of discipline. In 1950s, the national family planning policy made the most of new generation employees is the only child in the family, which contributed their self-centered principles. They always insisted that they are right, and they don't want to follow the command of others, lacking of discipline awareness in the workplace
- **Strong Personality; Little Sense of Teamwork.** The new generation's personality is more distinct due to changes in time, history, and familial circumstances. They frequently lack the team idea in the course of work and find it more difficult to collaborate with others to finish the assignment because they lack the opportunity to get along with others and work in a team. The team's interests and their own self-interest are seen differently in their perspectives. Lu Cui, Yang Peixing, and Zhou Huan argue that one of the key traits of the new generation of workers is that they have better self-awareness but less teamwork awareness after studying the case of Foxconn's "12-hop."
- **Enjoy Prosperity and Honour, But have a Low Stress Tolerance.** Since they were infants, family members have been highly devoted to them and have taken care of all of their needs, which has caused them to have weak problem-solving skills and an inability to effectively deal with their negative emotions. As a result of their inability to openly confront difficulties and failures throughout the course of their employment, these barriers mount and cause discontent and even psychiatric issues.

Employing the New Generation to Give Businesses a Sustainable Competitive Advantage

The new generation of workers is a new set of resources for businesses to acquire competitive advantages since they are the company's new energy. According to the resource-based perspective, an organisation can only achieve a long-lasting competitive advantage if its resources are valued, rare, difficult to imitate, and difficult to replace. Therefore, in order for businesses to have a durable competitive edge, we will explore if the new generation of employees possesses these four qualities.

The Worth of Employees from the New Generation

The newest and most cutting-edge component of an organization's human resources is its new generation of workers, who represent its lifeblood. It contributes fresh information and abilities to the growth of businesses as well as new perspectives and ideas to the culture of such businesses. The

workforce of the next generation pushes businesses to stay up with the times and shape their growth around the market. As a result, we think that businesses might benefit from hiring individuals from the next generation.

The Shortage of Employees from the New Generation

Each person has a unique set of skills and expertise. It is essentially allocated normally throughout the whole enterprise's human resources. Not every person possesses the same information, abilities, and experience. Additionally, the younger workforce is tolerant and curious about the outside world. They are open to learning about new ideas and civilizations. They are once again grinding and reshaping themselves in the dynamic process of contact with the companies' culture and the working social environment, producing a distinct feature from other groups of other firms. As a result, we think that businesses struggle to find personnel of the next generation.

The New Generation of Employees' Strict Imitation

New generation employees have diverse personalities, attitudes, and approaches to treating others as a result of their unique environments for growing, educational experiences, and other factors. This makes it impossible to mimic their traits.

The New Generation's Hard Substitutability of Workers

In some positions and jobs that need experience, the new generation employees are somewhat underrepresented for an enterprise compared to the older generation, but this does not imply that they may be entirely replaced for the company. The traits of the new generation of workers reflect the current zeitgeist, which is the outcome of progress. Internal and outward traits of the new generation of employees have been gradually influenced by social and economic transformation. It is challenging to replace these qualities.

The New Generation of Employees' Current Human Resources Management Issues

- **Cost-focused environmental construction and company culture development are both behind.**

Enterprises tend to utilise cost-saving as the criteria in the building of a challenging working environment and are unwilling to spend people, material resources, and financial resources to enhance the working environment. Some managers even assume that the demands of the younger generation of workers for a hotter and more emotional working environment are the work of these younger workers out of thin air and in the emotional expression, failing to respond to them in a timely manner, or, worse yet, criticising them in front of other businesspeople.

- **Organizational structure is lacking and companies are prioritised over people**

The interests of businesses are what they pursue in the most important way since they are lucrative organisations. Managers therefore embrace activities and initiatives that bring in revenue for the company while putting off organisational construction that can raise expenses for businesses. The key topics up for discussion here include internal team building, system development, and other topics besides business culture. The rivalry between businesses nowadays is getting worse, and managers increasingly just worry about the outcomes of the final data analysis. Such a focus on results causes the enterprise's internal organisation structure to be ignored

- **Training delays prevented employees from seeing their own worth**

The result orientation has also caused managers to overemphasise the value of putting in a lot of effort, concentrate exclusively on the outcomes of workers' work, and give little thought to the personal traits and abilities of employees, which has resulted in the lack of training activities. The industry's cutting-edge knowledge and technology are not promptly taught to the workforce, and as a result, the employees' productivity is not increased and they experience burnout at work.

- **Insufficient focus on staff development as well as inadequate career planning and advice**

The job of the enterprise's human resource management staff is mostly composed of performance reviews, punch card attendance, and compensation awards for other employees. This work is conducted under the banner of profit-seeking. Concerning and comprehending the struggles and issues experienced by the workforce is out of time.

New Concepts for Managing New Generation Employees' Human Resources

The author attempts to provide some fresh ideas for the management of human resources for the new generation of employees from the environmental, organisational, and psychological levels based on the traits of the new generation of employees and the issues that currently exist in the management of human resources for the new generation of employees.

- **Environmental Working Conditions**

Employees depend on their workplace environment because it affects how they feel about coming to work each day. Differences in these work environments, from the location of the decorations to the design of the functional divisions, may have an impact on the employees' productivity and attitude. The employees of the new generation frequently have higher expectations for the working environment because of the favourable growing environment of the new generation. They think that a positive work atmosphere might increase their happiness and zeal for their jobs. Instead, a poor work environment will make them feel unsatisfied with their organisation or their work, which prevents them from being motivated to do their best.

- **The Organizational Culture**

The conversion of traditional, passive, and structured management into cultural management is one of the goals of corporate culture building. The employees of the new generation have their own methods, and it is normal for them to disregard the policies and procedures of the corporate structure. In these situations, it is more beneficial to instil the business system's principles and codes in the workers of the next generation.

- **Administrative Level Management Method**

The enterprise management system is one of the health care factors, according to Herzberg's two factor theory, which distinguishes between incentives and other types of factors. Employees will experience unpleasant feelings if the management system is unable to effectively support enterprise management. Therefore, every manager needs to pay attention to the issue of timely updating and improving the management system.

- **Organization's Processes**

The employees of the new generation sometimes overemphasise themselves and are unwilling to follow orders from their superiors. The firms and organisations that employ many members of the new generation are not suited to the conventional laborious and clear education chain. On the contrary, they are better suited to the straightforward, flat organisational structure. A team or organisation at all levels and across all departments can benefit from flattening the organisational structure. Information is freely and quickly exchanged between the team and the company. A flat organisation also has a low amount of centralization. These traits perfectly describe the needs of the new generation of workers for equal rights, equal communication, and clear and compelling demands.

- **The Affective Level: Create Employee Confidence through Training**

The personnel of the current generation lack compression and are superior in terms of their dignity. As a result, it is challenging for them to identify and address the issues at work. They frequently decide to flee the issues rather than deal with them. Over time, people begin to doubt themselves and develop a fear of taking risks. The effectiveness of the work and the completion of the outcomes will be directly impacted by this.

- **Engage in prompt communication and employee growth guidance**

The younger generation of employees lacks the social and professional experience of the elder generation. They frequently run into difficulties at work or are perplexed by the current situation. They require appropriate involvement, assistance, and direction from the company's veteran personnel. Enterprise managers should pay special attention to and promptly execute the communication guidelines between the old staff and the new generation workers in light of the demands of the new generation of employees. We spoke about how to support the development of the new generation of workers in the staff symposium system in the previous post.

Conclusion

The new generation of employees is precious, rare, hard to replicate, and irreplaceable from a resource-based standpoint, which may provide businesses a sustained competitive edge. The new

generation of employees shouldn't be undervalued because they represent a fresh source of energy for today's businesses and societies. The new generation of employees should be the focus of human resource management, particularly due to their emotional appeals, which should catch the attention of business managers and human resource personnel. Human resource management should also pay attention to the growth of the new generation of employees from the environmental, organisational, and psychological levels, concern the growth of the new generation employees demand, pay attention to humanistic care, and provide a comfortable environment and atmosphere.

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INDIA'S DISINVESTED CENTRAL PUBLIC SECTOR ENTERPRISES: AN ANALYTICAL STUDY

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ABSTRACT

Due of its dismal performance since 1991, the CPSE model is now mired in the political quagmire of divesting. Once revered as the temples of modern India, public sector enterprises (PSEs) are today fighting for survival due to a lack of government support or external investment. This study will use the secondary literature to paint a picture of PSEs in India. The role that PSEs play in the Indian economy and the many factors affecting their success is examined. This document is useful in understanding the contribution of government-owned businesses to the nation's economy.

KEYWORDS: *Public Enterprises, Indian Economy, Disinvested, Central Government.*

Introduction

Over the first four decades after independence, public sector enterprises (PSEs) expanded rapidly to take the 'commanding heights' of the economy, as was originally intended. Overall, in the previous decade and a half, the poor performance of the PSEs relative to projected objectives has fundamentally affected the opinions about the function of the PSEs, and a chronically bad budgetary situation has pushed the necessity for restructuring the PSEs to the forefront.

Since 1991, attitudes on the government's role in India's economy have shifted dramatically. Economists have debated whether or not the government's poor track record of return on investment contributed to the fiscal crisis that began in 1991. The government's stance also shifted dramatically, as seen by this passage from 1991's New Industrial Policy: It has been noted that "many public businesses have begun to display a variety of challenges after the initial exuberance of public sector entering new sectors of industrial and technological expertise." Serious issues may be seen in its lack of productivity growth, poor project management, excessive staffing, lack of continual technical upgradation, and insufficient focus on R&D and HRD. Furthermore, government-owned businesses have a dismal ROI. Their capacity for self-renewal in terms of both fresh investment and technological innovation has been hampered as a result. This has led to many government-owned businesses becoming liabilities rather than assets. Because of this, the New Industrial Policy of 1991 pushed for the privatisation of government-run businesses. The government's privatization strategy relies heavily on disinvestment, or the transfer of public sector shares to private investors and the general public.

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Why Disinvestment?

The administration has provided two main justifications for its lack of investment. The first is financial backing, and the second is enhancing the effectiveness of the business. Here is the reasoning for the monetary backing: We must recognise the constraints imposed by government funding. Health care, family support, elementary and secondary education, and social and economic infrastructure are all worthy recipients of these funds. By freeing funds from non-strategic government agencies, more may be allocated to these areas of focus. Both the federal and state governments are experiencing rising pressures. Increased governmental involvement is necessary in a number of high-priority sectors. Therefore, it is reasonable for the government to use funds from the sale of previously accumulated shares to provide some of the extra funding required to support these initiatives.

Disinvesting for the sake of making the business more efficient is the second justification for doing so. The firm will be freed from government control and will be able to run more effectively if the level of disinvestment is sufficient that privatization occurs and management of the enterprise is taken over by the private sector. In this context, it is assumed that a private sector organization will function more effectively than a government agency. The introduction of private ownership may be beneficial to an enterprise's operations even if the level of disinvestment is less than 50% and the government maintains control of the unit. It's a great way to make managers more responsible for their actions. Shareholders anticipate a profit from their investments, and that profit is to be delivered to them. Because of this, the company will be compelled to increase productivity and revenue. The ability to change the structure of ownership at will may lead to greater productivity. Indeed, including the public in the ownership structure may pave the way for more discretion in the operation of public sector firms. The process of divesting assets may be seen as a means of increasing economic productivity. (Konar and Sarkhel May-June 2014)

Public Sector Enterprise

Any business that is at least 51 percent controlled by the Indian government qualifies as a "Public Sector Undertaking" (PSU) or "Public Sector Enterprise" (PSE). Companies or corporations in which the Government of India owns at least 51% are considered Central Public Sector Enterprises (CPSEs). At the beginning of the "First Five-Year Plan," there were five CPSEs with a combined investment of Rs.29 Cr. The numbers have grown significantly over the previous 70 years; as of 31 March 2019, there were 348 CPSEs with a combined investment of Rs.16,40,628 Cr. Only 249 were really functioning, and of them, around 70 failed.

Performance of Public Sector

The efficiency of India's public-sector businesses may be evaluated. Public sector organisations' effectiveness may be evaluated in a number of ways. Public sector firms were established, in part, to produce investable resources for growth by generating acceptable returns, therefore their financial performance takes on added significance. There is a wide range of monetary success among government agencies. In 2001-02, the net profit for the year was around Rs. 36432 crore, split between 119 profitable businesses and 109 unprofitable ones. As a result, Rs. 26045 crore was the total net profit made by 230 central public sector companies in 200102. An intriguing fact concerning the financial performance of central public sector units is that petroleum sector firms accounted for the bulk of the profit contribution. This means that in 2001-02, when the total net profit after taxes was Rs 26045 crore, the petroleum sector firms contributed Rs 12714 crore, or 49%. Subtracting the oil industry's contributions would make the public sector's earnings appear less remarkable. Return on capital employed was 6.7% in 2001-2002 (ROCE = net profit / capital employed). The rate of return on capital utilised is pitifully low since the capital used in central public sector firms is often obtained via long-term loans from the market and from financial institutions at a significantly higher rate of interest. It has been argued that it is not fair to evaluate the success of a public sector project based on its financial results since the profit incentive is not the driving force behind all government agencies. Instead, they are led by larger economic and social factors. A government-owned company may continue to operate at a loss if absolutely required.

Need of Disinvestment

The privatization /divestment of the public sector was a central tenet of the New Economic Policy, which was a central plank of the Clinton administration's economic platform in 1991. In it, the author argues that privatization is warranted due to many advantages. This study addresses these motivations and requirements: An essential argument for privatization is that private ownership results in

more effective resource use and distribution. Nick Stern stresses the importance of private sector development. "The private sector is not just the primary driver of aggregate growth but also the primary source of economic activity for the poor." It's estimated that just a tiny proportion of the 1.2 billion individuals who survive on less than \$1 per day have jobs in the public sector. Therefore, the expansion of the private sector is crucial to the fight against poverty.

Pro-privatization government insiders argue that, given the current climate, privatization is essential to ending wasteful subsidies to PSEs and allowing businesses to thrive under private ownership. Everything will continue to deteriorate and the government's difficulties will grow if privatization is not implemented. Despite claims that protectionism might benefit PSEs in the near term, proponents of the policy stress that it is ultimately ineffective. As a result, it drags down the economy as a whole. As a matter of fact, under the new WTO framework, the government would have very little leeway to artificially insulate any sector from competition at the cost of consumers, which will have a chilling effect on the worldwide competitiveness of Indian companies that depend on free trade.

A key rationale for privatization is the belief that individual responsibility and accountability results in more effective resource management and distribution. The realization that the State could no longer keep up with the expanding needs of the economy and the state shareholding eventually had to fall down bolstered the desire for market economy across the globe. A more liberal system that reacts immediately to market driven pressures won prevailed, disproving the 'State in business' argument and the assumption that central government direct and full control over the economic lives of citizens may offer superior outcomes. Governments' incapacity to levy large tax increases, pursue deficit/inflationary financing, and foster the growth of the money markets and private sector have all contributed to the pressing need for privatization policies worldwide. Moreover, the world has become a global village because of advances in technology and the World Trade Organization's promises to free trade; as a result, industries, including PSEs, must swiftly reorganize or face extinction.

Is it, therefore, preferable to divestment? True to form, it accomplishes what the government and PSU intended. When public sector units (PSUs) repurchase and extinguish their shares, the number of shares held by the promoters decreases while the percentage of ownership rises, and there are immediate effects on the company's financials, including higher Earnings per Share (EPS), improved Return on Assets (ROA), and lower Price to Earnings (P/E) ratios.

Therefore, divestiture is a fine idea so long as it is accompanied with a share repurchase, but we still don't know what the long-term ramifications will be. The need of disinvestment is supported by these reasons.

Difference between Disinvestment and Privatization

Let's solve a semantic misunderstanding first. It's important to distinguish between disinvestment and privatization. To privatize is to transfer ownership from one entity to another, which often results in new leadership. However, a change in leadership is not always associated with divestment. When the government reduces its interest in a public company, this is known as disinvestment. Despite disinvestment, the government maintains control if the percentage of its holdings that are sold off is less than 50%. We have not privatized it. If the percentage of original investors is reduced by more than 50%, however, there will be a change in ownership and leadership. Private ownership or management is the term. Thus, the scope of disinvestment exceeds that of privatization. There is an inverse relationship between privatization and investment, with disinvestment always implying privatization but investment sometimes being separate from privatization. Disinvestment is only considered privatization after it reaches 51%. As part of the disinvestment policy, the level of dilution of the government's interest is set. Let's take a quick look at the public sector's position in the Indian economy before jumping to the topic of disinvestment. This is essential for comprehending the vantage point from which the government made its disinvestment choice.

Many people get "Privatization" and "Disinvestment" mixed up. However, these are two quite distinct things. In reality, disinvestment is the reversal of the investment process, including the sale or transfer of ownership rights in an institution. When discussing PSUs, the term "Disinvestment" refers to the sale of state-held shares to one or more purchasers in bulk or individually. (Jain,2002) There are two primary categories of privatization. Disinvestment I and deregulation and liberalization (ii) allow the private sector to enter areas of business formerly designated for the public sector. As a result, "Disinvestment" might be a method of privatization. However, not all divestments always result in privatization. This is according to a 2011 study by Mandal. Even if the government sells off all or almost

all of its stake (up to 49 percent), no one will lose control. That rules out the possibility of privatization. However, when disinvestment exceeds the aforementioned threshold, it may no longer be qualitatively distinct from privatization. Disinvestment means that the Central/State Government has sold its shares, voting rights, and/or control in the listed PSUs in compliance with the SEBI Regulation, 1997.

Findings and Recommendations

For the most part, disinvestment has not produced the desired results. This may be due to the wide range of issues still confronted by PSEs even after they have been divested of government ownership. These issues include an inefficient, costly, and uncompetitive industrial structure; inefficient operations as a result of heavy government interference; and a lack of disinvestment and capital market discipline. Given that disinvestments of small or moderate amounts are unlikely to bear fruit, it is advised that the government go forward with strategic disinvestment. It is only as a last option that the government should become involved in the inner workings of an organization or the management decisions that are made inside it. D Souza and Megginson (1999) have also advocated for privatization, suggesting that the firm be fully privatized with private investors taking over both ownership and management. When it comes to shutting down PSEs that are losing money, the government should take a selective approach. It's easy to see why shuttering failing public sector enterprises (PSEs) may be politically contentious. Such PSEs may be put up for sale by the government. A request for proposals from the commercial sector might be made for this purpose. Of course, there will be situations when it is very challenging to sell them for a profit. Since the need for the transaction would be to use them in the future, the minimal negative tender price might be accepted. Instead of incurring annual operational losses, it is preferable to incur a single large payment. As suggested in their prior studies, Patnaik (2006) and Gupta argue that this has to be tried out (2005). They stress that the loss-making PSE might be in such a bad way and have such huge commitments that no private sector investor is ready to put money into it, in which case the government should allow negative bids at auction, as is done in Germany.

Then why is the government so adamant on pulling down its financial support? The true explanation might be that "implicit contracts" between the nation's governing class and global financial interests, and their prominent local followers, are pressuring the government into selling psu stock. The fact that most foreign investment in India goes via Mauritius is symbolic of the unbreakable implicit compact that no administration has been able to rewrite in the previous two decades. In deciding to sell investments, one is fulfilling an unspoken promise to ensure a steady flow of new equity into the stock market. Speculators might benefit from the hype created by disinvestment, even if it has negative implications on resource allocation and corporate governance. Even while there is widespread distaste for finance-led capitalism, the most influential officials in India are eager to slake the appetites of the country's biggest stock market participants.

Conclusion

In an effort to promote private sector growth, the government has adopted a policy of disinvestment. The fundamental reasons for their continued existence are the need of rapid industrialization, the desire for more equitable distribution of economic wealth, and the limitations of the free market. Public sector organisations were created with the macroeconomic aim of fostering more economic growth and self-sufficiency in manufacturing in mind. The government's budget deficit would increase and investor confidence would suffer if disinvestment targets weren't met. The proceeds from these deals should be invested in infrastructure projects with a longer time horizon, which will pay off in the long run for the economy. impacts of regulatory loosening on India's state-run businesses. A company's performance increases when it is taken out of the public eye and placed under private ownership due to the increased economic efficiency that comes about as a consequence of this change. But investing in the company won't guarantee its success.

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वर्तमान समय में विद्यालयी विद्यार्थियों में बढ़ती दुश्चिंता

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प्रस्तावना

आज का मनुष्य दिन-प्रतिदिन भौतिकवादी होता जा रहा है। फलस्वरूप व्यक्ति का पर्यावरण भी अभौतिक से भौतिक होता जा रहा है। पर्यावरण में इस प्रकार के परिवर्तन के फलस्वरूप समाज में नई समस्याएँ प्रारम्भ हो गयी हैं। यह समस्याएँ व्यक्ति के व्यवहार को सरलता से जटिलता की ओर ले जा रही हैं। आज के व्यक्ति के सामने समस्याएँ और बाधाएँ अपेक्षाकृत अधिक हैं, क्योंकि प्रतिस्पर्धा के कारण उसका जीवन अधिक गतिशील और जटिल है। यही कारण है कि आज के व्यक्ति शारीरिक रोगों के साथ-साथ मानसिक रोगों से अधिक पीड़ित होने लगे हैं।

बालक को अपने जीवन में कई अवस्थाओं से गुजरना पड़ता है, जैसे- शैशवावस्था, किशोरावस्था, बाल्यावस्था और प्रौढ़ावस्था इन सभी अवस्थाओं में बालक को कुछ न कुछ परेशानियों से जूझना पड़ता है। यहां किशोरावस्था के संदर्भ की चर्चा की गई है, क्योंकि किशोरावस्था सबसे महत्वपूर्ण अवस्था मानी जाती है। बालक अपने भविष्य का निर्माण किशोरावस्था से ही शुरू करता है।

किशोरावस्था में बालक अपने माता-पिता और शिक्षक पर आश्रित रहता है। आज का युग प्रतिस्पर्धा का है, इसमें माता-पिता चाहते हैं कि उनके बच्चे उनकी इच्छा के अनुरूप विषय का चयन करें। वे उसे डॉक्टर, इंजीनियर या वकील बनाना चाहते हैं। वे ये नहीं सोचते कि बच्चों की भी अपनी आकांक्षाएं एवं रुचि हो सकती हैं।

प्रत्येक माता-पिता चाहते हैं कि उनका बच्चा कक्षा में प्रथम स्थान प्राप्त करें, वे ये नहीं सोचते कि प्रत्येक बालक एक-दूसरे से भिन्न होते हैं। प्रत्येक बालक की ज्ञान सीखने की गति अलग अलग होती है। कोई बालक अत्यन्त शीघ्र सीख लेता है तो कोई काफी समय लगाता है। इसी आधार पर उनकी उपलब्धि में अंतर आता है। इन सब बातों को अनदेखा करके वे अपनी इच्छाओं को अपने बच्चों पर थोप देते हैं। बच्चों पर दबाव डालते हैं, ऐसी अवस्था में बच्चे तनाव और अशांति का अनुभव करता है और उन कार्यों को करते हैं, जिसमें उनकी रुचि नहीं होती माता-पिता की महत्वाकांक्षाओं के कारण बच्चों को भविष्य के प्रति अनिश्चितता देखने को मिलती है। जो उम्र उनके खाने-पीने की थी, उसमें वे तनावग्रस्त रहते हैं, बिना इच्छा के रुचि, योग्यता, क्षमता, बुद्धि के जब उन विषयों को पढ़ते हैं तो वे उसमें सफलता प्राप्त नहीं कर पाते हैं और अंदर से टूट जाते हैं और तनावपूर्ण स्थिति में आ जाता है।

वर्तमान समय में हमारी शिक्षा पद्धति 40-50 वर्षों से जो चली आ रही है, वह व्यावहारिक नहीं है। यह किशोरों को किताबी कीड़ा बनने को प्रोत्साहित करती है, उन्हें जीवन की वास्तविक समस्याओं से मुकाबला करने के लिए तैयार नहीं कर पाती है, जिससे किशोर विद्यार्थी भविष्य को लेकर चिंताग्रस्त रहते हैं। इसके परिणामस्वरूप बच्चा विद्यालयी शिक्षा प्राप्त करने के बाद भी नौकरी की तलाश करता रहता है।

150 करोड़ की आबादी वाले भारत देश में अवसरों और साधन की उपलब्धता जरूरत के हिसाब से लगभग नगण्य है। वहां विद्यार्थी दुश्चिंताओं से घिर जाता है और शिक्षा का प्रायोजन विफल हो जाता है।

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दुश्चिंता

दुश्चिंता ऐसी कष्टदायक मानसिक स्थिति से है, जिसमें चिंता, घबराहट आने वाले समय में कुछ बुरा या खराब घटने की आशंका होती है, जबकि वास्तविकता से इसका कोई सरोकार नहीं होता। दुश्चिंता एक प्रक्रिया में रूकावट समझी जाती है। एक व्यक्ति जो दुश्चिंता से पीड़ित होता है, एक कार्य करने में पूर्ण शक्ति का प्रयोग नहीं कर सकता है, इस प्रकार यह विचार किया जाता है कि दुश्चिंता क्रिया में रूकावट डालती है और इस तरह सीखने की गति में कमी आती है, किन्तु यह विचार पूर्णतः सत्य नहीं है और दुश्चिंता के कार्य को ठीक से न समझने के कारण है। वास्तव में दुश्चिंता सीखने में रूकावट भी डाल सकती है और इसको प्रेरित भी कर सकती है।

बुग्लेस्की के अनुसार

अवधान सीखने में एक प्राथमिक तत्व है। अवधान पुरस्कार की इच्छा, दण्ड से बचने की इच्छा, जिज्ञासा इत्यादि के परिणामस्वरूप होता है। किन्तु अवधान के लिए मूल वस्तु दुश्चिंता होती है। बुग्लेस्की का विचार है कि शिक्षक का कार्य आवश्यक सीमा तक दुश्चिंता उत्पन्न करता है। यह एक कठिन प्रश्न है कि कितनी दुश्चिंता उत्पन्न की जाए, क्योंकि यह दुश्चिंता बहुत अधिक है तो यह सीखने की स्थिति से बचने को प्रोत्साहित करेगी और यदि यह बहुत कम है तो अवधान में कमी आएगी। बुग्लेस्की का कथन है कि जब विद्यार्थी की जिज्ञासा जागृत की जाती है तो दुश्चिंता उत्पन्न हो जाती है, क्योंकि जिज्ञासा दुश्चिंता का गुप्त रूप है। विद्यार्थी की जिज्ञासा जागृत करनी चाहिए और उन्हें कएसे कार्य देने चाहिए, जिनमें वह सफल हो।

एण्डरसन का कहना है कि सब मानव व्यवहार दुश्चिंता से बचाव पर ही आधारित है, जो कुछ भी कोई व्यक्ति करता है, जो विकल्प चुनता है, जो प्रतिक्रिया करता है, प्रत्येक उसके व्यवहार का पद और विवरण दुश्चिंता को दूर रखने के लिए ही होता है। हम चाहे दुश्चिंता को इतना महत्व न दे, किन्तु यह तो अवश्य ही है कि हमारा प्रतिदिन के व्यवहार में विशेषकर दूसरों के साथ सम्बन्धों में दुश्चिंता का समावेश अवश्य होता है। ऐलीसन एवं ऐश के परीक्षण जो चलचित्र से सीखने में दुश्चिंता का प्रभाव पता करने के लिए उनका परिणाम यह आया कि दुश्चिंता के स्तर को बढ़ाने में परीक्षण से प्राप्तांकों में वृद्धि होती है। यह साधारण दुश्चिंता ही विद्यार्थियों को सीखना ग्रहण करने योग्य बनाती है दुश्चिंता सामाजिक स्थितियों में नहीं है तो विद्यार्थी अपने अधिकार और दूसरों की भावना और से लापरवाह हो जाते हैं। ऐसे बालक आत्म केन्द्रित हो जाते हैं। वह दूसरों की परवाह नहीं करते, किन्तु अधिकतर बालक साधारण दुश्चिंता विकास करना सीख लेते हैं यह उन पर सामाजिक प्रभाव रखती है और बालकों को आत्म-नियंत्रण और आत्मनिरोध सीखने के योग्य बनाती है।

जो बालक दुश्चिंता की अधिकता अनुभव करते हैं, वह सीखने में प्रगति नहीं कर पाते। वह इस प्रकार के व्यवहार प्रतिमानों को विकसित कर देते हैं, जो अवांछनीय हैं। उदाहरण के लिए एक विद्यार्थी परीक्षा में बहुत अधिक दुश्चिंता से पीड़ित होते हुए प्रवेश करता है, तो वह प्रश्नों गलत समझ सकता है और बहुत कुछ सामग्री भी सकता है।

कोक्स महोदय ने मेलबोर्न, ऑस्ट्रेलिया के पांचवी ग्रेड में विद्यार्थियों को दुश्चिंता परीक्षण दिए और उन्हें तीन समूहों में विभाजित किया, जो उच्च, मध्य और निम्न स्तर की दुश्चिंता के आधार पर थे। मध्य दुश्चिंता वाले समूह का शैक्षिक कार्य दूसरे दोनों समूहों से अच्छा था। सबसे खराब कार्य उच्च दुश्चिंता समूह का था।

कॉलेज स्तर के विद्यार्थियों के साथ अनुसंधानों ने भी यह बात सिद्ध की कि उच्च स्तर की दुश्चिंता ज्ञानार्जन में बाधा उत्पन्न करती है। माथुर और चौपड़ा ने अपने अध्ययन के आधार पर यह बताया कि जब विद्यार्थी परीक्षा के समय अधिक तनाव में थे तो उन्होंने कम अंक प्राप्त किये और जब यह तनाव कम था तो अधिक अंक प्राप्त किये। इस अध्ययन से यह भी पता चला कि परीक्षा के समय तनावों ने बालकों के व्यक्तित्व को कुसमायोजित कर दिया।

दुश्चिंता के क्षेत्र में अनेक अध्ययन किये गये, जिनसे कुछ रोचक तथ्य सामने आये कि उच्च स्तर की दुश्चिंता साधारण सीखने में सहायक होती है, किन्तु जटिल पदार्थों की सीखने में अवरोध डालती है।

सन्दर्भ ग्रन्थ सूची

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शिक्षा और शैक्षिक अनुसंधान

ममता शर्मा*
डॉ. गिरिराज भोजक**

सार

शिक्षा एक प्रक्रम है और जब भी हम वातावरण से सामांजस्य स्थापित करने का प्रयत्न करते हैं, शिक्षा प्रारम्भ हो जाती है। सृष्टि के प्रारंभ में ज्यों ही इस धरा पर मनुष्य का आगमन हुआ होगा, त्यों ही उसे इस बात की आवश्यकता का अनुभव हुआ होगा कि वह अपने चारों ओर के वातावरण से संभजन स्थापित करे। बस उसी समय शिक्षा का प्रारम्भ हो गया होगा। जब प्रथम मनुष्य संसार में आया होगा तो उसे बुभुक्षा एवं पिपासा को शान्त करने के लिए भोजन एवं जल की आवश्यकता प्रतीत हुई होगी वह इन सब को खोजने की त्रुटि में, त्रुटि व प्रयास करता रहा होगा। वह अपनी आवश्यकताओं की पूर्ति के लिए प्रयत्न करता रहा होगा। यह सब कार्य शिक्षा के अन्तर्गत आता है। इस छोटे से जीवन में व्यक्ति को सदा समंजन की आवश्यकता पड़ती है। माता के गर्भ में जब वह चेतन शील होता है तो गर्भ ही उसका वातावरण होता है और इस वातावरण में वह समंजन स्थापित करने का प्रयास करता है। यदि सफलता पूर्वक सन्तुलन स्थापित कर लेता है तो ठीक है, अन्यथा जन्म से पूर्व ही वह काल-कवलित हो जाता है। जन्म लेने के पश्चात तो उसे बिल्कुल ही नया वातावरण मिलता है। अब उसे पुनः सन्तुलन स्थापित करने की क्रिया शिक्षा के अन्तर्गत ही आती है। अतः शिक्षा निरंतर चलती रहती है। सामान्य रूप से शिक्षा को विकास की प्रक्रिया मानते हैं और सभी विषयों के अध्ययन, अध्यापन को शिक्षा कहते हैं। शिक्षा प्रणाली में सुधार करने के लिए समय एवं परिस्थितियों को ध्यान में रखकर नये-नये अनुसंधान किये जा रहे हैं। अतः शिक्षा के क्षेत्र में किये गये अनुसंधान शैक्षिक अनुसंधान कहलाते हैं।

शब्दकोश: शिक्षा, शैक्षिक अनुसंधान, सामांजस्य, समंजन, काल-कवलित, सन्तुलन, वातावरण।

प्रस्तावना

शिक्षा का अर्थ

शिक्षा शब्द संस्कृत की 'शिक्ष्' धातु से बना है जिसका अर्थ है सीखना और सीखाना। शिक्षण शब्द अब शिक्षा के अर्थ में प्रयुक्त होने लगा है। किन्तु अपने मूल अर्थ में यह सीखना एवं सिखाना और शिक्षण दोनो है। सीखने के अर्थ में प्रायः शिक्षा प्राप्त करना और सीखाने के अर्थ में शिक्षा प्रदान करना है।

* शोधार्थी, जैन विश्व भारती संस्थान, लाडनू, राजस्थान।

** सहायक आचार्य, शिक्षा विभाग, जैन विश्व भारती संस्थान, लाडनू, राजस्थान।

हिन्दी में एक अन्य प्रचलित शब्द है 'विद्या' संस्कृत भाषा का शब्द है और यह विद् धातु से निकला है। विद् धातु के अनेक अर्थ में वेत्ति, वेद आदि शब्द इसी से बनते हैं, सत्ता के अर्थ में विधते रूप चलता है और विद्यमान आदि शब्द बनते हैं। लाभ के अर्थ में बिन्दितन्ते रूप सम्पन्न होता है। इस प्रकार विद् के कम से कम पाँच अर्थ हैं। ज्ञान, वास्तविकता, उपलब्धि, विचारण और श्रेष्ठ भावनाएँ। ऐसा प्रतीत होता है कि प्राचीन काल में विद्या शब्द इन पाँचों अर्थों में प्रयुक्त होता था और पाँचों का हमारे जीवन में अत्यधिक महत्त्व है।

शिक्षा के विषय में अनेक विद्वानों ने अपने विचार व्यक्त किये हैं –

जे.कृष्णमूर्ति के शब्दों में – 'शिक्षा सच्चे अर्थ में व्यक्ति को परिपक्व एवं प्रेम तथा अच्छाई का विकास करने में सहायक करती है। हमारी रुचि इसी बात में है। हम अपने बच्चे को आदर्शवादी ढाँचे में नहीं ढालना चाहते।'

'समकालीन भारत एवं शिक्षा'

"Education must be conceived as a continuing reconstruction of experience", the process and the goal of education are one and the same thing."

-Dewey : My Pedagogic Creed

अरस्तु के शब्दों में – शिक्षा एक व्यवहारिक एवं सामाजिक कला है। यह राजनीति का अंग है। अरस्तु के अनुसार शिक्षा की व्यवस्था राज्य द्वारा होनी चाहिए। अरस्तु यहाँ तक कहते हैं कि "सब लोगों का रुचिकर वस्तुओं में प्रशिक्षण सभी के लिए एक ही प्रकार का होना चाहिए।"

शिक्षा अनुसंधान एवं सांख्यिकी

महात्मा गाँधी के शब्दों में – "शिक्षा से मेरा अभिप्राय बालक और मनुष्य के शरीर मन तथा आत्मा के सर्वांगीण एवं सर्वोत्कृष्ट विकास से है।"

समसामयिक भारत और शिक्षा

टी.पी. नन के अनुसार – "शिक्षा व्यक्ति की वैयक्तिकता का पूर्ण विकास है जिससे कि वह अपनी पूर्ण योग्यता के अनुसार मानव जीवन को भौतिक योगदान दे सके।"

डॉ.राधाकृष्णन ने सत्य ही कहा है –" भारत सहित सारे विश्व के कष्टों को एक मात्र कारण यह है कि शिक्षा मस्तिष्क के विकास तक ही परिमित रह गयी है। उसमें धार्मिक या आध्यत्मिक मूल्यों का समावेश नहीं है।"

-Radha Krishna quotes from S.K. Agarwal in shiksha ke Tatwik Siddhants . 1992 p.102

शिक्षा की प्रकृति

शिक्षा की प्रकृति के सम्बन्ध में मूल रूप से दार्शनिकों समाज शास्त्रियों, राजनीति शास्त्रियों, अर्थशास्त्रियों, मनोवैज्ञानिकों और वैज्ञानिकों ने विचार किया है। इन सबके विचारों से शिक्षा की प्रकृति को निर्धारित किया जा सकता है।

- शिक्षा एक प्रकार की सामाजिक प्रक्रिया है और इसके मुख्य तीन अंग होते हैं सिखाने वाला अर्थात् शिक्षक सीखने वाला अर्थात् शिक्षार्थी तथा सीखने-सिखाने की विषय-सामग्री अथवा क्रिया, परन्तु कभी सीखने वाला उपस्थित रहकर सीखता है या कभी पर्दे के पीछे से ही सीखता है।
- व्यापक अर्थ में शिक्षा समाज में चलने वाली एक निरन्तर प्रक्रिया है, परन्तु प्रचलित या संकुचित अर्थ में यह प्रक्रिया केवल विद्यालयों में ही चलती है। वास्तव में हमें शिक्षा के व्यापक अर्थ को ही स्वीकार करना चाहिए।
- शिक्षा एक उद्देश्य पूर्ण प्रक्रिया है, जिसके उद्देश्य समाज द्वारा निश्चित होते हैं समाज ही इसे विकासोन्मुख बनाता है तथा शिक्षा ही समाज को विकासोन्मुख बनाती है।

- व्यापक अर्थ में शिक्षा की विषय सामग्री अति व्यापक होती है। इसे किसी सीमा में बाँधा नहीं जा सकता, परन्तु संकुचित अर्थ में इसकी विषय-सामग्री और पाठ्यचर्चा सीमित होती है।, परन्तु दोनों में ही यह व्यक्ति और समाज दोनों के विकास में सहायक होती है।
- शिक्षा के स्वरूप का निर्धारण उस समाज के धर्म-दर्शन, उसकी संरचना, संस्कृति, शासनन्त... अर्थतन्त्र और वैज्ञानिक पद्धति आदि पर निर्भर करता है।

शिक्षा का कार्य ऐसे मानवों का सृजन करना है जो एकीकृत होकर समाज का विकास करें। हमने परिष्कारों और डिग्रीयों को बुद्धि को मापक बना लिया है और ऐसे चालक मन विकसित कर दिये हैं जो मानवीय समस्याओं से दूर रहते हैं। बुद्धि अनिवार्य का प्रत्यक्षीकरण करने की क्षमता है, क्या प्रस्तुत है और उस क्षमता को अपने आप में तथा दूसरों में जाग्रत करना ही शिक्षा है।

शैक्षिक अनुसंधान

शिक्षा के क्षेत्र में आयी हुई समस्याओं के समाधान के लिए समय-समय शैक्षिक अनुसंधान किये जाते हैं। शिक्षा प्रणाली में गुणवत्ता लाने के लिये नवीन खोजे की जाती है अतः शिक्षा के क्षेत्र में किये गये अनुसंधान ही शैक्षिक अनुसंधान कहलाते हैं।

शैक्षिक अनुसंधान का अर्थ एवं परिभाषा

शिक्षा का मुख्य लक्ष्य बालकों के व्यवहार में विकास एवं परिवर्तन करना है। शिक्षण की समस्याओं तथा बालकों के व्यवहार के विकास सम्बन्धी समस्याओं का अध्ययन करने वाली प्रक्रिया को शैक्षिक अनुसंधान कहते हैं। शिक्षा एक स्वतन्त्र अध्ययन तथा शोध का अनुशासन है। अनुसंधान की प्रक्रिया द्वारा इस अध्ययन क्षेत्र का विकास किया जा सकता है। शैक्षिक अनुसंधान से भौतिक प्रश्नों का उत्तर दिया जा सकता है तथा समस्याओं का समाधान किया जा सकता है। इसके परिणाम स्वरूप नवीन ज्ञान की वृद्धि की जा सकती है। शैक्षिक अनुसंधान अन्य सामाजिक विषयों के अनुसंधान से भिन्न है, क्योंकि अन्य सामाजिक विषयों के अनुसंधानों में नवीन ज्ञान की वृद्धि को ही महत्व दिया जाता है, जबकि शैक्षिक अनुसंधानों में नवीन ज्ञान की वृद्धि के साथ उसकी उपयोगिता भी होनी आवश्यक है, यदि नवीन ज्ञान की वृद्धि के साथ उसकी व्यवहारिक उपयोगिता नहीं है तो उसे शैक्षिक अनुसंधान नहीं कहा जा सकता है। इस प्रकार शैक्षिक प्रमुख मापदण्ड निम्न लिखित है –

- शिक्षा के क्षेत्र में नवीन तथ्यों की खोज नवीन सिद्धान्तों तथा सत्यों का प्रतिपादन करना अर्थात् नवीन ज्ञान में वृद्धि करना।
- नवीन ज्ञान की शिक्षा के क्षेत्र में व्यावहारिक उपयोगिता होनी चाहिए जिससे शिक्षण अभ्यास में सुधार तथा विकास करके उसे प्रभावशाली बनाया जा सके।
- शिक्षा अनुसंधान की समस्या क्षेत्र शिक्षण बालक का विकास करना।
- शिक्षा अनुसंधान की समस्या का स्वरूप इस प्रकार हो जिसका प्रत्यक्षीकरण किया जा सके तभी उसकी उपयोगिता हो सके।

परिभाषाएँ

मुनरो के अनुसार :- “ शिक्षा अनुसंधान का अन्तिम लक्ष्य सिद्धान्तों का प्रतिपादन करना और शिक्षा के क्षेत्र में नवीन प्रक्रियाओं का विकास करना ”।

डब्लू.एम.टैवर्स :- “ शिक्षा अनुसंधान वह प्रक्रिया है जो शैक्षिक परिस्थितियों में व्यवहार विज्ञान का विकास करती है ”।

शिक्षा में शोध की आवश्यकता पर विचार करने हेतु इस अवधारणा को महत्व देना होगा कि शैक्षिक अनुसंधान की अन्य विज्ञानों में अनुसंधान की भाँति शिक्षा सिद्धान्तों तथा विधियों पर आधारित होगा क्योंकि शिक्षा भी एक विषय है लेकिन यह अवधारणा आवश्यक नहीं है। एक विषय के अध्ययन के रूप में शिक्षा में

विज्ञान की अपेक्षा तकनीकी गुणों को अधिक समावेश है और इसीलिए शिक्षा में किसी भी अन्य विज्ञान के उन सभी प्रत्ययों, विधियों और मापनी का प्रयोग किया जा सकता है जो शैक्षिक समस्याओं के अनुसंधान हेतु सहायक हो। एक या अधिक विज्ञान की विधियों का प्रयोग की किसी भी समस्या को शिक्षा में थोपना उचित नहीं है, न ही शैक्षिक अनुसंधान की वृद्धि शिक्षा-सिद्धान्तों एवं विधियों से ही सम्भव है। अतः शिक्षा के अनुसंधान क्षेत्र का निर्धारण करते समय शिक्षा की तकनीकी विशेषताओं को ध्यान अवश्य ही रखा जाना चाहिए।

शिक्षा अनुसंधान में गुणात्मक विकास के लिये सुझाव

शिक्षा अनुसंधान के गुणात्मक विकास के लिए कुछ व्यवहारिक सुझाव अद्योलिखित हैं—

- शोध-कर्ता को इस प्रकार का प्रशिक्षण दिया जाए जिससे उनकी विभिन्न प्रकार की आवश्यकताओं की पूर्ति हो सके। जैसे—शिक्षक, प्रशासन तथा शोध – कर्ता आदि।
- शोध-प्रक्रिया के प्रशिक्षण में शोध-क्रियाओं को शोधकर्ताओं में व्यवहारिक पक्ष से सम्बन्ध-स्थापित करने के कौशल का विकास किया जाए। शोध की उपयोगिता के लिए आव्यूह का विकास किया जाए।
- शोध-कर्ताओं को शोध के सम्पादन के लिए विशिष्टीकरण के प्रशिक्षण का व्यापक आधार प्रदान किया जाए।
- शोध प्रशिक्षण में सामाजिक तथा सांस्कृतिक सन्दर्भ में शोध की व्याख्या करने की क्षमताओं का विकास किया जाए।
- शोध-प्रशिक्षण के नियोजन में वैज्ञानिक तथा तकनीकी विकास के प्रभाव को भी महत्व देना चाहिए।
- शोध प्रशिक्षण के शोध-की प्रकृति तथा वैज्ञानिक प्रक्रिया को समझने पर बल देना चाहिए। शोधकर्ताओं में सर्जनात्मक क्षमताओं का विकास करना चाहिए एवं ज्ञान के प्रति सही दृष्टिकोण विकसित करना चाहिए। शोध निष्कर्ष सदैव सहायता प्रदान करते हैं इन कार्यकर्ताओं को शोध निष्कर्षों की समझ अवश्य होनी चाहिए, तभी इनकी वे समुचित उपयोग कर सकते हैं, परन्तु शोध-कर्ता शोधनिष्कर्षों को नहीं समझते और न ही इनका उपयोग भी समझते हैं। इस लिए शोध कार्य पूर्ण होने के पश्चात विचार गोष्ठी की व्यवस्था की जाए इसमें शोधकर्ताओं तथा विशेषज्ञों को आमंत्रित किया जाए। इसमें शोध के निष्कर्षों का विवेचन किया जाए तथा इसकी उपयोगिता पर चर्चा होनी चाहिए। शोध निष्कर्षों की उपयोगिता के सम्बन्ध में सभी को सन्तुष्ट करना चाहिए। यह भी आवश्यक होता है कि विभिन्न परिस्थितियों पर विचार किया जाए और इन परिस्थितियों में शोध निष्कर्षों के प्रभाव का विवेचन किया जाये। शोध निष्कर्षों की उपयोगिता का विवरण सामान्य रूप से किया जाता है। शोध निष्कर्षों के प्रसार हेतु प्रकाश भी किया जाना चाहिए क्योंकि विचार गोष्ठी से सीमित व्यक्तियों को जानकारी दी जा सकती है। विचार गोष्ठी में जिन पर वाद-विवाद किया जाता है उनसे शोधकर्ताओं को पृष्ठपोषण मिलता है तथा शोध कार्य में और सुधार लाया जा सकता है। इससे शोध क्रियाओं को अधिक सार्थक व उपयोगी बना सकते हैं।
- शोध-प्रशिक्षण में प्रयोगात्मक तथा सेद्धान्तिक विश्लेषण को पर्याप्त महत्व देना चाहिए। सम्प्रेषण कौशलों का समुचित विकास करना चाहिए।
- शोध-कर्ताओं को व्यवहारिक अनुभवों के अवसर प्रदान करना चाहिए जिससे वे अपनी शोध प्रक्रिया का सम्पादन समुचित ढंग से कर सकें। विभिन्न प्रकार के शोध –कार्यों एवं परिस्थितियों का अनुभव प्रदान किया जा सकता है।
- शोध कार्य के लिए सतत् प्रशिक्षण की व्यवस्था करनी चाहिए जिससे उन्हें शोध की नवीन विधियों एवं प्रविधियों की जानकारी दी जा सके।
- शोध-प्रशिक्षण की व्यवस्था व्यापक रूप से की जानी चाहिए जिससे गुणात्मक तथा परिणात्मक शोध की क्षमताओं का विकास किया जा सके। शोध के निष्कर्षों की वैधता का भी ध्यान रखना चाहिए।

निष्कर्ष

शिक्षा के क्षेत्र में नवीनता लाने के लिए समय-समय पर शैक्षिक अनुसंधानों का आधार बनाया जाता है। शिक्षा के क्षेत्र में कार्यकर्ताओं को अधिक सार्थक तथा उपयोगी बना सकते हैं।

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मेवात क्षेत्र के विकास व अपराध नियंत्रण में राजस्थान सरकार की भूमिका

Aabid Akhtar*

सार

प्रस्तुत शोध पत्र मेवात क्षेत्र में विकास व अपराध नियंत्रण में राजस्थान सरकार की भूमिका के अध्ययन से संबंधित है। राज्य के अलवर व भरतपुर जिलों का वह भाग जहां पर मेव जाति बाहुल्य रूप से निवास करती है, यह क्षेत्र आर्थिक, सामाजिक व आधारभूत सुविधा से कॉफी पिछड़ा हुआ है। इस क्षेत्र के विकास हेतु विभिन्न योजनाओं एवं आवश्यकतानुसार वांछित बजट छेत्र को उपलब्ध नहीं हो पाता है, जिसके फलस्वरूप यह छेत्र विकास के पैरामीटर की दृष्टि से अन्य सामान्य क्षेत्रों से पिछड़ा हुआ है। इस शोध पत्र में मेवात क्षेत्र के विकास के लिए राजस्थान सरकार ने कौन- कौन सी योजनाओं का क्रियाव्ययन किया है तथा अपराध नियंत्रण के लिए कौन कौन सी कानून व्यवस्था लागू की है उल्लेख किया गया है जिसे हमे ज्ञात होता है कि वास्तविक स्थिति में मेवात क्षेत्र का किस हद तक विकास हुआ है तथा और क्या- क्या संभावनाएं हो सकती हैं तथा अपराध के नियंत्रण में राजस्थान सरकार किस स्तर तक सफल रही हैं पता लगता है अध्ययन से ज्ञात हो सके ताकि उपयुक्त बुनियादी ढांचे का विकास हो सके तथा ग्रामीण क्षेत्रों में व आस-पास जो भी विकास की संभावनाएं हैं उनकी स्थापना के लिए निजी व सार्वजनिक भागीदारी को आकर्षित किया जा सके।

शब्दकोश: आर्थिक सामाजिक, आधारभूत सुविधा, अपराध नियंत्रण, विकास, बुनियादी ढांचे, निजी व सार्वजनिक भागीदारी।

प्रस्तावना

राज्य के अलवर व भरतपुर जिले का वह भाग जहां पर मेव जाति बाहुल्य रूप से निवास करती है के आर्थिक सामाजिक एवं आधारभूत सुविधाओं की दृष्टि से काफी पिछड़ा हुआ है। क्षेत्र के विकास हेतु राजस्थान सरकार के द्वारा विभिन्न योजनाओं एवं आवश्यकताओं के अनुसार वांछित बजट इस क्षेत्र को उपलब्ध नहीं हो पाता है जिसके फलस्वरूप यह क्षेत्र विकास के पैरामीटर की दृष्टि से अन्य सामान्य क्षेत्रों की तुलना में पिछड़ा हुआ है। राज्य के मेवात क्षेत्र का चिन्हीकरण विस्तृत सर्वेक्षण के आधार पर किया जाकर मेवात क्षेत्र में 2 जिले यथा अलवर व भरतपुर जिले 11 पंचायत समितियां शामिल है राज्य के मेवात क्षेत्र में आर्थिक सामाजिक विकास के साथ साथ ग्रामीण आधारभूत सुविधाएं विकसित करने तथा अपराध नियंत्रण करने के लिए राजस्थान सरकार प्रयासरत है मेवात क्षेत्रीय विकास योजना दिनांक 20/02/1987 से लागू की गई है। राज्य सरकार द्वारा

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समय-समय पर वित्तीय वर्षों में बजट घोषणा जारी की जाती रही है। राज्य के कई क्षेत्र जो अन्य क्षेत्रों की तुलना में पिछड़े हैं ऐसे जनजाति क्षेत्र मगरा डांग गुर्जर बाहुल्य व मेवात क्षेत्र विकास के लिए सरकार द्वारा निरन्तर प्रयास किए जा रहे हैं। प्रस्तुत शोध पत्र मेवात क्षेत्र में कृषि आधारित उद्योगों के भौगोलिक अध्ययन से संबंधित है। मेवात क्षेत्र में कृषि आधारित उद्योग अधिशेष ग्रामीण भागों में बड़े पैमाने पर बेरोजगारी/प्रच्छन्न रोजगार की समस्या को दूर करने में सक्षम है। मेवात क्षेत्र की मुख्य चुनौती यह है कि राजस्थान सरकार अपनी योजनाबद्ध और नीतिगत हस्तक्षेप को प्रभावी ढंग से लागू करके ग्रामीण क्षेत्रों में इसकी सामाजिक-आर्थिक संरचना, कृषि उत्पादन प्रणाली और बुनियादी कृषि विनिर्माण विशेषताओं की पहचान को कम किए बिना एक सर्वांगीण औद्योगिक विकास सुनिश्चित कर सके अलवर एवं भरतपुर जिले का मेवात क्षेत्र ग्रामीण क्षेत्रों और उनके आस-पास कृषि – आधारित उद्योग एक सर्वव्यापी अभिव्यक्ति है जिसमें विभिन्न औद्योगिक, प्रसंस्करण और विनिर्माण गतिविधियों का समावेश कृषि पर आधारित कच्चे माल पर होता है और उन गतिविधियों और सेवाओं को भी शामिल किया जाता है जो कृषि से प्राप्त होती हैं कृषि और उद्योग विकास प्रक्रिया में परस्पर एक दूसरे पर निर्भर होते हैं कृषि आधारित उद्योग आपसी संबंधों के कारण एक –दूसरे के पूरक भी होते हैं। कृषि उद्योग को शक्ति प्रदान करती है। मेवात क्षेत्र के कृषि आधारित उद्योगों के अध्ययन से स्पष्ट है कि वर्ष 2017-18 में कृषि आधारित उद्योगों का 33 प्रतिशत कुल शुद्ध मूल्य संवर्धन के लिए केवल 20 प्रतिशत साझा किया गया।

राजस्थान सरकार की मेवात क्षेत्र के लिए विकास योजना/उद्देश्य

- मेवात क्षेत्र का आर्थिक एवं सामाजिक आधारभूत ढांचागत विकास करना।
- सामुदायिक एवं अन्य आधारभूत भौतिक परिसंपत्ति सृजन।
- श्री योजना में शामिल पांच मूल आधारभूत सुविधाएं यथा ग्राम स्वच्छता एवं स्वच्छ पेयजल चिकित्सा एवं स्वास्थ्य ग्रामीण आंतरिक सड़कें शिक्षा एवं ग्राम में रोशनी की व्यवस्था के कार्यों का प्राथमिकता से संपादन।
- जनसंख्या के आधार पर मेवात ग्रामीण क्षेत्र का चरणबद्ध समग्र विकास।
- मेवात ग्रामीण क्षेत्रीय विकास योजना एवं अन्य विकास योजनाओं में निर्मित परिसंपत्तियों का रखरखाव।
- स्थानीय नागरिकों को रोजगार एवं जीविकोपार्जन हेतु लघु एवं कुटीर उद्योगों की सीपना एवं आवश्यक संसाधनों का विकास।
- शिक्षा चिकित्सा एवं पुरातत्व पर्यावरण संरक्षण आदि से संबंधित कार्य।
- कला संस्कृति एवं पर्यटन विकास।

योजना अंतर्गत कराए जाने वाले कार्यों में सरकार की भूमिका

- **स्वच्छता** :- प्रत्येक गांव साफ सुथरा होगा खुले में शौच से मुक्ति गंदे पानी की व्यवस्थित निकासी एवं निस्तारण नाली निर्माण और उनकी सफाई की व्यवस्था और ठोस एवं तरल कचरा संग्रहण एवं प्रबंधन संसिान एवं सार्वजनिक शौचालयों की व्यवस्था का प्रबंध करने का प्रयास किया जाएगा स्वास्थ्य:- प्रत्येक गांव में वर्ष पर्यंत स्वच्छ पेयजल की उपलब्धता प्रत्येक राजकीय सामुदायिक परिसर में स्वच्छ पेयजल की उपलब्धता फ्लोराइड युक्त पानी खारा पानी वाले क्षेत्र में वाटर ट्रीटमेंट आरो प्लांट की व्यवस्था करना।
- **ग्रामीण कनेक्टिविटी** :- प्रत्येक गांव में सुगत यातायात हेतु आंतरिक सड़कें में नाली राजकीय कार्यालय शिक्षा एवं चिकित्सा केंद्रों तथा धार्मिक स्थलों हेतु शुभम पहुंच मार्ग प्रत्येक गांव को मुख्य सड़कों से जोड़ना।

- **शिक्षा और चिकित्सा सुविधाएं** :- प्रत्येक गांव में छात्र संख्या के अनुपात में शाला भवनों एवं कमरों का निर्माण प्रयोगशालाओं की समुचित व्यवस्था उपकरण एवं केमिकल्स की व्यवस्था चिकित्सा एवं स्वास्थ्य इकाइयों के भवनों का निर्माण शिक्षा एवं चिकित्सा केंद्रों में शौचालय पेयजल एवं आवागमन की सुविधा छात्रों के शारीरिक एवं कौशल विकास हेतु खेल मैदान पुस्तकालय एवं खेलकूद की समुचित व्यवस्था शिक्षा एवं चिकित्सा इकाइयों में विद्युत पंखे फर्नीचर बेड की व्यवस्था चिकित्सा उपकरण एवं दवाइयों की व्यवस्था।
- **ऊर्जा**:- प्रत्येक घर में रोशनी की व्यवस्था राजकीय भवनों शिक्षा एवं चिकित्सा केंद्रों में रोशनी की व्यवस्था गांव के आम रास्तों साधने के धार्मिक स्थलों का नाम चौपालों पर रोशनी की व्यवस्था।

राज्य सरकार की बजट घोषणा के अनुसार मेवात क्षेत्र में शामिल सभी गांवों में इंफ्रास्ट्रक्चर गैप्स की चिन्हीकरण करते हुए भविष्य में आधारभूत सुविधाएं विकसित करने के उद्देश्य से कराए जाने वाले आवश्यक कार्यों को शामिल करते हुए समग्र ग्राम विकास कार्य योजना श्री योजना के दिशा निर्देशानुसार तैयार की जावेगी मेवात क्षेत्र में भविष्य में होने वाली सभी कार्यों की स्वीकृति समग्र ग्राम विकास योजना से ही की जाएगी।

संदर्भ ग्रन्थ सूची

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हरित ग्रह प्रभाव का पर्यावरण पर प्रभाव

डॉ. विक्रम सिंह*

प्रस्तावना

हरित गृह प्रभाव का पर्यावरण पर प्रभाव

वायुमण्डल में गैसों के असन्तुलन से पृथ्वी द्वारा सूर्य की किरणों का अवशोषण अधिक मात्रा में होने लगता है जिसके चलते पृथ्वी तेजी से गर्म होने लगी तथा उच्च तापन जलवायु परिवर्तन हुआ है जो हरित गृह प्रभाव का परिणाम है हरित गृह प्रभाव वह प्रक्रिया है जिसमें पृथ्वी से टकराकर लौटने वाली सूर्य की किरणों को वातावरण में उपस्थित कुछ गैसों से अवशोषित कर लेती है परिणामस्वरूप पृथ्वी के तापमान में बढ़ोत्तरी होती है हरित गृहप्रभावक गैसों में कार्बन डाई ऑक्साइड मीथेन, क्लोरो कार्बन, नाइट्रस ऑक्साइड तथा क्षोभमण्डलीय ओजोन आदि हैं। पर्यावरण में इनकी निरन्तर बढ़तीमात्रा से वैश्विक जलवायु परिवर्तन का खतरा दिनों दिन बढ़ता जा रहा है।

पृथ्वी की सतह का औसत तापमान लगभग 15°C है। हरित गृह प्रभाव के होने पर जो तापमान होता यह उससे करीबन 33°C अधिक है इन गैसों के अभाव में पृथ्वी सतह का अधिकांश भाग तापमान -18°C औसत तापमान पर जमा हुआ होता है जो कि जीवन के लिए उपयुक्त नहीं होता। अतः हरित गृह गैसों का उचित अनुपात होना पर्यावरण के लिए बेहद जरूरी है।

वायुमण्डल भी एक प्राकृतिक कांच के घर की भांति कार्य करता है सूर्य से आने वाली विकिरणों काकुछ भाग वायुमण्डल तथा पृथ्वी की विभिन्न परतों के द्वारा अवशोषित कर लिया जाता है एवं शेष भाग वातावरण में परावर्तित कर दिया जाता है। फलस्वरूप पृथ्वी पर पड़ने वाले विकरणों के द्वारा पृथ्वी गर्म हो जाती है। तथा वायुमण्डलीय हरित गैसों के द्वारा पृथ्वी के तापमान में वृद्धि कर दी जाती है।

शहरीकरण, औद्योगिकीकरण, कोयले पर आधारित बिजली, तापघर कोयला खनन मानव की विलाशतापूर्ण जीवन शैली में शामिल वातानुकूलित रेफ्रिजरेटर, प्रशीतक, परफ्यूम आदि तथा आधुनिक कृषि पर रायनिक खादों का अधिकाधिक प्रयोग धान की खेती के क्षेत्रफल में वृद्धि आदि अनेको कारण हैं जो हरित गृह प्रभाव के लिए जिम्मेदार हैं। कार्बन डाई ऑक्साइड गैस सबसे प्रमुख हरित गृह गैस है जो सामान्यतः जीवाश्म ईंधनों के जलने से उत्सर्जित होती है। यह गैस वातावरण में 05: प्रतिशत प्रति वर्ष की दर से बढ़ रही है। चूंकि वन, कार्बन डाई ऑक्साइड गैस के प्रमुख अवशोषक हैं अतः वन विनाश होने से इस गैस की वातावरण में निरन्तर बढ़ोत्तरी हो रही है।

मीथेन भी एक अत्यन्त महत्वपूर्ण हरित गृह गैस है जो 1: (प्रतिशत) प्रति वर्ष की दर से वातावरण में बढ़ रही है। यह गैस कार्बन डाईऑक्साइड की तुलना में 20 गुना ज्यादा प्रभावी है। धान के खेत, दलहन भूमि तथा अन्य प्रार की नम भूमियों मीथेन गैस के प्रमुख स्रोत हैं। विकसित देशों की तुलना में विकासशील देश मीथेन गैस के उत्सर्जन के लिए ज्यादा उत्तरदायी हैं।

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क्लोरो फ्लोरो कार्बन रसायनों का इस्तेमाल सामान्यतः प्रशीतक प्रेरक तथा ठोस प्लास्टिक भाग के रूप में होता है। यह वातावरण में स्थायी रूप से होते हैं। औद्योगिक एवं विलासितापूर्ण जीवन शैली के फलस्वरूप वातावरण में इनकी मात्रा में निरन्तर वृद्धि हो रही है। विकासशील देशों की तुलना में विकसित देश इन रसायनों का उत्सर्जन अधिक करते हैं। क्लोरोफ्लोरो कार्बन की वातावरण में वृद्धिदर 0.4: (प्रतिशत) प्रति वर्ष है। नाइट्रस ऑक्साइड गैस 0.3 (प्रतिशत) प्रति वर्ष की दर से वातावरण में बढ़ रही है जैव ईंधन जीवाश्म ईंधन तथा रासायनिक खादों का कृषि में अत्यधिक उपयोग इसके उत्सर्जन के प्रमुख कारण है।

क्षोममण्डीय ओजोन भी एक महत्वपूर्ण हरित गृह गैस है जो 0.5: (प्रतिशत) वर्ष की दर से वातावरण में बढ़ रही है। ओजोन का निर्माण सामान्यतः सूर्य के प्रकाश की उपस्थिति में नाइट्रोजन डाईऑक्सीजन तथा हाइड्रोकार्बन की प्रतिक्रिया स्वरूप होता है। ट्राइपलरो मिथाइल सल्फर और पैन्टाफ्लोराइड भी एक गौड हरित गृह गैस है। जिसका उत्सर्जन रक्षा उद्योगों से होता है।

हरित गृह गैसें—स्त्रोत एवं प्रभाव

क्र.सं.	गैस	स्त्रोत	प्रभाव
1	कार्बन डाई ऑक्साइड	ऊर्जा उत्पादन के लिए जीवाश्म ईंधन का दहन (पेट्रोल, कोयला, लकड़ी)	पृथ्वी के तापमान में बढ़ोत्तरी
2	कार्बन मोनोऑक्साइड	ऊर्जा उत्पादन में ईंधन का अधूरा दहन	सांस एवं फेफड़ों की समस्या
3	सल्फर डाई ऑक्साइड	गंधयुक्त ईंधन का दहन	अम्लीय वर्षा
4	नाइट्रोजन ऑक्साइड	भट्टियों में ईंधन का जलना	ताप वृद्धि और श्वास रोग
5	ओजोन	हाइड्रो कार्बन और नाइट्रोजन व ऑक्साइड	ताप वृद्धि और फेफड़ों में क्षति त्वचा कैंसर आदि
6	मीथेन	प्राकृतिक गैस एवं अवशिष्ट पदार्थ	पृथ्वी के तापमान में वृद्धि
7	क्लोरोफ्लोरो कार्बन	औद्योगिक उत्सर्जन	ओजोन क्षरण, ताप में वृद्धि
8	अन्यहाइड्रोकार्बन	औद्योगिक क्रियाओं के दौरान	ताप वृद्धि आँखों में जलन

मानव के विकास के क्रम में चरम तक पहुँचने की अभिलाशा में जलवायु एवं वातावरण को अपने अनुरूप परिवर्तित करना शुरू कर दिया है जिससे उत्पन्न हरित गृह प्रभाव के कारण जलवायु में परिवर्तन हो गये कार्बन डाई ऑक्साइड गैस के कारण वैश्विक तापन का जन्म हुआ और आज परिस्थितियाँ हरित क्रांति के पहले से एक दम विपरीत हो गयी है। इसी के फलस्वरूप कई प्रकार के प्रभाव सामने आये हैं जो इस प्रकार हैं।

- **मानव समाज पर प्रभाव** — वैश्विक तापन के कारण अनेक भागों में तीव्र तूफान आयेंगे, वर्षा एवं मानसून के स्वरूप में भी परिवर्तन होगा, सूखा एवं बाढ़ की स्थितियाँ बनेगी एवं स्थलीय तथा भूगोलिक जलीय व्यवस्था चरमराने लगेगी, जलप्रदुषण की समस्या एवं पेयजल की समस्या भी विकट रूप धारण कर लेगी।
- **कृषि पर प्रभाव** — अनियमित वर्षा से भू-सतह में होने वाले परिवर्तनों के फलस्वरूप रेगिस्तान में अत्याधिक वर्षा तथा अधिक वर्षा वाले क्षेत्रों में सूखा जैसी स्थिति बनेगी जिससे भूमि उपयोग में परिवर्तन होगा, खाद्यान्नों एवं फसलों की उत्पादन दर में अत्याधिक कमी जा जावेगी जिससे खाद्य संकट की समस्या उत्पन्न हो जायेगी।
- **पौधों एवं जन्तुओं पर प्रभाव** — हरित गृह प्रभाव के फलस्वरूप पर्यावरण में जैव विविधता पर प्रतिकूल असर देखने को मिलेगा, क्योंकि वैश्विक तापन के बढ़ने से बहुत सी पादप जातियाँ नये वातावरण में स्थानान्तरित होने में असमर्थ होगी अनेक समुद्री तट एवं आस-पास की वनस्पति एवं जन्तु जगत के अनेक प्राणी विलुप्त हो जायेगे जिससे मछली पालन स्वच्छ जल का प्रबन्धन कृषि एवं पर्यटन जैसी उद्योग भी दुष्प्रभावों से नहीं बचेगे।

पृथ्वी के तापमान में अधिकता हो जाने के कारण एक ओर जहाँ अनेक प्रकार के पादप रोगों एवं नाशकीटों की संख्या में बढ़त होगी तो दूसरी ओर खरपतवार तथा अनावश्यक पौधों की भरमार रहेगी, पादपों की वृद्धि दर तीव्र हो जायेगी, प्रकाश संश्लेषण की दर में भी वृद्धि हो जायेगी।

हरित गृह प्रभाव से उत्पन्न वैश्विक तापन से जलवायु परिवर्तन एवं गम्भीर वैश्विक समस्या बन गई है जिससे सम्पूर्ण विश्व में उथल पुथल हो जाएगी तथा अनेक द्वीपों का अस्तित्व समाप्त हो जाएगा, इसका मानव जीवन पर विपरीत प्रभाव पड़ेगा। प्राकृतिक अपदाओं जैसे सूखा, बाढ़, सुनामी आदि की बारम्बारता में बढ़ोत्तरी होगी फसलों की उत्पादकता में वृद्धि, कीटनाशकों खरपतवार नाशकों तथा रासायनिक खादों पर निर्भरत बढ़ेगी जिससे न केवल पर्यावरण ही प्रदूषित होगा अपितु विशेषतः विकाशील देशों में आर्थिक दृष्टिकोण से उथल पुथल मच जायेगी इन दुष्प्रभावों को ध्यान में रखते हुए वर्तमान समय की यह महती आवश्यकता है कि हरित गृह प्रभावक गैसों के वैश्विक ताप वृद्धि पर प्रभावी नियंत्रण हो सके और जलवायु के सम्भावित खतरों से बचा जा सके।



SAVING AND INVESTMENT BEHAVIOUR OF SALARIED PERSONS

Dr. Chandra Prakash Kulshreshtha*

ABSTRACT

Education increases investor's knowledge about regulating the family expenditure and access to family planning and budget. Difference in education between various investment pattern defined by age, connubial status, area, educational qualification, occupation etc. is continuously observed. The lack of educational opportunities for investor (particularly girl) is contrary to Composition 10 of the CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women) which states that government should take over all applicable way towards the elimination of any stereotype generalities in all the forms of education. The Indians inculcate a certain good habits from childhood onwards one among there good habit is saving culture. The practice of saving is develop from childhood onwards for both manly & womanish kiddies and also government also encouraged the saving culture through offering attractive interest rate for the deposits invested by the various member of the income group. It also covered different chops for different strata of the society viz., for agriculturist "Kisan Vikas Patra" was introduced by congress government lead by Mrs. Indira Gandhi, former Prime Minister of India. Contemporaneously her government introduced National Savings Schemes, Postal Savings Schemes and Insurance Schemes for contestant from government workers and workers from private sector. The attractive interest rates motivated the common people to invest in these bonds as the good savings for their children's future. The recent changes passed in political script have drastically affected the savings habit in India. The preface of LPG (Liberlisation, Privatisation & Globalisation) in India for the consumers to spend further on purchase of durable goods, thing goods and luxury goods. In the name complication in the life consumers are stated comparing their life style with the crème subcaste of the society. The present study becomes largely essential to know the Savings and Investment Behaviour of Salaried Persons and to find out the various factors affecting the investment behaviour of salaried people.

KEYWORDS: Investment, Saving, Income, Government, Bonds, Deposits, Employment, Earnings.

Introduction

The low income group and middle income group of the society also coping the luxury particulars under advanced purchasing schemes and loan schemes, which are beyond their income earning capacity. Before completion of the investiture period, they find delicate to repay the loan and incurred big loss, which regulates to recover huge interest and seize the goods product in the middle. The new LPG policy substantially fastening the inculcate American culture in India, where American earns and spends further than the earnings they don't exercise savings culture from the childhood onwards. Western culture is encouraged savings habit by the present government because the government of India itself is in the clutches of commercial titans. They also reduce the interest rate for the bank savings, postal savings & kisan vikaspatra. The preface of ATM cards,

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credit cards and debit cards are substantially converting the consumers to buy beyond their income earning capacity indeed the collapse in American economy affected a good maturity of the states but India is luckily saved because of the saving policy introduced by Mrs. Indira Gandhi's government at this junctures. The working people have a fixed source of income and supplement by a fresh income from other sources. They invest with assumed monthly income as they're regular savors. The investment should give safety, liquidity and profitability. Hence, in order to get all these effects, the working people have to decide to fit, the portfolio which will suit to them. They by considering all the different types of investment portfolio available can suppose of channelizing the excess for their own benefit as well as for the growth of country's economy. It's emphasized to study the awareness and need of studying savings and investment behaviour among the citizen of India in general and particular to salaried class.

Saving – Conceptual Phenomena

Savings is the portion of income not spent on current expenditure. That is, savings is the difference between income and consumption. Money should be saved to pay for unanticipated events or extremities as no one knows what will be in the future. An auto or a bike of an existent may breakdown, some ménage appliances could stop performing, or a medical exigency could do. So, without savings, unanticipated events can come large fiscal burdens. Thus, savings helps an individual or family to be financially secure. Occasionally, money from savings and investments can also help to buy precious particulars that are too expensive to buy with yearly income like buying a new camera, copping an auto or paying for a holiday. The investment is the strategy of profitable growth as increase in the savings help finance the adding investment, which in turn increases savings. This process continues till savings and investments rate to income would get stabilized and there would be steady and sustained increase in public income and profitable weal. Thus, savings is the crucial factor to induce investment and profitable development. In every ménage, the fiscal stability and substance are given by a steady flux of recreating income and part of the income so earned could be saved. India has the character of being a country generating a veritably high rate of domestic savings. Around 27 per cent of our GDP is retained by way of savings every time. The bulk of the savings are done by individualities and homes. Industrialists and businessmen particularly in the large and medium sector need huge capital for their productive enterprises.

Investment – The Turning Aspect

The word "investment" has been used by numerous in different ways. According to the Oxford Dictionary, "investment is an asset or item that's bought with the stopgap that it'll induce income or appreciate in the future". Cambridge dictionary states investment as "the action or process of investing money for profit". Graham, Benjamin and David Dodd in their book "Security Analysis and Portfolio Management" defined investment as "putting money into commodity with the anticipation of gain within an anticipated period of time". Grounded on these delineations, it's understood that investments are means that can be converted into cash for securing one's future and not for immediate consumption. Investments are anticipated to induce reasonable returns during their holding period. For a person advancing money to another awaiting some return out of it's an investment for a return. Purchasing shares of a company, bullion or real estate for the purpose of price appreciation as well as copping an insurance plan or pension plan is also an investment for a person. Hence, it's clear that investment is a commitment of finances for earning fresh income. Simply, investment is the immolation of certain money at present value in expectation of a price in the future. However, the return will be commensurable with threat that investor assumes, If an investment is duly accepted. In the history, investment has been an exertion confined to the rich and business class people due to the fact that vacuity of finances in excess of charges is a pre-requisite to deployment of finances. Moment, investment has come a ménage word and is veritably popular with people from all walks of life. An investor before making investment should assay and make a check and assay all investment opportunities and only also he she should decide which investment option will be suitable in terms of his/ her individual conditions and pretensions. Investments generally involve in real means which are palpable, material effects similar as land, structures and gold, tableware etc. and also involves in fiscal means which are pieces of paper representing a direct claim to real means held by someone differently. These pieces of paper represent shares, debentures, government bonds, collective finances, bank deposits, insurance plans, post office savings, debt or equity commitments or stock instruments.

Savings and Investments Options in India

The part of domestic savings and investments is veritably dynamic in promoting profitable growth of India. In India domestic savings appear from three top sectors, videlicet(i) ménage sector(ii) private sector(iii) public sector. The ménage savings constitute the biggest member of aggregate savings in India. The ménage savings that involve non-commercial realities are distributed into two types, savings in fiscal means and physical parcels. Household savings comprise life insurance programs, pension finances and provident finances, deposits with banks and non-banking financial institutions and other types of fiscal service providers. In India there are a lot of investment avenues available. Investments in India are astronomically classified into five orders i.e. Equity, Debt, Real Estate, Goods and eclectic.

- **Equity:** Equity is one of the most risky areas. But, at the same time this is also a place where an investor can earn high rates of returns that will push up the returns of the entire portfolio. There's a need for the investor to separate the enterprise from the investment.
- **Debt:** Debt is a route that utmost people will know and have the necessary experience of. There's a wide range of debt instruments that are present from bank fixed deposits to company fixed deposits. Debt is simple as the investor will earn at a fixed chance of the investment, which will also be returned to the investor at the time of maturity or redemption of the investment.
- **Mutual Fund:** this is an arising area for investment and there's a large variety of schemes in the request to suit the conditions of a large number of people. In finance, in general, one can suppose of equity as power in any asset after all debts associated with that asset are paid off. For illustration, an auto or house with no outstanding debt is considered the proprietor's equity because he or she can readily vend the item for cash. Stocks are equity because they represent power in a company.
- **Commercial Debenture:** Commercial debentures are typically backed by the character and general creditworthiness of the issuing company. It's a type of debt instrument that isn't covered by the security of physical means or collateral. Debentures are a system of raising credit for the company and although the money therefore raised are considered a part of the company's capital structure; it isn't part of the share capital.
- **Fixed Deposits:** Fixed Deposits is the quantum put by the investors with Banks as deposits, which are also appertained to as term deposits. Minimal investment period for fixed deposit with bank is 30 days. Deposits in banks are veritably safe because of the regulations of RBI(Reserve Bank of India) and the guarantee handed by the deposit insurance scheme. The interest rate on fixed deposits varies with term of the deposits. Bank deposits enjoy exceptionally high liquidity. Loans can be raised against bank deposits.
- **Post Office Savings:** Post Office Monthly Income Scheme is a low-threat saving instrument, which can be profited through any Post Office. The interest rate on deposits is slightly advanced than banks. The interest is calculated partial monthly and paid yearly.
- **Life Insurance Policies:** Insurance companies offer numerous investment schemes to investors. These schemes promote savings and also give insurance cover. LIC(Life Insurance Corporation) is the largest life insurance company in India.
- **Public Provident Fund (PPF):** PPF is a long-term savings instrument with a maturity of 15 times. A PPF account can be opened through a nationalized bank at any time during the time and is open each through the time for depositing money. Tax benefits can be profited for the quantum invested and interest accrued is duty-free. A pullout is admissible every time from the seventh fiscal time of the date of opening of the account.

The Saving – Investment Analysis of Salaried Person's in India

An study has been presented based on the opinion obtained from 600 respondents from different cities. The opinion of the respondents has been obtained through questionnaire comprising the personal and study factors to various objectives of this study. All data obtained were coded and Statistical Package for Social Science (SPSS 16.0 VERSION) was used to analyze the data. An attempt has been made to examine the socio-economic impact of salaried people investment behavior, in selected cities 600 respondents were selected from 193 public sectors and 407 private sectors for this study. The respondents invested on the savings and investment for bring social status, family welfare, income generation, giving loan to others, income generation, market potential, financial

assistance, promotion of savings and economic independence. A significant relationship is found in the level of satisfaction and gender, age, marital status, residential area, nature of dwelling, educational qualification, family type, family size, occupation, salary and way of investment etc., However, frequent changes in government affects the interest rate for savings, frequent price fluctuation affects the investment behavior, exploitation by the real estate promoters, lack of knowledge about mutual fund/shares, impact of global economy, lack of protection investment in private chit funds, compulsion of friends & relatives for investment in insurance business, lack of knowledge about ombudsman/IRDA/SEBI, high colletality in commodity market, sudden price fluctuation affects savings in gold/silver, threat of natural calamities for birds and animal farm investment, lack of market information are the problems stated by the salaried persons investing on savings and investment. The respondent suggests certain measures to overcome these problems for the effective investment of savings and investment.

Conclusion

The living standard of the people has been increased day by day. So the people who receive regular monthly income have started realizing the importance of savings. They started deposit their income in fixed deposits, insurance policies, provident funds, gold & silver etc. The major fact of selecting the investment is due to security and safety. We can come to know this through the study undertaken with the most of the people. Most of the salaried people to invest their savings for children's education, marriage and to meeting other life goals. There are so many opportunities to increase the savings and investment habits of salaried class people at Erode. Most of the respondents are not willing to invest in risky investment. Mainly, majority of the respondent are not interested in investing their savings in UTI, mutual fund, capital markets and private finance company, which are the latest investment plans and therefore the government should take appropriate steps to persuade investor measures to invest in up to schemes. The analysis has made an attempt to analyse the savings and investment behavior of salaried class investors. It is believed that the people will analyse the safest mode of savings and investment. This research identified the problem faced by the investors and the impending problems could be solved in the right way.

Suggestions

- The researcher has given some of the suggestions for having an effective investment pattern. The respondents also gave their opinion regarding improvement of investment pattern. The researcher has given some valuable suggestions which may be applicable to all the salaried people investors.
- Female investors are being encouraged to invest more in various financial products.
- Government has to open more avenues of investment to have a wider choice for the investors to construct their investment portfolio.
- Creating investment awareness programs will help the investors to come to know the trend in the market so that they can unproductive investments.
- Today there so many savings scheme options in the market that encourage people with clever ideas to save their money.
- The saving mode must offer very attractive schemes and attractive returns to encourage the savings habits of people.
- Government has to take up the investor's education programs regarding pros and cons of investment avenues to help them to earn maximum return on their investments with minimum risk.
- Investment is a commitment of a salaried person's funds that will generate income in future in the form of interest, dividends, rent, premium, pension benefits or appreciation of the value of their principle capital. In an economic sense, a most of the investments of financial assets are transferred from one person to another.

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E-BANKING AND LEVEL OF CUSTOMER SATISFACTION

Dr. Pankaj Pareek*

ABSTRACT

Indian banking system is still pre-dominated by public sector banks while State Bank of India and its associates hold a significant share in banking business in India. In view of the global business changes, State Bank of India has also introduced revolutionary fiscal and credit instruments in the environment of globalization and profitable liberalization. The drastic enhancement in technology in delivery of services similar as wider use of credit- cum- disbenefit card, credit card, smart card, virtual banking, E-Banking, ATM, electronic payment system, etc. were introduced by SBI to face the competition in banking sector in India. The globalization and particularly entry of private and foreign banks has drastically bettered the outreach, availability and quality of banking services in India. SBI and its associates are no longer far behind as compared to the private and foreign banks as far as delivery of banking services is concerned. The present study has tried to examine the impact of globalization on banking services in India particularly State Bank of India. E-banking is now a global miracle. It's a precious and influential tool for heavy development, supporting growth, promoting invention and enhancing competitiveness. A physically important banking assiduity is an essential in every country and can have a major affect in supporting profitable development through competent fiscal services. It has had huge impact on the banking assiduity. Banks bear developing creative results of how to make full use of the new technology and how to give their customers with high online service quality. When lacking face to face commerce banks must increase the educated online service quality among customers in order to attain and sustain competitive advantages and client connections.

KEYWORDS: Banking, Information, Technology, Services, Promoting, Globalization, Competitiveness.

Introduction

Today's banking takes place decreasingly online, fiscal institutions deliver their services via various electronic channels and the significance of a traditional branch network has declined. The tremendous advances in technology and the aggressive infusion of information technology had brought in a paradigm shift in banking operations. Technology has come a decreasingly vital element in the competitive geography of the fiscal service assiduity. The recent developments have created a completely new service conception and service terrain. Technology has changed the veritably nature of selling and buying fiscal services. One of the most abecedarian changes in the banking assiduity has been the consumer movement from traditional branch banking to more stand- alone banking. In other words, a move towards using electronic delivery channels similar as the Internet, telephone and mobile phones in private banking. Internet banking in this study is defined as an Internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments. Thus banks' Web spots that offer only information on their runners without possibility to do any deals aren't qualified as Internet banking services. When bank labor force or workers are offering their services

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to the customers they must bear with good manner, their face should be smiley sign, talking manner, harkening etc. all exertion of the bank workers always affect client satisfaction. Once Emerson, the notorious author has written if you want a friend be a friend. He has written the veritably true and natural conception in this brief statement. This exploration will go to help in assessing the position of client satisfaction in E-Banking installation handed by the Banks. We'll also bandy how this exploration could help in perfecting the same.

E-Banking: The Backbone of Today's Banking

E-Banking is the rearmost in the series of technological prodigies of the recent history. ATMs, Tele-Banking, Internet Banking, Credit Cards and Debit Cards have surfaced as effective delivery channels for traditional banking products. Banks know that the Internet opens up new midairs for them and moves them from original to global borders. IB refers to systems that enable bank customers to get access to their accounts and general information on bank products and services through the use of bank's website, without the intervention or vexation of transferring letters, faxes, original autographs and telephone documentations. It's the types of services through which bank customers can request information and carry out most retail banking services similar as balance reporting, inter regard transfers, bill- payment, etc., via telecommunication network without leaving their home association. It provides universal connection from any position worldwide and is widely accessible from any internet linked computer. Information technology developments in the banking sector have sped up communication and deals for customers. It's vital to extend this banking point to customers for maximizing the advantages for both customers and service providers. Internet is the cheapest delivery channel for banking products as it allows the reality to reduce their branch networks and reduce the number of service staff. The navigability of the website is a veritably important part of IB because it can come one of the biggest competitive advantages of a fiscal reality. Bankers consider 'minimizes vexation', 'minimizes cost of deals' and 'time saving' to be important benefits and 'chances of government access', 'chances of fraud' and 'lack of information security' to be vital pitfalls associated with electronic banking. Due to increase in technology operation the banking sector's performance increases day by day. E-Banking is getting the necessary part of modern day banking services. Internet has led to a vast revolution in the world's entire communicational systems. Banking has also been serving from dispatches technology and isn't an exception to this rule and has joined the period of global dispatches. By taking a regard at adding figures of growth rate and eventuality capacities of banks for an optimized operation of Internet, we will be informed of the performance and goods of Internet banking. Customers' prospects and competitions between institutes as well as high costs have forced the banking system towards operation of internet. Furnishing new banking services including internet banking provides the customers with the possibility of reduced costs and categorization of handed services. It's also anticipated that the emergence of internet banking is suitable to produce and maintain a close relation between banks and their customers which can eventually lead to client satisfaction which itself provides the banks with multitudinous contributions. most of users who apply internet banking including youths, educated people, scholars and business dealers haven't been laboriously using internet banking services and that there's a significant relation between demographic variables and internet banking in a way that internet banking is securing their accounts and information and has led to magnet of client satisfaction and has also reduced the times of physical presence at banks.

E-Banking in India

In India e-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s there has been launch of non branch banking services. The good old primer systems on which Indian Banking depended upon for centuries feel to have no place Today. The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC Bank followed with internet banking services in 1999 and several enterprises have been taken. Government of India as well as the Reserve Bank to grease the development of E-banking As numerous as around 13 of account holders in the country are using the Internet for banking deals, while branch banking has fallen by a full 15 chance points, according to a report by global operation consultancy McKinsey & Company. The Reserve Bank is covering and reviewing the legal and other conditions of e-banking on a nonstop base to insure that E-banking would develop on sound lines and e-banking related challenges would not pose a trouble to fiscal stability. To manage with the pressure of growing competition, Indian marketable banks have espoused several enterprises and E-banking is one of them. The competition has been especially tough for the public sector banks, as the recently established private sector and foreign banks

are leaders in the relinquishment of E-banking. The three broad installations that E-banking offers are (A) Convenience-complete you're banking at your convenience in the comfort of your home. (B) No further questions there are any ranges at an online bank. (C) 24x7 service- bank online services are handed 24 hours a day, 7 days a week and 52 weeks a time. To sustain in the growing competition, marketable banks in India have espoused several enterprise to ameliorate banking services and to gain competitive advantage. The many of the enterprise taken by Indian banks for internet banking are mentioned below

- Bank of India lately launched its card-less cash pullout service. This installation helps customers to anyone using Internet banking or by using ATM, with the help of receiver's mobile number.
- The Business Transformation Program is being enforced by the Bank of Baroda which will give its client convenience banking on a 24 X 7 base in India and abroad with integrated delivery channels like, Internet, Phone, Mobile, and others.
- A number of Indian banks have enforced Online Tax Accounting System(OLTAS) for collection of levies on behalf of Central Board of Direct levies, Government of India.
- ICICI bank launched 24x7 electronic branches, which is a one- stop shop for all banking deals. It offers installations similar as cheque deposit machine and an electronic pavilion through which customers can be penetrated internet banking services. ICICI Bank has also introduced E-Locker for its customers. It's a virtual locker, which can be penetrated through ICICI internet banking which facilitates client to store soft dupe of their important documents safely similar as legal documents, agreements, programs and various important instruments. ICICI bank is offering various gifts to customers for launch to use internet banking for the first time
- The banks are making their presence on social media like Facebook and Twitter for targeting huge client base as well as implicit customers, there will be round the- timepiece tweets and commentary on the banks' products and services. After launching accounts on Facebook and You tube, SBI took one further step on the social media by launching a twitter handle. Enterprise taken by Indian banks for E- Banking
- Bank of India lately launched its card-less cash pullout service. This installation helps customers to anyone using Internet banking or by using ATM, with the help of receiver's mobile number.
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- The banks are making their presence on social media like Facebook and Twitter for targeting huge client base as well as implicit customers; there will be round the- timepiece tweets and commentary on the banks' products and services. After launching accounts on Facebook and You tube, SBI took one further step on the social media by launching a twitter handle.

Some of the services which are available now days through E-Banking are:

- **Mobile Banking:** Mobile banking is a service handed by a bank or other fiscal institutions that allows its customers to conduct a range of fiscal deals ever using a mobile device similar as a mobile phone or tablet, and using software, generally called an app, handed by the fiscal institution for the purpose. Mobile banking is generally available on a 24- hour base. Some fiscal institutions have restrictions on which accounts may be penetrated through mobile banking, as well as a limit on the quantum that can be transacted.
- **RTGS:** RTGS (Real Time Gross agreement) is a fund transfer system used to transfer plutocrat from one bank to another. This gross base transfer is a real time transfer system. This system can performs for large value of sale, minimal quantum can be transferred is Rs. 2,000. There's no maximum quantum limit for this sale.

- **NEFT:** NEFT (National Electronic Fund Transfer) is an online public-wide fund transfer system supported by RBI. It's used by an individual, firm and commercial to transfer payment as electronically. NEFT is used for small and medium quantum transfer between banks and accounts. No minimal quantum limit for NEFT.

The emergence of the Internet has had a significant impact on the prolixity of electronic banking. With the help of the Internet, banking is no longer bound to time or terrain. Consumers have fairly easy access to their accounts 24 hours. It offers lower waiting time and further convenience as compared to the traditional banking system and significantly lowers the cost structure than traditional delivery channels. It also reduces the time and place limitation and it provides various benefits to consumers so that they feel accessible while doing banking conditioning. Information Technology has helped in adding the speed and effectiveness of banking operations by easing the emergence of innovative products and new delivery channels. The part of the Reserve Bank as the motorist of technology enterprise in the banking sector assumes lesser significance given the challenges posed by rapid-fire advancements in technology. The Reserve Bank of India has played important part in perpetration of information.

E-Banking and Customer Satisfaction

The emergence of the internet has significant impact on the prolixity of electronic banking. With the help of the internet, banking is no longer bound to time or geographical boundary. Consumers have fairly easy access to their accounts 24 hours. Thus, Internet banking provides numerous benefits to both banks and their customers. One advantage of banks going online is the implicit savings in the cost of maintaining a traditional branch network while internet banking is extremely salutary to customers because of the savings in costs, time and space, its quick response to complaints, and delivery of bettered services. Banks have extended e- banking services and assured effective delivery of banking services. The ATMs, automatic updation of passbook, mobile banking, SMS cautions on bank deals etc have bettered the outreach and availability of banking services. The bank customers are serving e-banking services through use of ATMs, automatic passbook updation machine and mobile banking substantially for pullout of plutocrat, balance enquiry, NEFT/ RTGS, bill payment and on line purchasing. Maturity of repliers was set up satisfied with the vacuity of ATMs, performing of ATMs currency notes in ATM and security guards. They also find the services of banks as speedy, accurate and prompt due to preface of e- banking services. Overall, maturity of bank customers rated the banking services as good and superior.

Conclusion

Electronic banking services, whether delivered online or through other mechanisms, have spread snappily in recent times. The trouble of new entrants has led numerous banks to offer E-finance ranging from introductory to completely integrated internet services. The Indian banking sector is faced with multiple and concurrent challenges similar as increased competition, rising client prospects, and dwindling client fidelity. The multitudinous challenges faced by banks similar as adding competition, pressure on spreads, and systemic changes to align with transnational norms have needed re-evaluation of strategies and processes in order to remain competitive in this dynamic terrain. The inviting maturity of the repliers were set up of the view that quality of products of public sector banks has bettered with the entry of private banks. They were of the view that all banks are controlled and regulated by RBI. Still In the changing business terrain, banks have to come effective, effective and competitive. They've to concentrate on the factors like profitability, exposure to out- balance distance conditioning, quality of staff and functional threat, since these factors are directly linked to the banks ' performance in India. The banks are also needed to mileage the maximum returns from the productive openings of liberalization. There should be constant and continual upgradation of technology in the Banks, serving both the client and the bank. Banks may enter into cooperation among themselves for reaping maximum benefits, through consultations and collaboration with reputed IT companies.

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INFLUENCING FACTORS OF JOB SATISFACTION IN IT INDUSTRIES IN CHENNAI: AN ANALYSIS

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ABSTRACT

This study aims to identify to evaluate the factors influencing the job satisfaction of the employees who are working in the Information Technology (IT) industry. This company develops software, provides computer assistance, networking, installation, and works with other nations like the USA and others. According to this survey's study of 385 employees in the IT sector in Chennai, the results were divided into five categories based on pay and benefits, organisational climate, autonomy, work environment, and job engagement. The exploratory factor analysis approach has been used by the researchers to evaluate the factors affecting work satisfaction. According to the study's findings, employee satisfaction has influenced the creation and use of practical strategies for enhancing employee happiness, ensuring a stress-free workplace, and fostering future productivity.

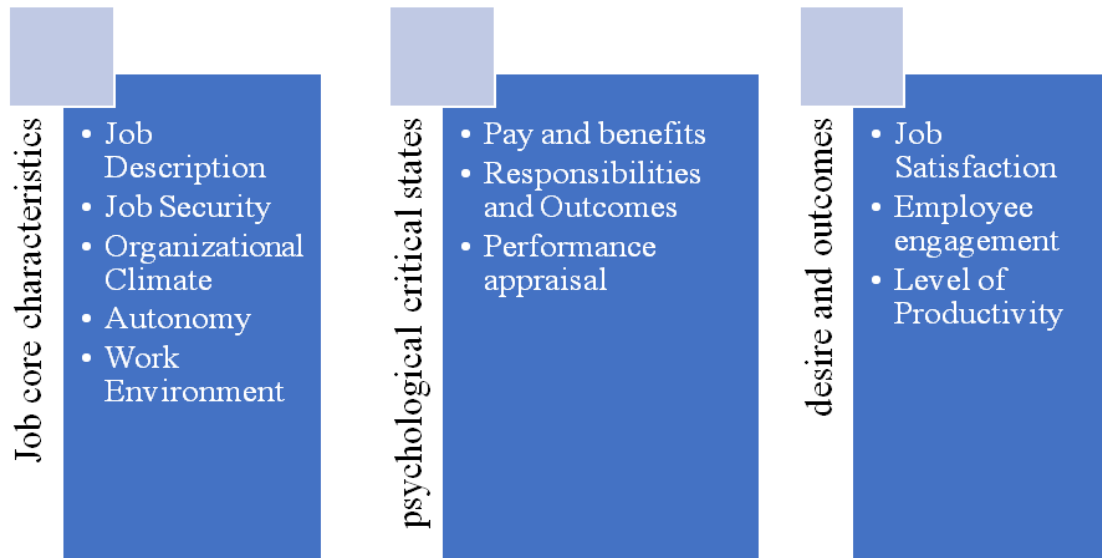
KEYWORDS: *Job Satisfaction, Factor Influencing, Fringe Benefits, Organizational Policies.*

Introduction

To build and sustain a healthy and welcoming work environment, the business climate is becoming more and more important for organisational growth and performance in the current circumstances (Argyle, M. 1989). Workers might be considered one of the resources in this context of competitive advantage. Also, job happiness has an impact on an employee's general quality of life since when an individual works in a positive frame of mind, output inevitably rises. An employee who is really satisfied has greater overall well-being, both physical and mental. If an individual feels that they are working harder than other members of the department but are receiving less compensation while the working conditions are difficult for them, they may become unhappy and have a bad attitude towards their job, the supervisor, and their co-workers (Carsten, J. M., & Spector, P. E. 1987).

Many theories exist that relate to job satisfaction, including those by Frederick Herzberg, the attitudinal method, the work motivation model, and others that show how human needs are met. Theoretical framework for employee satisfaction has been developed by the researcher (Clark, A. E. (1997).

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Figure 1: Theoretical Model of Job Satisfaction

According to the model, a wide range of factors influence work satisfaction. Many studies have been conducted to pinpoint some of the variables that affect employee happiness. These studies demonstrate a strong relationship between a few characteristics and work happiness. Wages and compensation have a substantial impact on job satisfaction. The primary requirement of human life is money (Bin Shmailan, A.S., 2016). Money also satisfies the Maslow's hierarchy's basic requirements. Second, a lot of employees think that having money demonstrates how much management values employees (Brenninger, H.-J., 2011). Thirdly, since a bigger salary is seen as a mark of success. Non-monetary advantages may also be significant, although they have less of an impact on workers (Brenninger, H.-J., 2015). Employees often want a wage system that is clear, fair, and commensurate with their standards (Riga, Latvia. Ingaldi, M., and Dziuba, S.T., 2016).

The promotion that follows demonstrates an employee's importance to the company, which is very motivating. This is especially true for high-level positions (Judge, T. A., et al 2001). As the employee regards promotion as the ultimate goal of his professional objectives, the employees will be pleased when it happens (Kaliski, B.S., 2007). Hence, promotions result in positive improvements like more income, less oversight and monitoring, greater flexibility, challenging job assignments, increased responsibility, prestige, etc (Kelidbari 2011). When a company promotes an employee and gives them a pay raise, this form of bonus may also please the employee, making them feel more satisfied (Mosadegh Rad, A.M., Yarmohammadian, M.H., 2006).

The third point is that organisational structure and policies have a substantial influence on employee work satisfaction (Nieciejewska, M., 2017). An authoritarian, highly authoritative organisation irritates the workforce compared to one that is more democratic and open in character (S. H. Lease). Organizational policies also influence how people act within organisations. People may have positive or negative feelings about the firm as a result of these restrictions. Liberal and egalitarian policies often lead to greater work satisfaction. Strict regulations may lead to unhappiness among employees owing to unfair treatment and potential feelings of restriction (A. H. Feinstein and D. Vondrasek). Hence, democratic organisational structures with rational and liberal policies are associated with high work satisfaction. Additionally, in today's world, job stress has become a widespread phenomenon that manifests itself in different ways in every workplace, and employees are typically working longer hours as a result of the increased responsibility that forces them to exert themselves even harder in order to meet the higher expectations for their work performance and how job stress tends to affect employees' performance (A. F. Sirin 2009).

Additionally, participative management emphasises giving employees the tools they need to realise their own and the organization's goals. Due to the acknowledgement of employee opinion and concept, it is seen to be more effective than a vertical organisational structure (A. Siddiq et al., 2016). A participative management approach offers all employees the option to contribute to workplace rules and choices that achieve corporate objectives while promoting productivity and job happiness (A. A. Sohag 2012). Several variables influence an employee's decision to remain with the company and their level of work satisfaction. This study indicates the various factors influencing to the job satisfaction in IT industries in Chennai district.

Objectives of the Study

- To identify the influencing factors of job satisfaction from the employee.
- To study the significant of job satisfaction among the employees in Information Technology (IT) industries at Chennai.

Methodology

The study uses a combination of data from primary and secondary sources. It is hence descriptive in nature. Hence, 385 IT personnel make up the sample size. The statistics were gathered from several Chennai-area IT industries. In order to get a representative sample size in the Chennai district, the researcher has employed the random sampling approach.

Demographics Profile of the Respondents

In order to determine if the participants in a given study are a true representation of the intended population for generalisation purposes, identifying details about the people being studied is required. As independent variables in the study design, demographics or research participant characteristics are often presented in the methods portion of the research report.

Table 1: Personal Background of the Respondents

Sl. No	Personal Background	Particulars	Percentage
1	Gender	Male	69.4
		Female	30.6
		Total	100.0
2	Age	Below 25	5.4
		25-35	36.0
		35-45	34.8
		45-55	10.8
		Above 55	13.0
		Total	100.0
3	Marital Status	Single	53
		Married	41
		Widow / Widower	6
		Total	100
4	Educational Status	Graduation	36
		Post Graduation	25
		PG with additional Certification	84
		IIT / IIM	14
		Professional Qualification	2
		Total	100.0
5	Designation	Jr. Executive	4.7
		Sr. Executive	77.3
		HR Department	3.7
		Marketing Department	11.7
		Finance Department	2.6
		Total	100.0
6	Family type	Joint Family	75.0
		Nuclear Family	25.0
		Total	100.0

7	Income level	Rs.10000 - Rs.20000	7.0
		Rs.20000 - Rs.30000	16.8
		Rs.30000 - Rs.40000	42.9
		Rs.40000 - Rs.50000	14.2
		Above Rs.50000	18.1
		Total	100.0

Data: Primary Source

Table - 1 shows that 69.4 percent of the respondents are male and 30.6 percent are female in the IIT sectors in Chennai. Table 1 confirms that 5.4 percent of people are working under 25 age, 35 percent in the IT sectors are 25 to 35 years old category, 35.8 percent of employees are from 35 to 45 age, 9.8 percent of the respondents come under the category of 45-55 ages, 14 percent of the employees come under the category of above 55. The majority of the respondents are between the age limit of 35 to 45 people are working under the IT sectors.

The Table - 1 shows that 53 percent of the respondents are married. And the rest of the respondents are unmarried.

Every person must complete their education. Everyone must prioritise saving themselves at some point in their lives. Table clearly states that 36 percent of the respondents are graduate, 25 percent of the respondents are up to PG, 84 percent of the respondents are PG with certification course, 14 percent of them are IIM / IIT and 2 percent of them are professional degree qualification. Hence it can be concluded that majority of the respondents are PG with certification course.

Table clearly states that 4.7 percent of the respondents are junior executive, 77.3 percent of the respondents are senior executive, 3.7 percent of the respondents are HR department. Hence it can be concluded that majority of the respondents are Senior executive

Family is the fundamental source of connection for each individual and provides socialisation, caring, and human socialisation to their offspring. Employees have been divided into two groups by the researcher: nuclear families and joint families. The majority of respondents roughly 75% live in joint families, while the remaining 25% are from nuclear families. This demonstrates unequivocally how closely connected to employees the combined family and the significance of familial solidarity.

Table - 1 portrays that about 41.9 percent of the respondents receive the monthly income level of Rs.20000 to Rs.30000, 17.8 percent of the respondents belong to the income level of Rs.10000 - Rs.20000 of 17.2 percent of the respondents receives the income range of Rs.30000 to Rs.40000, 16.1 percent of them belong to the income range of above Rs.50000 and 7 percent of them belong to the income range of Below Rs.10000. These statements show that disability is not a big barrier to run the start-up and earn the money. They can successfully lead the business and family life.

According to Table - 1, approximately 42.9 percent of respondents have monthly incomes between Rs.30000 and Rs.40000, 16.8 percent have incomes between Rs.20000 and Rs.30000, 14.2 percent have incomes between Rs.40000 and Rs.50000, 18.1 percent have incomes above Rs.50000, and 7 percent have incomes between Rs.10000 and Rs.20000.

Influencing in the Job Satisfaction

The Kaiser-Meyer-Olkin test value to determine sample adequacy is 0.758. An exploratory factor analysis is used to identify factors that impact the satisfaction level among employees in Chennai's IT industries. Chi-square result for the Bartlett test of sphericity is 0.0043, which is significant at the 5% level.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.758
Bartlett's Test of Sphericity	Approx. Chi-Square	0.0043
	Df	171
	Sig.	.000

These numbers show that the factor analysis approach is suited. Using a varimax kind of rotation, the principal component analysis approach is used to identify components, and it converges after five rounds. With a score of 0.70, Cronbach's Alpha indicates that the level of internal consistency is highly satisfactory. The variation reaches five variables.

Principal Components Analysis

For grouping the element of job satisfaction, the principal component analysis has been used. It is a way to reduce the amount of data. The qualities with values less than 0.5 indicate that the variables are unfit for the factor solution and should, if at all feasible, be removed from the analysis. The factors influencing job satisfaction are described in Table - 2.

Communalities		
	Initial	Extraction
Salary	1.000	.671
Performance Appraisal	1.000	.595
Job Security	1.000	.621
Fringe benefits	1.000	.789
Work life balance	1.000	.598
Participation in management	1.000	.758
Flexible work and autonomy	1.000	.986
Employer-employee relationship	1.000	.539
Career Development	1.000	.694
Company value	1.000	.854
Job scope	1.000	.833
Role Ambiguity and Role Conflict	1.000	.491
Freedom of work	1.000	.769
Availability of Resources	1.000	.682
Organizational culture	1.000	.542
Advancement	1.000	.596
Cooperation	1.000	.532
Motivation	1.000	.671
Support from Management	1.000	.496
Appreciation	1.000	.596

Extraction Method: Principal Component Analysis.

Source: Primary Data

The variance of the 20 variables, which range in value from around 0.496 to 0.986, is shown in the above table. It shows that there is a significant amount of variance among 20 factors. In light of this, these values are taken into consideration.

Total Variance Explained

Using the Principal Component Analysis approach, the rule of thumb is used to choose the number of components for "Eigen values" that is bigger than the unity. The component matrix is rotated orthogonally using the rotation method that is most commonly used, the varimax rotation algorithm. Using the Principal Component Analysis approach, the rule of thumb is used to choose the number of components for "Eigen values" that is bigger than the unity. The component matrix is rotated orthogonally using the rotation method that is most commonly used, the varimax rotation algorithm.

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.348	33.413	33.413	5.821	30.636	30.636
2	4.457	23.456	56.869	4.587	24.181	54.777
3	4.031	21.117	78.085	4.348	22.110	77.768
4	2.765	14.352	92.637	3.825	14.869	83.879
5	.355	1.169	94.506	3.899	12.897	92.637
6	.260	1.231	95.876			
7	.156	.798	96.697			
8	.147	.796	97.468			
9	.123	.636	98.116			
10	.102	.965	98.652			
11	.099	.537	99.171			

12	.082	.387	99.604			
13	.027	.142	99.745			
14	.017	.090	99.835			
15	.012	.061	99.896			
16	.010	.051	99.947			
17	.007	.032	99.979			
18	.004	.014	99.993			
19	.002	.007	99.981			
20	.001	.004	100.000			

Source: Primary Data

Table - 3 shows that five dominating factors with independent sector of 30.636, 54.777, 77.768, 83.879, and 92.637 may be derived from 20 variables. The 20 variables add up to a cumulative variable of 92.637 percent. That need to be more than 50%. Hence, it shows that the factor analysis is meaningful.

Factors Influencing of Job Satisfaction - Rotated Component Matrix

The total of the squares of rotation's cumulative percentage for the various elements affecting employee retention in the company is 92.637. The factorization is therefore more suited for the motive. The values of the factors' rotated component matrix are shown in the table below.

Motivational factors– Rotated Component Matrix

	Component Matrix ^a				
	Component				
	1	2	3	4	5
Salary	.884				
Performance appraisal	.872				
Career Development	.871				
Fringe Benefits	.865				
Appreciation	.910				
Work life balance		.889			
Participation in Management		.861			
Flexible Working condition		.839			
Employer-employee relationship		.734			
Job security		.885			
Company value			.867		
Job scope			.850		
Role Ambiguity and conflict			.942		
Advancement			.933		
Availability of Resources				.660	
Organizational Culture				.772	
Freedom to Work					.664
Co-operation					.593
Motivation					.578
Support from Management					.532
Extraction Method: Principal Component Analysis.					
a. 5 components extracted.					

Source: Primary Data

Above table - 4 shows the variance of the 20 variables ranging are nearby from 0.532 to 0.910. It shows that 20 variables exhibit considerable variance. Hence these values are considering from acceptable values.

- **Factor - I:** Employee motivation to perform well is directly correlated with their pay and benefits. In this segment there are five variables included as Salary (0.884), Performance appraisal (0.872), Career Development (0.871), Fringe Benefits (0.865), Appreciation (0.910) and all these factors are named as “**Pay and Benefits**”.

- **Factor - II:** Organisational climate determines the work atmosphere in which the worker feels satisfied or dissatisfied. Determining factors are Work-life balance (.889), Participation in management (.861), Flexible working condition (.839), employer-employee relation (.734) and Job security (.885). So, second factor is named as **Organizational Climate**.
- **Factor - III:** It covers company value (0.867), Job Scope (0.850), Role ambiguity and conflict (0.942) and advancement (0.933). Thus, third factor is stated as **Autonomy**.
- **Factor - IV:** Availability of Resources (0.660), Organizational Culture (0.772). Hence, the fourth factor is described as **Work environment**.
- **Factor - V:** It covers Freedom to Work (0.664), Co-operation (0.593), Motivation (.578) and Support from Management (0.532). As a result, the fifth factor is portrayed as **Job engagement**.

Organizational features, facilities, autonomy, socialization and recognition are factors influencing the employee can stay in the organization with job satisfaction.

Multiple Regression among the Profile of THE Respondents and their Job Satisfaction

Multiple regression is an extension of the simple linear regression. It is used to study about the effects of relationship between one dependent variable and more than one independent variable. The predicted variable is considered as dependent variable. The variables used to predict the value of dependent variable is called the independent variables or predictors.

For testing the model, ANOVA test has been used. The null hypothesis is that the model is not fit.

Table 5: Job Satisfaction – Model Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.219 ^a	.109	.069	2.58902	2.915

Source: Primary Data

Table - 5 explains the model summary. R value is 0.219 is a measure of linear correlation of all the independent variable with the dependent variable. R square represents how the data are closeness to the fitted regression line. It is also known as coefficient of determination. The value of R square is 0.109 and the adjusted R square value is 0.69 which shows the proportion profile of the employees which is closure with their **Job Satisfaction**.

Table 6: Job Satisfaction – ANOVA

ANOVA ^a						
Model	Sum of Squares	DF	Mean Square	F	Sig.	
1						
Regression	56.076	5	11.215	3.673	.002 ^b	
Residual	2828.679	422	6.703			
Total	2884.755	427				

a. Dependent Variable: General Barriers
b. Predictors: Profile of the employees

Source: Primary Data

ANOVA Table - 6 indicates the significant value is less than 0.05 which means the regression model is statistically fit.

Table - 7 presents the multiple regression and the significance level of profile of employees and the job satisfaction

Table 7: Job Satisfaction – Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.230	.896		14.750	.000
	Gender	1.963	.253	.296	.144	.000
	Educational Qualification	1.837	.153	.365	1.102	.000
	Age	0.1474	.562	.160	1.198	.000
	Designation	1.748	.021	.185	.214	.000
	Income	1.356	.193	.142	2.652	.000

Source: Primary Data

From the above result the regression equation is framed as follows:

$$Y = a + bx_1 + bx_2 + bx_3 + bx_4 + bx_5$$

Where Y = constant

a = dependent variable

b = independent variables

The null hypothesis is rejected for the type of business as the p-value is less than 0.05 significant value. This means the respondents profile has significant effect on their job satisfaction.

Findings and Suggestions

From organisation to organisation, job satisfaction varies. An employee will surely have a favourable view of the workplace culture if they operate in a setting that is typically tidy, calm, and safe. Several different elements influence how long employees stay with a firm. After the adoption of the researcher's findings, the 20 prominent elements from the 14 Chennai-based IT organisations that have a meaningful impact on those employees' job satisfaction were discovered.

- **Pay and Benefits:** The organization's pay and benefit policies will significantly affect communities, employees, and the economy. Sustainable businesses offer significant benefits that are essential for employee quality of life in addition to living wages. Additional benefits addressing work-family balance are added to standard benefit packages, which already include things like health insurance, dental insurance, and paid sick leave. A higher standard of work, involvement and community life is thought to increase employees' satisfaction and productivity. The organization can provide the tour arrangement also help them to make stress free environment. Most of these companies are practicing with the tour arrangements. Around 35percentage of the employees are working more than 5 to 10years in the same company. Hence, they feel satisfied with their job.
- **Organizational Climate:** It can be used by businesses to determine how their policies, practises, and culture are perceived by their workforce and to make sure they are in line with their overall vision, long-term objectives, and business strategy. This is essential for developing a work environment that your staff members enjoy and thrive in. They will be more productive and produce stronger results if they are happier.
- **Autonomy:** Employees who have autonomy at work are free and they know how and when to complete their tasks. Depending on their organisation, workplace autonomy will take on a different appearance. But when they done their work properly, it can have numerous positive effects on both their workforce and overall organizational culture. They can satisfy with their work. These 14 companies can allowed by their superior for "Work-From-Home" even after the COVID-Pandemic period at the same time they can get payment for those period. It will help for their additional income.
- **Job Engagement:** It describes a worker's level of enthusiasm and passion and commitment to their job. Given these same interconnections between job satisfaction and employee team spirit, employee engagement can be absolutely essential to a company's success. Employees who are engaged are more likely to be productive and perform better. The IT companies are treating the freshers in the equal manner. The management is giving to on the training in frequently upto six month with pay. It highly help them to make mould and get stronger in the technical field.

Conclusion

In conclusion, factors that affect motivation have a big impact on job satisfaction. This results in any positive feelings that come along with employee, and these people try to retain in the organization for as long as they can, which motivates them to work harder with satisfaction. When it comes to managing their employees, one of the most difficult issues that today's managers face is job satisfaction. Many studies have shown that job satisfaction has an extremely large influence on employee motivation, and that worker motivation has an effect on productivity, and thus on the performance of enterprises. Working with IT sector is one of the stress related work environments. These company managers are making them to satisfy and trying to retain them by that leaves little time for work-life balance and vacation. "Companies must seriously consider how to keep their employees happy and satisfied". These IT professionals are in such high demand for selection and placing them into the field and also cannot keep up with demand, and they are being recruited on a daily basis. Making the employees with satisfaction is

really the critical role in the IT industries. At finally the Human Resource departments are treating them as a resource but the human needs cannot get satisfied with their limit. It will try to jump from the one level to the next level. Even though the other factors like working condition, respect from co-worker and career advancement opportunities may also influence a minor part of employees. Manager and higher management should pay more attention in these areas in order to retain their employees.

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THE PROGRESSIVE EDGE OF THE DIGITAL ECONOMY WITH A UNIFIED PAYMENT INTERFACE

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ABSTRACT

UPI stands for "Universal Payment Interface," and it is a method of instantaneous fund transfer in which a user can connect his or her bank account to an app that is pre-installed on their smartphone. Owing due to the simplicity of the payment process, UPI has quickly become the most popular platform for online payments. However, the threat of fraudulent activity and breaches in data privacy hangs heavily over the digital ecosystem. This paper which is based on secondary data sources investigates the meteoric rise in the volume of UPI transactions as well as the setbacks that have occurred as a result of that rise.

KEYWORDS: *Unified Payment Interface, Bharat Interface of Money, Artificial Intelligence, Person to Merchant.*

Introduction

The passage of time can alter a person's perspective. When people first started using plastic money, they had some reservations about doing so. Even Internet banking was unable to reach a significant portion of the Indian populace beyond a certain point.

One group of people were unable to participate because the process was too complicated and they did not have access to computers. There was always a delay in the transfer of funds using any of the available methods; real-time transactions were not possible. In 2016, the Unified Payment Interface (UPI) system of money transfer was introduced along with the Bharat Interface of Money (BHIM), which was developed by the National Payments Corporation of India (NPCI) and is regulated by the RBI. This system was designed to bridge the convenience gaps that had previously existed. Soon after that, a number of other platforms of this kind began to emerge. It is unquestionably a significant step forward in the direction of creating a cashless economy.

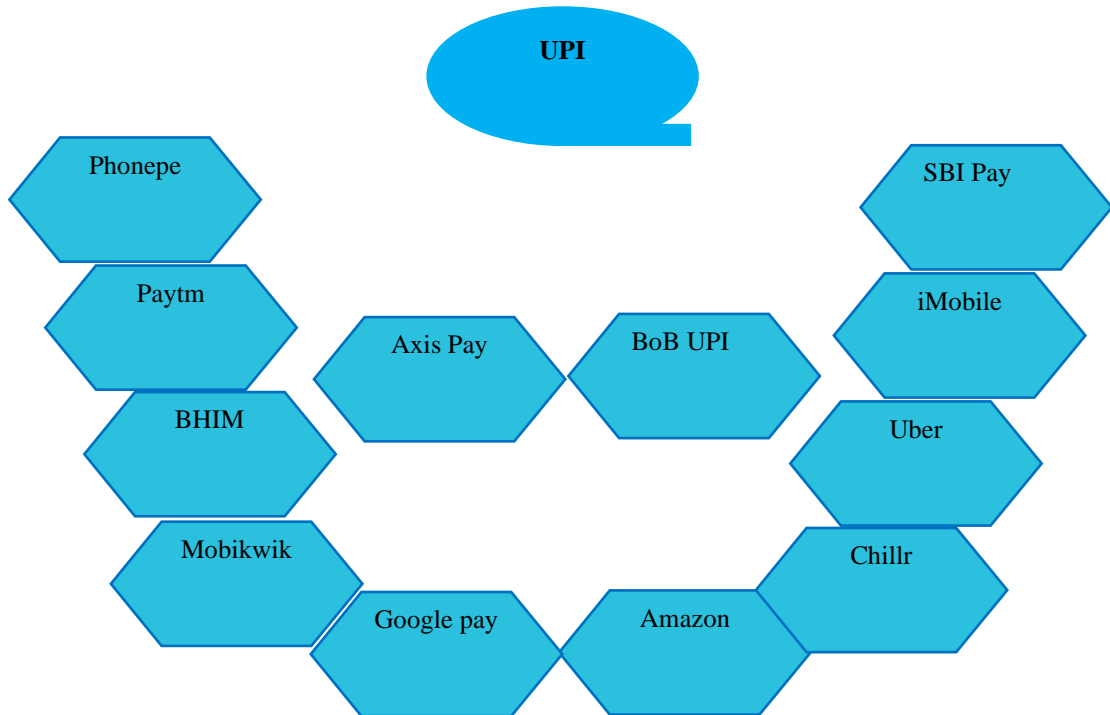
UPI -working requirements: It works with the help of following three things having mobile number connected to the account in the bank as shown in Fig.1.

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Fig. 1

An Overview of UPI APPs



A user can link his or her bank account to the appropriate mobile app in order to use the UPI, which is a system for the transfer of money in real time. One can instantly transfer money to any account of their choosing by merely utilising a virtual payment address, also known as a VPA. The fact that there is no paperwork involved and neither party is required to reveal their bank information is the UPI's most significant selling point. For the purpose of carrying out the transaction, all that is required is the name and mobile phone number of the recipient; alternatively, one can complete the payment by scanning the QR code of the merchant payee. UPI is quickly becoming the most preferred digital payment platform because of how simple it is to make a payment using it. PhonePe, Paytm, BHIM, MobiKwik, Google Pay, Amazon Pay, and other similar services are among the most prominent competitors in the UPI market.

It's safe to say that Uber, Chillr, iMobile, and SBI Pay aren't exactly household names. The number of transactions handled by NPCI each day can reach up to Rs 8000 crore. Recent developments have resulted in the introduction of UPI 2.0, which makes the system safer, more error-free, and easier to use. Customers now have the ability to link their overdraft accounts to their UPI 2.0 profiles, in addition to their checking and savings accounts.

Developmental Pathway

The onset of Lockdown served as a driving force behind the spread of UPI culture. From the beginning of the pandemic, the number of UPI transactions has quadrupled, going from one billion each month to almost four billion at the present time. Throughout the same time span, the monetary value of the transactions has also increased by a factor of four (Waghmare, 2021).

Despite this, the average value of each transaction has not changed significantly throughout either the pre- or post-pandemic periods.

Even before the pandemic struck, UPI was a widely read news source. Pandemic helped it spread even further. In the first three months of 2022, the total volume of UPI transactions in India was 14.55 billion, and the total value of these transactions was Rs. 26.19 trillion. This is a staggering increase of 99 and 90 percent, respectively, in volume and value, correspondingly higher than the numbers for the initial three months of 2021. According to the Indian Payments Handbook 2021-26, the market for digital payments in India experienced consistent development at a CAGR during the period of study. 23 percent in terms of volume, and it is anticipated that the number would rise to 217 billion transactions in 2026, up from 59 billion in 2022 (The Economic Times, April 17, 2022).

Source : Statistics obtained from the NPCI after compilation (2016-2022)

Table 1: Person-to-Merchant or P2M

Types of transactions (First quarter of 2022)

Transfer Type	% of value	% of volume
Debit Card	18	10
Credit Card	26	7
UPI	50	64
Other	6	19

Source: India's Digital Payment Report Q1, 2022, Worldline

Table 2: Profitability of UPI

UPI	2020-21 (Rs. In Mn)
PhonePe	(172.8)
Paytm	(239.6)
Amazon Pay	(151.6)
Google Pay	328.6

Source: Compilation of information taken from pertinent annual reports.

Despite a little decrease in its profit from operations, Google Pay reported a 2% rise in its overall profit in 2022 compared to the previous year, which was around 62% higher than in 2020-21. Despite a consistent increase in the amount of money they make from their businesses, Amazon Pay, Paytm, and PhonePe—three of the most significant competitors of Google Pay—have not yet posted a profit. The fees associated with switching and remittance, along with the cost of processing transactions and the ongoing cost of system development, surpass the small revenue that is generated by these services.

Table 3: Retail payments statistics of UPI on NPCI platforms

F.Y-2022-23	
Volume (in Mn)	Value (in Bn)
59,494.19	99,756.62

<https://www.npci.org.in/PDF/npci/statics/RETAIL-PAYMENTS-STATISTICS-Dec-22.xlsx>

The above figures indicates the highest Financial transactions by UPI as compared to others on the platform of National Payment Corporations(NPCI).

The Business Model

With the exception of some P2M transactions, it appears that consumers do not incur any costs when making UPI transfers. The majority of the time, digital platforms generate revenue by collecting fees to merchants for various types of bill payments, including but not limited to power, loan repayment, DTH recharge, mobile recharge, and so on. Yet, "peer to peer" transfers don't cost anything. In addition, consumers frequently receive cash back along with additional incentives for making transactions. The obvious issue that arises is what motive compels them to arrange billions of dollars' worth of fund transfers every single day without charging a fee. Is the "Freemium" model being utilised by this company? [Free Version Followed by a Paid Version] (Kumar, 2014). One of the most effective strategies for expanding a business's customer base is to hand out free samples of its wares and/or services. It seems likely that UPIs are utilising the power of the word "free" to attract in users at the moment in order to charge them a premium for each transaction in the future. Very comparable to the approach of providing free internet service that Jio used to get into the Indian network industry. The rest, as they say, is history. Another possible explanation, and one that is more unsettling, is that the UPIs gain access to confidential information about both the sender and the recipient, which they may use to improve their goods. It cannot be denied that every single person on earth has the potential to become a customer. As a result of the extensive usage of artificial intelligence, the applications may keep tabs on the purchasing patterns of their users. There is no assurance that the private information that the app has access to will not be divulged to a third party if it is shared.

Security Concerns

Traditional methods of making digital payments typically make use of a two-factor authentication system to ensure the safety of a transaction. Yet, simplicity of payment and safety have a negative correlation with one another. UPI came into being as a quicker alternative. In addition to this, it has its own built-in security system, which uses the UPI PIN to validate the information provided by users. The vast majority of UPIs demand that its users grant them access to their locations as an additional layer of security protocol. This is done so that, in the event that a falsified transaction is made, the perpetrators can be tracked back to the original location. Transactions made via UPI are supposedly risk-free because the system employs a very high encryption format that is difficult to decipher. Despite taking all of the precautions to prevent fraud, it still happens. Imposters on the internet are getting more cunning and are tricking less tech-savvy consumers by employing novel tactics such as delivering damaging QR codes, malicious programmes, impersonation, and other scams of a similar nature.

Conclusion

The world we live in is one that is heavily influenced by technology. It would appear that the prevalence of activities that are dependent heavily on technology makes our life easier. On the other hand, this behaviour inherently puts us at a greater danger of being defrauded. It would appear that nothing under the sun can be kept a secret these days, all thanks to the omnipresent eavesdropping of artificial intelligence (AI). The most significant risk we face in this era is the loss of control over our data. Identity theft, phishing, cyber extortion, and other online crimes are common in the internet because it is rife with unscrupulous operators who perpetrate them on a massive scale. The criminals and their victims are frequently located on other continents. The majority of the financial scams that are perpetrated online by criminals cannot be tracked down. Even if the money is monitored, it is difficult to collect it. The holes in our legal system prevent it from providing enough protection to the average people who live in the digital ecosystem. UPI has become a common household instrument, despite the low overall level of digital literacy in the country. If a person's bank information or other credentials are stolen, the allure of a free payment interface could end up costing them a lot of money. It is past time for the government to implement rigorous data security regulations so that safety and convenience can coexist peacefully in the digital landscape.

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ROLE OF REGIONAL RURAL BANKS (GRAMIN BANKS) IN RURAL DEVELOPMENT

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ABSTRACT

RRBs have completed around three decade of its performances and working in rural areas. Rural development is a big concept but in this regard RRBs have benefited the rural sector financially and also provided many facilities. Rural development is a strategy designed to improve the living conditions of a specific group of people, the rural people. It includes small and marginal farmers, landless agricultural labourers, artisans and socially and economically backward castes and classes. On the other hand, RRBs were established to facilitate this section of the population in particular in the rural areas and so these institutions have close relationship with the policies and programmes of rural development and the implementation there of. Credit is one of the most important aspects to make rural development strategy and programmes successful and RRBs were established particularly to meet this objective. The present study has tried to analyse in detail the position of the RRBs in respect of achieving their objective to help the weaker sections of the society and the present chapter intends to highlight the major findings with a view to provide suitable reform measures to make RRBs, more effective in accelerating the pace of the rural development. This is the right time to investigate the achievements of RRBs in two and a half decade and the magnitude of banks. Besides, such analysis and appraisal will enrich the experience of banks in rural areas financing and this will help them to reshape and redirect their credit policies so that they can achieve the desired objectives at a desired pace. Keeping in mind these significances for banks the present study has been under taken.

KEYWORDS: Rural, Institutional, Credit, Development, Accelerating, Magnitude, Moneylenders.

Introduction

In India, even today rural indebtedness is seen to a great extent while government is trying its best to reduce this indebtedness. Since our country is economically backward, rural indebtedness is seen in every State and Union Territory to a great extent. One of the features of rural finance in our country is that there is a conspicuous absence of institutional credit. Private agencies, like moneylenders, landlords and indigenous bankers are still active. The provision of institutional credit on priority basis would go a long way towards liquidating indebtedness. Since the beginning of the planning era the main policies have been, to streamline and strengthen its rural economy and to uplift the levels of living of the people belonging to weaker sections of the society as well as down trodden areas. For supplementing the objective programmes, the banking system which is the key instrument of economic development has undergone a continuous stream of significant structural changes and shifts in policies over the last five decades. The Regional Rural Banks which came into being in 1975, are expected to play a vital role in bringing about rural development which is so essential for economic development of the country. In this connection, rural development can be defined as a strategy designed to improve the economic conditions of the specific groups of people i.e, rural poor. Political independence without economic emancipation will be meaningless to the masses. Similarly, social changes cannot be brought about without improvement in the financial position of the weaker sections.

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Banking - A Source of Change in Economic Development

Commercial Banking in India, which is the key instrument of economic development, has no doubt undergone a continuous process of significant structural changes and shifts in policy matters over the past three decades. Notwithstanding all the tall claims made by the Government at the time of each policy change, Indian banks continue to be essentially lenders rather than developmental agencies. Similarly, the cooperative finance is also often considered inelastic, dilatory and inadequate, largely owing to the inefficiency, highhandedness and selfishness of the managing committees and hence turned the 'closed shops' of the affluent sections. The rigidity of commercial banks and the domination of the affluent in cooperatives have made the institutional credit mere sour grapes for the rural poor. Notwithstanding these shortcomings and an impressive step up in the availability of institutional credit to the rural population in recent years, there is a widely shared view that a determined effort is needed to speed up the flow of institutional credit especially to cater to the credit needs of the weaker sections of the rural community. The various weaknesses of the cooperative credit agencies and the nationalised banks have generated a fear that the existing institutions, structured as they are at present, would not be able to fill the regional and functional gap in the rural credit institutional system within a reasonable period of time. An altogether new set up with attitudinal and operational ethos which are entirely different from those obtaining in the nationalised banks was felt necessary by Government of India. Regional Rural Banks are expected to supplement and not to supplant the existing institutions operating in rural areas. They are expected to combine the local feel and familiarity with rural problems which cooperatives possess and the abilities of commercial banks to mobilise the deposits. The major objectives of the Regional Rural Banks should not only be to mobilise resources from the region and use them within the same region, but also to spread banking in all rural areas for developing banking habits in the country side. Due to inherent drawbacks in the functioning of cooperatives and commercial banks, it is intended that the new institutions of rural banking must rectify these drawbacks and work for furthering the development of the rural poor. Within a very short period of their existence, the Regional Rural Banks have become "weak man's banks". Those persons within the operational jurisdiction of the respective Regional Rural Banks and with rural knowledge and orientation who are selected as staff are giving the much desired 'local touch' and the poor people feel 'most homely' while dealing with Regional Rural Bank branches.

Role of Regional Rural Banks in Rural Development

Soon the defects of the cooperative credit system became apparent. The various measures taken by the Government of India and the Reserve Bank of India to strengthen revitalize and reorganise cooperatives, including the setting up of multipurpose cooperative societies and Farmers' Service Societies, met with mixed success. The really needy small and marginal farmers and other weaker sections of rural community were left high and dry without any benefit from huge amounts flowing into the agricultural sector. Besides, the weaknesses and defects of cooperatives and commercial banks necessitated the setting up of a new banking institution which is cost effective, rural oriented, region based, and state sponsored. The Reserve Bank of India in its report described the setting up of the Regional Rural Banks as a "development which will have far reaching effects on the extension of banking facilities to the rural areas". Since the commercial banks in India have been lending a negligible proportion of credit to the rural poor and considering the need to fill the gap between the available credit facilities and credit needs of the weaker sections in rural sector, the establishment of the Regional Rural Banks has become an urgent necessity. Though there has been tremendous growth of rural credit over time in the country, the non-institutional sources still accounted for two-thirds of the total agricultural credit in the country. Money-lenders - both professional and non-professional-who constituted major source of non- institutional credit charged usurious rates of interest and indulged in unscrupulous practices and the poor villagers who are forced by their need are caught up in the vicious grip of money-lenders. Sometimes, they are forced to forfeit their rights over their meager lands in settlement of debts thus depriving themselves of the only source of subsistence. The findings of a number of studies have revealed that the institutional credit - both cooperative and bank - is concentrated in a few economically prosperous states and a large proportion of the institutional credit has gone to the big and medium farmers and the per acre availability of credit has been very low. Even the Introduction of Multipurpose Cooperatives on the recommendations of the All India Rural Credit Review Committee, and Farmer's Service Societies advocated by the National Commission on Agriculture²⁴ did not provide viable alternative to the credit problems of the rural population. There were still many unbanked areas in the country though demand for rural credit had grown over the years particularly after the introduction of mechanisation in Agriculture.

These banks are expected to supplement and not to supplant the existing institutions operating in rural areas. They are expected to combine the local feel and familiarity with rural problems which cooperatives possess and the abilities of commercial banks to mobilise the deposits. The major objectives of the Regional Rural Banks should not only be to mobilise resources from the region and use them within the same region, but also to spread banking in all rural areas for developing banking habits in the country side. The banks are set up with a view to developing the rural economy by providing credit and other facilities for various productive activities particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs - persons belonging to the weaker and the hitherto neglected sections of the rural society. Due to inherent drawbacks in the functioning of cooperatives and commercial banks, it is intended that the new institutions of rural banking must rectify these drawbacks and work for furthering the development of the rural poor. Within a very short period of their existence, the Regional Rural Banks have become "weak man's banks". Those persons within the operational jurisdiction of the respective Regional Rural Banks and with rural knowledge and orientation who are selected as staff are giving the much desired 'local touch' and the poor people feel 'most homely' while dealing with Regional Rural Bank branches.

Significance of Regional Rural Bank in Banking

The performance and also the contribution of Regional Rural Banks to rural credit system have, throughout the last more than one decade and a half, attracted constant attention of policy makers and practicing bankers. It was widely felt that Regional Rural Banks have not served the desired purpose and nearly 80 per cent of 196 Regional Rural Banks are in red and dwindling financial health has placed the viability of Regional Rural Banks in grave jeopardy. To impart viability to their operations, the Narasimham Committee proposed that they be allowed to conduct all types of banking business without reducing the concentration on target groups and their interest rate structure be brought in line with commercial banks. RRBs were established for the purpose of providing credit facilities, banking services, and financing to rural development programmes. Such objectives includes

- Primary objective of the bank is to mobilize the resources in the region allotted to it and to deploy these mainly for the production purposes.
- To provide credit to poorer section in rural society for the purpose of Production, Consumption, etc.
- To assist small and marginal farmers, landless agricultural labourers, small traders, rural artisans and also to rich farmers.
- To promote rural development rather than removing rural poverty.

Suggestions for Improving the Performance of Regional Rural Banks

It has been analysed that the RRBs have improved-much in quantitative terms, i.e. in respect of branch expansion and credit disbursement and moderately progressed in respect of deposit mobilization. Even after this progress RRBs have to improve in many areas of their functioning. RRBs should expand their branches in all the rural areas. While deciding about the location of a new branch office it must be seen that the office should be located in such unbanked rural area, where the distance of existing bank office from a village exceeds 12 kms. Such branches may be helpful for mobilization of rural deposits, which may finally be utilised for making credit. Village and cottage industry has a good potential of generation of employment opportunities. Before making an advance for small industry, the branch officers should make a survey to find out which industrial activity can be encouraged, taking in account the scope of business, marketing facilities, availability of raw material, expertise of the people of the area etc. The provisions for these backward and forward linkages are most important for the success of this sector. The scope of business must be investigated on the base of demand in rural area and existing shops in the area, before financing business activities. Instead of third party payment, cash payment to a beneficiary can help him purchase the stock from suppliers of his choice, at bargaining price. In this way, he may be able to purchase quality products also. There is a need to publicise various social banking programmes, and simple formalities to be observed by various types of beneficiaries for availing themselves of the bank loans. The lending procedure for agricultural purposes, should be simplified and made less expensive. A farmer at present is to spend much time, energy and money to obtain revenue extracts like 'Fard' 'Girdwari', 'Khatoni', and procuring No Objection Certificate' from Tehsil, Co-operative and other banks operating in the area to get his loan sanctioned. Some beneficiaries do not use loan amount for actual purpose for which it has been granted. Occupation must be investigated after handing

over the loan amount. Bank officers must try to investigate whether beneficiaries have started that business or not, because some beneficiaries don't start the business and use the amount of loan for consumption and other purpose. Time to time investigation of occupation must be done; so that bank can know about the exact position and smooth functioning of occupation.

Conclusion

The study has tried to analyse the position of Regional Rural Banks in developing the rural areas, because the banks were established with a specific objective to provide credit facilities to a particular section of society, i.e. the weaker section, which comes under the concept of rural development. The Regional Rural Banks have also made significant progress in extension of credit to the weaker section, like Small Farmers, Marginal Farmers, Landless Labourers, Rural Artisans, etc. Regional Rural banks have covered all activities of rural areas, farmers of marginal and small class, landless labourers, and rural artisans and all are beneficiaries of credit facilities. Crop, Sheep & Piggery, Various Shops, Small Scale Industries etc., are main purposes for which banks facilitate credit in large share. It has been observed that rural development is a strategy designed to improve the living conditions of a specific group of people, the rural people. It includes small and marginal farmers, landless agricultural labourers, artisans and socially and economically backward castes and classes. On the other hand, RRJBs were established to facilitate this section of the population in particular in the rural areas and so these institutions have close relationship with the policies and programmes of rural development and the implementation thereof. Credit is one of the most important aspects to make rural development strategy and programmes successful and RRBs were established particularly to meet this objective. The present study has tried to analyse in detail the position of the RRBs in respect of achieving their objective to help the weaker sections of the society and the present chapter intends to highlight the major findings with a view to provide suitable reform measures to make RRBs, more effective in accelerating the pace of the rural development. In a nutshell, it can be said that Regional Rural banks have achieved remarkable success in spreading branch offices to the remote rural areas, and reducing district-wise disparities in terms of banking facilities in the state. The performance under priority sector lending has been noteworthy. However, financing to weaker sections and advances under the various rural development schemes have been marginally lower than the target.

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A CHANGE IN PERSPECTIVE BROUGHT FORTH BY E-GOVERNANCE IN RURAL RAJASTHAN

Neha Solanki*

ABSTRACT

A citizen-centred approach to providing government services is needed now more than ever. This creates and keeps a level of communication and trust between the people and the government. So far, the studies that have been done have shown that putting this kind of system into place helps to make lives easier and cuts costs. This method is known as e-Governance in the tech world. E-Governance is the use of information & communication technologies (ICT) to deliver public services, share information, communicate, and connect different platforms and services between the state and its people (G2C) and among the government and itself (G2G). In India, the National e-Governance Strategy (NeGP) is an effort by the government to give all types of public services to Indian citizens. Rajasthan is a state in India that is thought to be behind the times in terms of technology. However, it may be one of the few states where e-Government projects have been working well for a long time. There are many e-Government programs in use in the state right now, especially in the rural region, such as e-Gram, e-Bazaar, Raj Wi-Fi, Raj e-Vault, Bhamashah Yojana, e-Sanchar, e-PDS, Rajasthan Payment Platform, i-Fact, Sampark, e-Mitra, etc. The research work gives an analysis of e-Government services that are focused on the rural regions of Rajasthan. The research work tries to give an idea of how e-Governance is used now and how digitalisation can be utilized to make government services more effective and reach more people.

KEYWORDS: Rural Rajasthan, E-governance, ICT, E-gram, Rural Development.

Introduction

E-governance refers to the process of running a government in an electronic format. E-governance has seen phenomenal expansion with the advent of various information and communication technologies. E-governance was first implemented many years ago in industrialized nations such as the United States of America, the United Kingdom, China, and other countries; now, it is very well developed. However, it is still in the stage of development in nations that are still developing (Kumar, 2016; Upadhyay and Kumbharana, 2016). E-governance is a method that facilitates a shift in the overall mode of contact between citizens and the government, which, in turn, results in an improvement in the way that governance is carried out. In point of fact, the overarching goal of e-governance is to establish a government that is SMART (short for simple, moral, accountable, responsible, and transparent).

Not only does e-governance include the electronic contact and sharing of information between citizens and their government, but it also involves the interchange of information across other authorities (i.e. G2G). The provision of services to citizens in order to facilitate the efficient and effective running of administrative processes should be the ultimate objective of every administration (Upadhyay, 2013). In point of fact, e-governance helps the government become more customer-focused.

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It is very necessary to have access to e-governance in rural areas in India since the majority of the country's population resides there. Because information and communication technology plays such a pivotal part in electronic government, expanding access to it in rural areas is very necessary (Shirpurkar, 2020). This will result in excellent governance, which will in turn lead to improved administration, improved interaction, reduced corruption, and more openness within the government. This article discusses the impact that e-governance has had on the way things are done in rural areas of Rajasthan, the different e-governance projects that have been undertaken by the government, and the steps that the government should take in order to ensure the successful e-governance implementation in rural Rajasthan.

E-governance in Rural Rajasthan

The most populous state in India, Rajasthan, has established itself as one of the leading innovators in the field of electronic government administration. Over the course of the last ten years, the government has emerged in the public eye for implementing a multitude of information technology (IT) programs and making use of technology to guarantee the effective delivery of e-government initiatives (Bhatt, Singh and Madnani, 2004). Additionally, Rajasthan was an early user of cutting-edge technology such as block chain when it was first introduced.

Since the debut of the globally recognized eMitra in 2005, the state of Rajasthan has shown all of the current best practices for e-governance. These include the Bhamashah Yojana, the Rajasthan Payment Platform, the ePDS, eSanchar, and iFact, among many others. It is clear that all of the e-Government websites have been created in an integrated way in order to aggregate and make use of all of the data that is accessible for inhabitants of the state (Tibrewal, 2017; Chandrasekara, Vidanagamachchi and Wickramarachchi, 2020). To elaborate more about the e-Mitra, this multi-modal system's goal is to bring its integrated services directly to the doorsteps of the state's rural residents via a three-way front that includes a dedicated online site, mobile app, and over 40,000 kiosks located around the state. In addition to micro-ATMs and business cash registers, the government asserts that the more than 200 interconnected services can support payment gateways operated by all of the main banks, together with mobile payment websites. Through the e-Mitra site, it is now possible to apply for and get "Digitally Signed Certificates," such as Bonafide, Caste, Salary, Solvency, and other similar documents, from inception to delivery (Mertia, 2017; Chaudhuri, 2019). This capability was just recently introduced.

Bhamashah Yojana is one of the several forms of e-governance that the state government of Rajasthan implements. This program is basically a resident data hub, and it is required to be utilized by all of the agencies of the state when determining who is eligible for benefits. In the same way as the Aadhaar does, it not only gives each person a one-of-a-kind identification number, but it also identifies households in which the mother or other female member of the household is regarded as the "Head of the Family." Through a solitary channel, it confers entitlement to all of the monetary and non-monetary advantages that are available to a family. Residents of rural Rajasthan are able to register their complaints through a community grievance redressal service known as "Sampark." This mechanism provides additional features such as SMS incorporation, GIS linked evaluation, reality check features for cases that have been resolved, and a process in which the state seeks feedback from the complainant (Kalsi and Kiran, 2013). With the help of PoS devices as well as Aadhaar-linked validation, an electronic public distribution system (ePDS) is able to give customized PDS benefits to residents, preventing proxy withdrawals or other forms of exploitation. Among the additional e-governance programs worth mentioning are the interactive face of the Rajasthan authorities, known as the State Portal, event-based alerts to beneficiaries as well as officials sent via eSanchar and iFact, a rural Wi-Fi setup scheme known as Raj Wi-Fi, two-way online payment provision provided by the Rajasthan Payment Platform, and an auction site platform among purchasers as well as brokers, food producers and APMCs. - RIMMS, a single window accessibility for e-commerce operations in the state called eBazaar, and a Digikit, which is an end-to-end kit designed to assist individuals in becoming digitally literate. In addition to using digital services in order to be of assistance to residents of the state, the government of Rajasthan has also been utilizing digital infrastructure in order to assist in the automation of its own administrative processes. RajDharaa is a unified platform for displaying the different layers, hosting GIS-based services, and gathering spatial & non-spatial metadata for key institutions (Jawaria, Rathore and Sharma, 2016). Raj eVault is an e-space for secure storing files with digital self-attestation and e-Verification. Raj eSign is an integrated automation tool. Raj Bioscope is an internet video site run by the government of Rajasthan.

Paradigm Shift

As a result of the COVID-19 disease outbreak, which impeded livelihoods and lives in its immediate aftermath, there was an increased demand for greater as well as deeper digitalization, which could permeate hitherto undiscovered pockets as well as extend to the distant and most remote locations. This need was speeded up as the globe was brought to a halt due to the pandemic. From the economy to learning, from health care system to healing as well as happiness, from the shipping of essential services and goods to the very modus operandi of the authorities itself, India too has reacted to the urgent reality that requested a more significant mobilization of technology — particularly the gamut of intuitive, intelligent, and incorporated technologies, collectively termed 'New Technologies' — in order to up, scale, and rebuild governance. These technologies include artificial intelligence (AI), machine learning (ML), and cloud computing (Prashant Gupta, 2017). To put change into effect and have an effect on a community of 1.4 billion people; to reach the elderly, who previously felt left from the wrap of digital governance; to influence the daily lives of the generation that grew up with mobile technology; and to deliver the rural as well as the underprivileged into its fold.

Technology has already been reconfiguring the Indian public sector, particularly the rural sphere, as evidenced by recent events such as the celebration of the one-billion vaccination milestone, which was accelerated through the use of the CoWIN app, and the launch of several flagship programs as part of the Digital India initiative. It would seem that excellent governance is just a mouse click away now that the pandemic caused by the coronavirus is serving as a spur for the speedy and easy adoption of technological models of citizen-friendly operations. A change in consumer behaviour has been influenced in many different ways by the epidemic. In the past, traditional brick-and-mortar businesses were the norm; but, in modern times, online shopping has become the more popular alternative since it puts a wide variety of products within easy reach of the consumer. Not only that, but these changing winds have also ushered in a flood of direct-to-consumer businesses that are expanding at a rate that has never been seen before. The direct-to-consumer sector in India is expected to exceed \$100 billion by the year 2025, according to the most recent figures (Jain, 2018). Even while direct-to-consumer brands are now receiving a lot of attention, particularly in metropolitan marketplaces, there is still a significant amount of unrealized potential in Tier II towns and rural areas. The Union Minister Of finance just recently announced the introduction of the "Ease of Doing Business 2.0," which calls for an active participation of the regions, the digitalization of manual processes, and the assimilation of the central and state mechanisms through IT (information and technology) bridges, as well as single-point connect across all citizen-centric services and a great deal more.

Through the implementation of e-Mitra Plus, the state of Rajasthan is working toward its goal of being a leader in the "Digital India Mission." It is a state-of-the-art computerized kiosk that provides quick and simple access to over three hundred different commercial and public services (Dhamuniya, 2015). Through the use of e-Mitra Plus kiosks, technological improvements in e-governance have enabled it for each and every person of the state to get uninterrupted service delivery. This touchscreen kiosk offering one-stop service delivery is completely automated, thus there is no need for any kind of human interaction.

It is necessary for there to be interlinking as well as interoperability between the software platforms that are being built by the different departments in order for there to be effective e-Governance. Because of this, it is very necessary to ensure that numerous data masters, such as administrative borders, demographical, socio-economic criteria, and naming standards, are consistent across all of the platforms that are now in development (Lal and Haleem, 2009). The State Central Master Data Centre (Rajmasters) was developed by the Department of Information Technology and Communication. Within Rajmasters, the control of masters with regard to the purposes of filtering and additions/deletions will be vested in the department that is concerned, as well as the entitlements for visualizing and usage will be available to everyone.

For instance, in the case of village masters, the right for amending would be with the Revenue Department, but in the case of masters belonging to PRIs, the Panchayatiraj Agency would be the department that would act as the nodal department. From this point forward, it has been mandated that all of the departments make use of Rajmasters for the function of masters, and no particular applications will be allowed to establish their own distinct masters. In the event that a certain master is needed, but it is not present in Rajmasters, the relevant department will be given permission to build the missing master in the centralized database, rather than in their own application (Abidin, 2017). Rajmasters is the sole

system in the state that is designed to function in this manner and offers centralized libraries of master to all programs operating at the state level. Rajmasters are readily accessible as a service and may be seamlessly incorporated into a variety of applications.

An additional project known as the Embedded ShalaDarpan Portal is an online school surveillance system that is bilingual, workflow-based, and user-friendly(Sood and Saxena, 2017). Its purpose is to collect and regularly update information pertaining to all government schools, including teachers and staff, students, and the various educational programs that are offered. It seems to be the foundation upon which essential procedures and choices are based, including planning, school management, teacher staffing, as well as the implementation of different schemes and their subsequent monitoring.

The Rajasthan Integrated ShalaDarpan, which is widely regarded as the "Model School MIS," maintains information that is up to date on more than 85 lakh students and more than 3.75 lakh staff members working in the state's more than 65,000 public schools. This centralized, clear data visibility enables the ministry to keep an eye on crucial concerns such as the pupil-teacher ratio, absenteeism, unfilled jobs, low enrollment, insufficient physical facilities, budget needs, and other similar issues. Because it is so easy to identify the bottleneck in any implementation, employees working in schools, districts, and at the state level are held to a greater standard of responsibility for their work(Mansell, 2010). For instance, if a school does not already have a playground, the ShalaDarpan platform allows for the comprehensive tracking of the land allocation procedure, the application progress, cash deployment, and other related activities.

Transforming Rural Lives

In order to meet the information requirement of the poorest of the poor and those who face difficulty gaining the access to the data necessary for bettering and securing their lives, the Indian state of Rajasthan launched a project called "eGram." The project's primary purpose was to act as a tool for conducting a wakeup call on the condition of the facilities being provided by government agencies, particularly in rural areas(Singla, 2005; Bhatia, 2016). The village-by-village facilities and their monthly status are being directly collected at the grass-roots level via the use of a web-based application that can be found at <http://egram.raj.nic.in>.

The task of filling out the form is given to a "Gram Prabhari," who is expected to confer with the villages as part of the process. More than a dozen different fields, including Health, Schooling, PHED, Woman and Welfare Services, Power, Social Equality, Farming, Husbandry, PDS, Cooperative, and Rural Development, were discussed in a unified framework, which resulted in significant time and financial savings.

Two distinct groups have been established for both the target industries and the characteristics associated with those industries. One that requires information to be captured on a monthly basis, CMO EG-2, and another that is rather permanent, CMO EG-1. Following in-depth discussions with field functionaries, planners, and administrators, the two forms for each information cluster were established. These discussions led to the development of the formats(Naik, 2011). The locally-languaged user interface of the web-enabled program has an easy-to-use data input and report module. One central data repository has around 400 characteristics—one for each of the 43337 towns and villages. Every district now has access to a connection with a high capacity of 2 Mbps. The information on the programs is received directly from the communities on a monthly basis, which allows the whole effort to be more responsive to the needs of the villagers at the village level.

Any kiosk with internet access may serve as a data entry station, and users can enter data down to the block level. The report module is accessible to all of the stakeholders, including field level officials of the government agencies as well as any other interested parties. The immediate provision of information by block-level officials is essential to the accomplishment of the monthly review that is the cornerstone of this initiative's strategy for achieving success(Patra and Das, 2014). In addition, monitoring at the district level happens at the subdivision as well as the revenue officials' meetings on a regular basis. It has also functioned as a source of job creation for unemployed youngsters who have received training and are now working as data input operators at various nodes around the state. There are a total of 33 district headquarters and 249 blocks, and the ICTsetup at NIC helps to make information collection easier. Only the data entry procedure has been outsourced, yet this alone has brought many benefits to the rural population. Every month, the information gathering process is finished by the sixth, and then the following week, on the fourteenth, the data input process is finished.

The Video Conferencing capabilities made accessible in the Districts are being used in order to arrange the Reviews. These examinations are presided over by those at the apex of the administrative system. The village directory that was developed on the basis of Census 2001 site codes has evolved into a benchmark for all other location-specific implementations that are carried out within the state (Hazarika, 2019). The use of the information and communications technology tool, with its effects ranging from dhani to the rajdhani, has thus shown to be a blessing for the whole strategic planner, the tactical manager, and the operational manager in many different ways.

The goal was to provide a straightforward and consistent process for providing feedback in order to guarantee timely delivery of services to the ultimate recipient, who lives in the most inaccessible part of the state. The use of e-Gram like a single window gateway to evaluate the status of service delivery guarantees that all affected departments will take corrective steps in a timely manner (Sharma and Rathore, 2020). This initiative has had a sizeable impact because it has managed to help in the easy dissemination of data for decision makers, which in turn has benefited the rural masses. Since the rural poor who are the most underserved live in the areas that are the most costly to serve, this effort has left a sizeable impact.

Discussion

Through the implementation of a number of initiatives and the use of e-governance, the state of Rajasthan, especially rural Rajasthan, has entered a new age of social and economic progress. This has been made possible thanks to the state's residents, businesses, employees, as well as the government administration. At the end of the day, we are able to claim that the advantages of e-Governance have included the well-originated, effective, transparent, as well as dependable public services being delivered to people in a way that saves them time in a definite manner. Process Management Reengineering, Change Management, Financial Management, and Technology are the four skill sets that have been recognized as being important for resolving difficulties that are on the planned or project level. Through the implementation of a number of essential initiatives, the State of Rajasthan is paving the way for the development of e-Governance in a variety of ministries. RajComp (Rajasthan State Agency for Computer Services) as well as DOIT (Department of Information Technology), Jaipur (Rajasthan) are working with the Government of Rajasthan to implement various types of projects as part of an initiative to make better use of ICTs. RajComp is known as "Rajasthan State Agency for Computer Services."

Citizens, businesses, government employees, and the government itself are the end users of e-governance; thus, the provision of services via a variety of delivery channels and the degree of computerization of those services should be the primary priority.

We have a firm belief that information technology has the potential to alter the way that we do daily tasks. Technology is the driving force behind productivity, and rather than being something that belongs in the distant future, we should all learn to embrace its presence in the here and now. After this step, state agencies go on with the introduction and implementation of e-governance programs that are focused on the needs of residents.

Conclusion

The transformation of Rajasthan into a knowledge society is one of the goals outlined in a vision for state of Rajasthan. This goal calls on the state to make use of information and communication technology in order to achieve a position of prominence and distinction in the information age. The goal has been to use information systems in order to assist locals in achieving greater incomes and more jobs so that the overall standard of living in the area may be enhanced. In addition to this, it intends to speed up the implementation of e-governance across the board in order to enhance the effectiveness, openness, and accountability of the interfaces between the government and its citizens. The state government of Rajasthan is of the opinion that access to modern technologies should not be restricted to city dwellers alone but should be available to everyone.

An examination of these existing e-governance practices demonstrates how digitalization might be leveraged to expand the reach and impact of such public services within rural Rajasthan. On many levels, technology has already allowed individuals to achieve more labour efficiency than was previously feasible. With state and national governments increasingly turning to digitally propelled solutions to increase performance and productivity, it is clear on many dimensions that the nation and its population as a whole will take a technological leap forward.

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A STUDY ON THE ASSESSMENT OF NUTRITIONAL STATUS OF COLLEGE GOING GIRLS IN DARBHANGA CITY

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ABSTRACT

College-going girls are prone to nutritional deficiencies due to their unhealthy eating practises. The eating habits of college-going girls are very challenging for their health. In India, parents are also worried about the unhealthy practices of girls. Nowadays, college-going girls are showing themselves to be very busy with studying, recreational activities, and unhealthy diets. It is the period of storm and stress also and transition period of their life. It's a big challenge in their lives to get the right nutrition, and this period is considered a crucial phase of growth and development because it offers the second and last chance to gain growth in the life cycle. Unhealthy dietary practices among these age groups can cause significant health problems and retarded growth. In order to assess the health practises of 200 college girls from the Darbhanga district in the Indian state of Bihar, aged 20 to 24, the current study was carried out. Direct interviewing was used to acquire the data. The college-bound girls' nutritional profiles were examined using their height, weight, and BMI. The majority of respondents—roughly 70%—had a mean BMI that indicated they were undernourished. It was quite noticeable that the girls' BMI values were below normal. Yet, girls with a mean BMI of at least 30% dropped into the normal category. So, it is clear that college-bound girls require nutrition education to enhance their good dietary practises so that they can achieve good nutrition. This study has also suggested that effective awareness campaigns regarding nutritional food, nutritional requirements, eating habits, healthy lifestyle and weight management is very essential to educate the college girls. Students in managing conditions like anaemia, under nutrition and other related health complications. It is advised to take all essential nutrients through balanced food.

KEYWORDS: Health, Practices, Nutrition, Lifestyle.

Introduction

Many college-going girls are still in their adolescent years and exhibit some typical unhealthy eating behaviours including skipping meals, day out, snacking, and eating fast food.

Adolescents make up more than 1.2 billion people globally. Teenagers make up about 21% of the population in India. Girls need a well-balanced diet that includes both macronutrients and micronutrients to support their fast development and increasing physical activity. According to the National Family Health Survey, 4.2% of girls aged 15 to 19 were overweight and 41.9% of girls in this age range were thin. In India, teenage thinness (low BMI for age) is a widespread issue.

Malnutrition weakens immunity, while overweight youth are prone to non-communicable disease. Nutritional assessment is valuable in predicting effective physical activity and healthy reproductive outcomes. Nutritional status is the physiological state of an individual resulting from the relationship between several factors, such as nutrient intake, need and the body's ability to digest, absorb

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and use these nutrients, and factors affecting the previously mentioned factors. It is the sum of a person's anthropometric indices and the factors that influence that person's diet. These include external factors such as food security, cultural, social, economic factors and internal factors such as age, gender, diet, behaviour, physical activity and human diseases. Chronic malnutrition causes short stature in young people. It also reduces lean body mass and reduces muscle strength and physical ability. Low literacy, poor socio-economic status, poor environmental hygiene, poor eating habits increase malnutrition.

Adolescent-developed nutritional habits might increase the risk of later-life chronic diseases, obesity, and eating disorders. The food and health of teens will have an effect on the health and survival of future generations. Recently, a variety of measures have been put into place by health organisations to encourage young people to eat properly, but the results have been meagre. This can be the result of a failure to adopt the appropriate treatments in line with the ages of the children and a lack of awareness of dietary practises. Many lifestyle decisions and unhealthy eating practises undertaken in adolescence might lead to serious illnesses later in life. Physical improvement, psychological development, cognitive improvement, and prevention of adult chronic diseases associated with food.

The likelihood of later life chronic diseases, obesity, and eating disorders may all be increased by nutritional habits developed throughout youth. The health and food of teens will have an effect on the survival and health of future generations. Recent attempts by health organisations to encourage young people to eat properly have included a variety of initiatives, but the results have been mixed. This can be because dietary practises are not understood and the appropriate treatments are not used in accordance with the ages of the children. A range of eating habits and lifestyle decisions taken in adolescence might contribute to serious diseases later in life.

Children in developing countries today face a double threat from malnutrition: urban children struggle with over nutrition, while children in rural areas and slums suffer from under nutrition. Teenage girls typically experience the worst consequences of various forms of malnutrition due to their increased nutritional needs and low social standing. Undernourished adolescent girls initiate the perpetuating cycles of malnutrition by passing it on to next generations. Dietary choices are one of the manageable risk factors for both excess and undernutrition. Micronutrient deficits are frequent, including those in the vitamins A, B complex, C, iron, zinc, and calcium. An immune system impairment and dry conjunctiva are symptoms of vitamin A insufficiency. Oral ulcers and angular stomatitis are caused by vitamin B complex, which also aggravates anaemia. Bleeding tendencies are brought on by vitamin C deficiency. Anemia and impaired motor and cognitive development are caused by iron deficiency.

Lack of calcium causes weak bones and poor development. Bad eating habits are widespread among teenagers in the school-age group; include snacking, missing meals, especially breakfast, eating at odd times, and consuming fast food. Severe morbidities in later life are caused by poor food and lifestyle choices. The nutritional status of teenagers is influenced by socio-demographic and economic factors, including adolescent age, mother's age, parents' employment and income, literacy level, dietary habits, and cultural influences. The major causes of this include global changes in socio demographics, epidemiology, and nutrition. The nutritional status of teenagers is influenced by socioeconomic position. It was discovered that the nutritional condition of children was related to the education level of the mother. This suggests that women who are literate have a high level of maternal caregiving skills. Therefore it is proposed to study on the assessment of Nutritional status of college going girls in Darbhanga city

Objectives

- To assess the nutritional status of college going girls of Darbhanga city.
 - Anthropometric assessment
 - Height
 - Weight
- To find out the current nutritional status of selected girls

Methodology

The Research Methodology chapter deals with the methods and techniques. It has a unique place and significance in the thesis. Research Methodology is a manner to solve the research problem methodically. The excellence of any research is generally known by its strong, sound and acceptable valid and reliable materials and methods. Method and procedure used in research methodology entails unceasing evaluation to solve research problem and to get successful results.

Area of Study

This study was conducted in the selected colleges of the Darbhanga city

Sample Selection

Total 200 college going girls (aged 20 to 24) were randomly selected for the study purpose.

Data Collection

Data was collected with the help of structured questionnaire.

- **Anthropometric Assessment:** Height and weight of the respondents were taken with the help of measuring tape and weighing balance respectively. BMI of the respondents were calculated with height and weight values.

Statistical Analysis

The data obtained in the present study was statistically analyzed using statistical constants and relevant statistical tests.

Results and Discussion

In the present study total 200 girls were taken for the study purpose.

Table 1: Mean±SD of Height and Weight of the Respondents

	Mean±SD	N	Percentage
Height	156.84±5.63	200	100
Weight	42.54±6.368	200	100

Table 1 indicated the Mean Height and weight of the respondents and shows that 156.84 and 42.54 were the mean height and weight of the study group respectively.

Table 2 shows that there is perfectly positive linear correlation between height and weight and Correlation is significant at the 0.01 level. Supporting study also indicates that weight gain increases with increasing height (M Voigt et al. 2007)

Table 2: Correlation between Height and Weight

		Height	Weight
Height	Pearson Correlation	1	.316**
	Sig. (2-Tailed)		<.001
	N	200	200
Weight	Pearson Correlation	.316**	1
	Sig. (2-Tailed)	<.001	
	N	200	200

** Correlation is significant at the 0.01 level (2-tailed).

Table 3: Mean±SD of the BMI

	Mean±SD	N	Percentage
BMI	17.32±2.49	200	100

Table 4: Health Status of the Respondents

Health status	N	Percentage
Underweight	140	70.0
Normal	53	26.5
Overweight	7	3.5
Total	200	100.0

Table 3 depicted that the mean BMI of the study group was 17.32kg/m². Simultaneously Table 4 pertaining the Health status of the selected respondents. Table reveals that maximum 70 percent of respondents were fallen in the category of underweight while 26.5 percent respondents were in Normal Category. Only 3.5 percent respondents were overweight. Malnutrition, anemia, and body weight (underweight and overweight) are growing problems in developing countries and the long term implications of unbalanced dietary habits and lifestyle practices. During adolescence, diet-related chronic diseases account for more than half of the world's diseases. Once educated, food patterns and eating habits are often maintained for the rest of life.

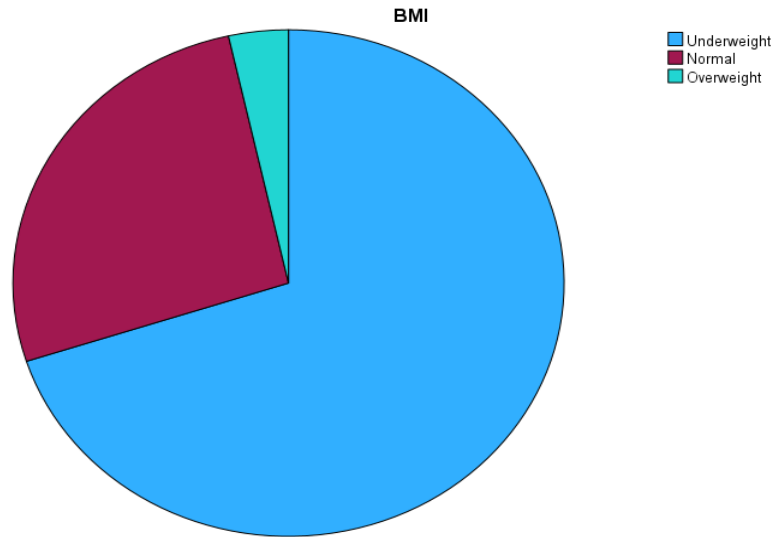


Fig. 1: Health status of Selected Respondents

Fig. 1 also shows the Health status of the college going girls and indicates that maximum numbers of Girls were undernourished. It may be due to improper nutrition and unhealthy dietary practices.

Most adolescents are undernourished which results in their poor performance in school; that has a spillover effect in their adult life and disturb their competence as they take up adult roles later in life. Thus nutritional deficiencies among teenagers must be addressed early (The Tribune, Feb 2009). In most of the developing countries, nutrition initiatives have been focussing on kids and females, thus ignoring adolescents. Addressing the nutritional requirements of adolescents could be a significant pace towards breaking the vicious cycle of intergenerational malnutrition, chronic disease, and poverty

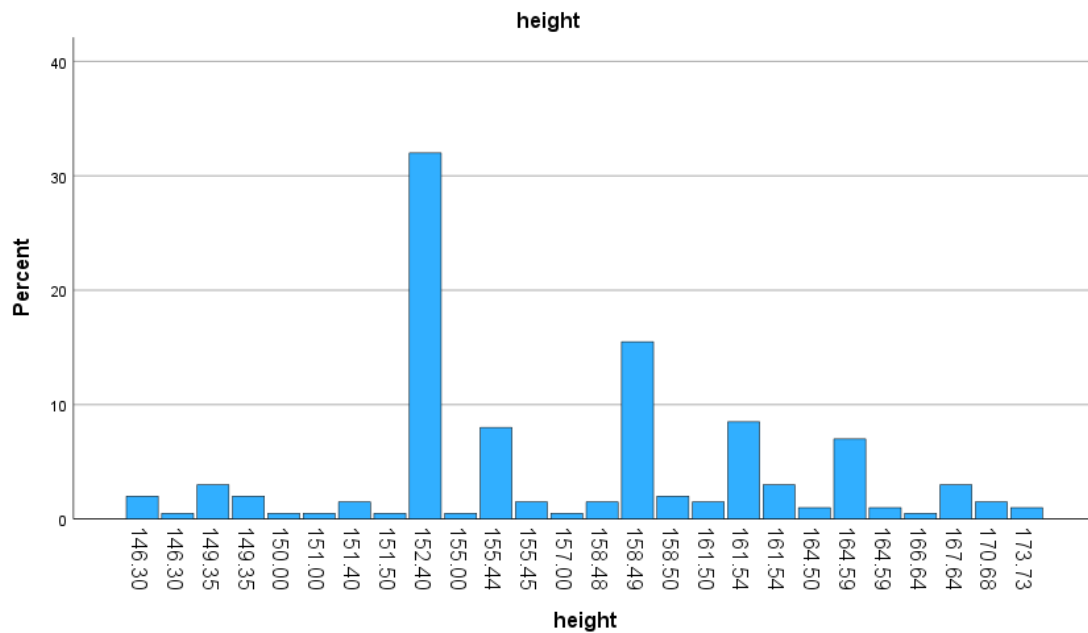


Fig. 2: Height Measurements of the Respondents

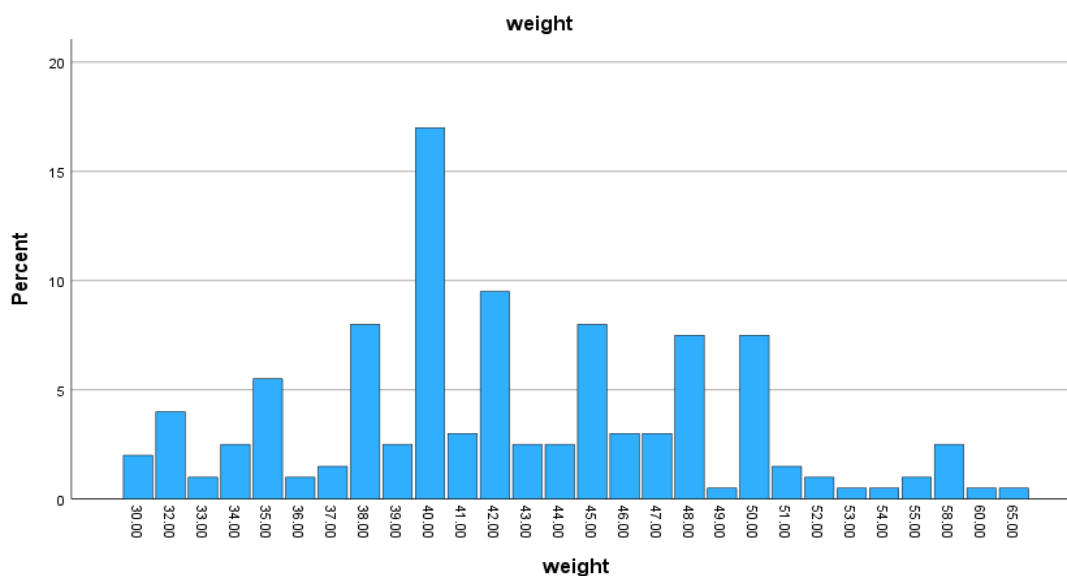


Fig. 3: Body Weight of the Respondents

Evidence revealed from both the developed and developing countries shows that poor nutritional status of college girl is a link between fatal malnutrition and augmented the risk of various chronic diseases during adulthood (WHO, 2006)

All forms of malnutrition's broad range are related with substantial illness, mortality, and economic costs, particularly in countries where both under nutrition and over nutrition co-exist as is the case in developing countries which are undergoing a rapid transition in diet and lifestyle. It ultimately prevents individuals and even whole society from achieving their full potential.

Conclusion

The present study was concluded that maximum numbers of girls were found in the category of under nutrition. College going girls are the future of any nation and backbone of their family. With respect to BMI Categories, malnutrition has been observed among selected college going Girls. This study observed that maximum 70 percent of respondents were found in the category of underweight while 26.5 percent respondents were in Normal Category. Only 3.5 percent respondents were overweight. Proper diet and proper nutrition are the basic needs of the college girls. Proper nutritional knowledge is the today's need for the college girls. This study has also suggested that effective awareness campaigns regarding nutritional food, nutritional requirements, eating habits, healthy lifestyle and weight management is very essential to educate the college girls. Students in managing conditions like anaemia, under nutrition and other related health complications. It is advised to take all essential nutrients through balanced food.

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महिला सशक्तिकरण में मीडिया की भूमिका

डॉ. राजेन्द्र सिंह खीची*

सार

प्रस्तुत आलेख में यह बताया गया है कि भारतीय महिलाओं की स्थितियां विभिन्न युगों में कैसी रही हैं। स्वतंत्रता पूर्व व स्वतंत्रता पश्चात् महिला सशक्तिकरण के लिए क्या प्रयास किए गए? महिला सशक्तिकरण में स्वयं महिलाओं की क्या भूमिका रही? आधुनिक समय में महिलाएं स्वयं के सशक्तिकरण के लिए संचार माध्यमों का कितना उपयोग कर रही हैं? महिला शिक्षा के क्षेत्र में संचार माध्यमों की क्या उपयोगिता है? महिला सशक्तिकरण में संचार माध्यमों की भूमिका अहम् बन चुकी है। 20 में भारत की अध्यक्षता एवं इसमें महिलाओं की वित्तीय अवस्था की ओर विशेष ध्यान, महिला सशक्तिकरण क्षेत्र में मील का पत्थर साबित हो सकती है। निष्कर्ष में दर्शाया गया है कि महिला सशक्तिकरण में जहाँ संचार माध्यम मुख्य भूमिकाएं निभा रहे हैं वहीं कुछ संचार माध्यमों ने महिलाओं में असुरक्षा की भावना उत्पन्न कर दी है। इन सभी चुनौतियों के निदान के लिए आलेख के अंत में कुछ सुझाव दिए गए हैं।

शब्दकोश: डिवाइस, लैंगिक समानता, G 20, आत्मनिर्भर भारत, स्मार्ट फोन, विडोज़ एक्सप्लोरर, मोजिला फायरफ़ाक्स।

प्रस्तावना

स्वतंत्रता पूर्व एवं स्वतंत्रता पश्चात् विभिन्न कालों में भारतीय महिला की स्थितियों ने कभी निरन्तरता धारण नहीं की। वर्षों-वर्ष पुरानी हमारी भारतीय संस्कृति में महिलाओं की स्थिति कभी बहुत ही सशक्त रही है तो कभी दयनीय। मात्र वैदिक काल ही एक ऐसा समय था जब महिलाओं की स्थिति अति सशक्त रही। भारत में महिलाओं के सम्मान, अधिकारों और भूमिका की दृष्टि से वैदिक युग को स्वर्णिम युग माना जा सकता है। इस समय के साहित्य में लिंग-भेद, अवगुठन-प्रथा और महिलाओं की घर तक सीमित भूमिका का उल्लेख नहीं मिलता (मिश्र ; 2006)। तत्पश्चात् महिलाओं की स्थितियों में निरन्तर गिरावट आई। महिलाओं की स्थिति में सुधार एवं उन्हें सशक्त बनाने हेतु कई महत्वपूर्ण प्रयास स्वयं महिलाओं एवं कई पुरुष समाज सुधारकों द्वारा भी किए गए। स्वतंत्रता पश्चात् ही महिला सशक्तिकरण ने गति पकड़ी जिसमें महिला शिक्षा की अहम् भूमिका रही। तत्कालीन समय में संचार माध्यमों की कमी के चलते स्कूली शिक्षा एवं उच्च शिक्षा ने महिलाओं को सशक्त बनाया लेकिन वर्तमान समय में महिला सशक्तिकरण की गति में अल्प समय में आई तीव्रता में संचार माध्यमों की मुख्य भूमिका है।

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सशक्तिकरण

सशक्तिकरण का शाब्दिक अर्थ सशक्त/मजबूत बनाना, सक्षम बनाना, अधिकार प्रदान करना है।

संचार

सार्थक चिन्हों द्वारा सूचनाओं के आदान-प्रदान की प्रक्रिया संचार है। सामान्य अर्थ में किसी सूचना अथवा संदेश को एक व्यक्ति से दूसरे व्यक्ति तक पहुंचाने का माध्यम संचार है।

G 20 की अध्यक्षता भारत को उपयुक्त समय पर मिली है। कोरोना काल में तीन वर्षों के लम्बे समय से पिड़ित विभिन्न देश एक सुरक्षित स्थिति में पहुंचने को प्रयासरत हैं। 20 की अध्यक्षता में भारत महिलाओं और लैंगिक समानता पर अत्यधिक बल दे रहा है। घरेलू मोर्चे पर भारत सरकार ने सामाजिक क्षेत्रों में महिलाओं के समुचित विकास की प्रतिबद्धता के साथ 'आत्मनिर्भर भारत' के विकास एजेंडे में महिला सशक्तिकरण को सर्वोपरि रखा है। सरकार समाज के स्तर पर बदलाव लाने के लिए 'नारी शक्ति' की महत्ता को पहचान रही है इसलिए मात्र विकास के लाभार्थियों के रूप में ही नहीं, अपितु विकास के प्रेरक एवं परिवर्तन के वाहक के रूप में भी महिलाओं की भूमिका पर अत्यधिक ध्यान केन्द्रित किया जा रहा है।

विश्व के 19 विकासशील देश एवं एक संगठन (यूरोपियन यूनियन) एक पटल पर नजर आ रहे हैं। उसमें संचार माध्यमों की उपयोगिता का सहज ही अनुमान लगाया जा सकता है। 20 की अध्यक्षता कर रहा हमारा देश भारत महिला सशक्तिकरण पर ध्यान केन्द्रित कर रहा है उसमें संचार माध्यमों की महत्वपूर्ण भूमिका है।

भारतीय समाज में यह माना जाता रहा है कि स्त्रियों का बौद्धिक स्तर एवं स्वास्थ्य पुरुषों की तुलना में अपेक्षाकृत कमजोर होता है। परन्तु 1990 के पश्चात् परिवर्तित सोच में यह माना जाने लगा कि रोगों एवं स्वास्थ्य के सम्बन्ध में दोनों को ही समान स्तर पर देखा जा सकता है (लाहेल्मा ; 2001)।

स्वतन्त्रता पूर्व समाचार पत्र, रेडियो, डाक व्यवस्था आदि सीमित संचार साधनों की वजह से महिला एवं पुरुष समाज सुधारकों के अतिरिक्त मात्र शिक्षा ही महिला सशक्तिकरण का प्रमुख मार्ग था। बात भारतीय महिला शिक्षा की हो और सावित्री बाई फूले का नाम न आए ऐसा नहीं हो सकता।

सावित्री बाई फूले भारत के पहले कन्या विद्यालय में पहली शिक्षिका थी। उन्होंने 1848 में पुणे में बालिका विद्यालय की स्थापना की थी। इस विद्यालय में उस समय मात्र नौ कन्याओं ने दाखिला लिया था। फूले इसी विद्यालय की प्रधानाध्यापिका भी बनीं थी। सन् 1852 में फूले ने अछूत बालिकाओं के लिए भी विद्यालय की स्थापना की थी (शिमला ; 2021 : 94-95)।

वर्तमान समय में संचार साधनों की प्रचुरता महिला सशक्तिकरण में अहम् भूमिका निभा रही है। इक्कीसवीं सदी में महिलाओं ने स्वयं को समाज में एक मजबूत स्तम्भ के रूप में खड़ा किया है। प्रत्येक क्षेत्र में जागरूक होने की वजह से महिलाओं ने अपनी जीवन शैली में सकारात्मक परिवर्तन के साथ सामाजिक एवं आर्थिक स्थिति को भी सुदृढ़ता प्रदान की है। "किसी भी देश की महिलाओं की वास्तविक स्थिति का अनुमान उस देश की सांस्कृतिक और आध्यात्मिक स्थिति को देखकर लगाया जा सकता है (राधाकृष्णन ; 2008)।

वर्तमान समय में महिला सशक्तिकरण को शिक्षा एवं संचार साधनों ने सुदृढ़ता प्रदान की है। कम्प्यूटर, लैपटॉप, टैब, स्मार्ट मोबाईल आदि के इंटरनेट के साथ सामंजस्य ने महिलाओं की पारिवारिक, सामाजिक, आर्थिक स्थितियों में सकारात्मक परिवर्तन किए हैं। सामाजिक बाध्यताओं के कारण जहाँ महिलाओं की कई स्थानों पर आवाजाही में बाधाएं उत्पन्न हो रही थी उन्हें इन संचार माध्यमों ने समाप्त कर दिया।

अपनी रुचीनुसार किसी भी प्रकार की जानकारी एक क्लिक पर उपलब्ध है। घर हो, शिक्षा स्थल हो, मित्र हो, पारिवारिक सदस्य हो, सहकर्मी हो अथवा सामाजिक सम्बन्ध सदस्य सभी एक दूसरे से मात्र एक क्लिक की दूरी पर हैं। इंटरनेट ने महिलाओं के जीवन को सहज एवं सुगम बनाते हुए सुदृढ़ता प्रदान की है।

इन्टरनेट

इन्टरनेट का अविष्कार 1969 में अमेरिका द्वारा किया गया था। इन्टरनेट द्वारा सूचन को आदान-प्रदान करने के लिए जिस नियम का उपयोग होता है उसे ज्व (ट्रांसमिशन कंट्रोल प्रोटोकॉल) अथवा फ (इन्टरनेट प्रोटोकॉल) कहते हैं (<https://www.hindigyanbook.com>)।

इन्टरनेट के उपयोग क्षेत्र

- **इन्टरनेट का महत्व** —: हमारे रोजमर्रा की जिंदगी को इन्टरनेट ने अत्यधिक प्रभावित किया है। आज हम कहीं भी किसी भी जगह बैठे मात्र एक उपकरण की मदद से दुनियाभर में घट रही घटनाओं की जानकारी प्राप्त कर सकते हैं। खाद्य सामग्री ऑनलाईन मंगवा सकते हैं। व्यापार अथवा दफ्तर का कार्य कर सकते हैं। शिक्षा ग्रहण कर सकते हैं। किसी भी प्रकार का बिल भुगतान कर सकते हैं। नेट-बैंकिंग कर सकते हैं। मनोरंजन अथवा स्वास्थ्य से जुड़ी जानकारियाँ प्राप्त कर सकते हैं।

- **इन्टरनेट की सुविधा एवं उपलब्धता** —: इन्टरनेट एक आसान एवं भारत में सस्ती सुविधा है। इन्टरनेट का उपयोग विभिन्न बाऊजुर्स द्वारा किया जाता है। जैसे-विडोज़ एक्सप्लोरर, गूगल क्रोम, मोजिला फायरफॉक्स इत्यादि। उपभोक्ताओं को इन्टरनेट सुविधा उपलब्ध करवाने वाली संस्थाओं को इन्टरनेट सर्विस प्रोवाइडर (प्लै) कहते हैं।

- **इन्टरनेट का उपयोग एवं आवश्यकता** —: दुनिया के लगभग सभी देशों में अधिकांश क्षेत्रों में इन्टरनेट का उपयोग होता है। इन्टरनेट के उपयोग की आवश्यकता विभिन्न समाजों के अधिकांश क्षेत्र में निरन्तर बढ़ी है।

इन्टरनेट की आवश्यकता एवं उपयोगिता महिला जीवन के विभिन्न क्षेत्रों में उपयोगी हो गई है। जैसे :-

- **शिक्षा के क्षेत्र में इन्टरनेट का उपयोग** —: शिक्षा के क्षेत्र में पिछले तीन वर्षों में इन्टरनेट ने एक नई क्रांति ला दी है। कोविड 19 के समय में शिक्षा क्षेत्र में इन्टरनेट का अत्यधिक उपयोग किया जा रहा है। शुरुआती दिनों में ऑनलाईन पढ़ाई में विद्यार्थियों एवं शिक्षकों ने थोड़ी असहजता का अनुभव अवश्य किया था लेकिन कुछ ही समय में दोनों वर्ग अपने-आप को सहज महसूस करने लगे। इन्टरनेट ने विभिन्न विशेषज्ञ अध्यापकों एवं विद्यार्थियों को समीप ला दिया है।

विभिन्न प्रतियोगी परिक्षाओं की तैयारी कर रहीं महिलाओं के लिए भी इन्टरनेट सहायक सिद्ध हुआ है। कोचिंग सेंटर्स का भारी-भरकम शुल्क देने में असक्षम महिलाओं के सपने भी साकार होने लगे हैं।

- **सूचना का अधिकार (RTI Act 2005)** —: आरटीआई एक्ट में जानकारी लेने में भी इन्टरनेट सहायक सिद्ध हुआ है। इससे समय एवं कागज़ की बर्बादी कम हुई है। इसमें मांगी गई उचित जानकारी मेल के माध्यम से भी प्राप्त की जा सकती है।

- **खबरों की जानकारी** —: विश्व के लगभग सभी समाचार पत्र, मैग्जिन्स अथवा जर्नल्स इन्टरनेट पर उपलब्ध रहते हैं। हमें जिस सम्बन्ध में जानकारी चाहिए टाईप एवं क्लिक करते ही वह सामग्री हमारे लिए उपलब्ध हो जाती है।

(<http://www.deepawali.co.in>)

कोविड 19 के समय में व्यापार, शिक्षा एवं वर्क फ्राम होम के अतिरिक्त महिलाएँ अपने कई गृह कार्य जैसे – बिल भुगतान, रुपये ट्रांसफर करना, किराणा मंगवाना, खाना मंगवाना आदि इन्टरनेट की सहायता से अपने पास उपलब्ध डिवाइस के माध्यम से करने लगीं हैं। 2020 से कई बार कई भागों में किए गए लॉकडाउन ने लोगों के जीवन को घर में ही सीमित कर दिया था। यह संचार माध्यम ही थे जिनके कारण महिलाएँ अपने व्यापार, नौकरी एवं शिक्षा से अछूती नहीं रही।

जहाँ लम्बे समय तक लाकडाऊन को झेलते हुए भी UPSC में 2021-22 में श्रुति शर्मा ने प्रथम स्थान प्राप्त किया (<http://www.tvghindi.com>) वहीं 2023 में राजस्थान शिक्षा बोर्ड के विभिन्न परिणामों में छात्राएँ अब्बल रही। यह संचार साधनों की उपयोगिता ही है जिन्होंने महिलाओं को घर बैठे हर वांछित जानकारी उपलब्ध करवाई व छात्राओं ने भी इसका सदुपयोग करते हुए अब्बल स्थान प्राप्त कर अपने सशक्तिकरण का प्रमाण दिया।

अन्य राज्यों की तुलना में पूर्व में शिक्षा के क्षेत्र में पिछड़े राजस्थान के सन्दर्भ में तथ्य बताते हैं कि 06 जून 2022 को घोषित राजस्थान माध्यमिक शिक्षा बोर्ड का बारहवीं कला वर्ग में छात्राओं का उत्तीर्ण प्रतिशत छात्रों की तुलना में अधिक रहा। कुल परिणाम 96.33 प्रतिशत रहा। इसमें उत्तीर्ण छात्रों का प्रतिशत 95.44 रहा जबकि छात्राओं का 97.21 रहा। छात्राओं ने छात्रों की तुलना में उत्तीर्ण प्रतिशत 1.77 अधिक प्राप्त कर अपनी श्रेष्ठता सिद्ध की। इन सबके साथ एक आंकड़े की ओर विशेष तौर पर ध्यानाकर्षित होता है कि इस परीक्षा में छात्रों की तुलना में छात्राएँ अधिक संख्या में पंजीकृत हुईं। इसमें जहां 3,25,219 छात्र पंजीकृत हुए वहीं 3,27,225 छात्राएँ पंजीकृत हुईं (राज. पत्रिका, 2022)।

13 जून 2022 को घोषित राजस्थान माध्यमिक शिक्षा बोर्ड के दसवीं के परिणामों में छात्राओं ने 06 जून 2022 को घोषित आरबीएसई में मिली सफलता को पुनः दोहराया। दसवीं के परिणामों में उत्तीर्ण प्रतिशत में छात्रों की तुलना में छात्राओं ने 2.76 प्रतिशत अधिक प्राप्त कर एक बार पुनः शिक्षा के प्रति रुचि एवं श्रेष्ठता सिद्ध की। इस परीक्षा में कुल 10,92,524 विद्यार्थी पंजीकृत हुए लेकिन परीक्षा में कुल 10,59,072 विद्यार्थी बैठे। जिनमें छात्रों का उत्तीर्ण प्रतिशत 81.62 रहा जबकि छात्राएँ 84.38 प्रतिशत उत्तीर्ण हुईं (दैनिक भास्कर 2022)।

सारणी 1: राजस्थान माध्यमिक शिक्षा बोर्ड दसवीं (2021-22) में उत्तीर्ण छात्र-छात्राओं का तुलनात्मक अध्ययन

	छात्र	छात्राएँ	कुल
पंजीकृत विद्यार्थी	5,95,160	4,97,364	10,92,524
परीक्षा में बैठे	5,72,779	4,86,293	10,59,072
उत्तीर्ण	4,67,490	4,10,358	8,77,848
परिणाम प्रतिशत	81.62	84.38	82.89

इस परीक्षा में प्रथम श्रेणी से उत्तीर्ण होने में भी छात्राएँ छात्रों से अग्रणी रहीं। इसी परीक्षा में कुल 5,72,779 छात्र बैठे जिसमें से 4,67,490 छात्र उत्तीर्ण हुए इसमें 1,78,698 छात्र प्रथम श्रेणी से उत्तीर्ण हुए अर्थात् प्रथम श्रेणी प्राप्त छात्रों का प्रतिशत 31.19 रहा। जबकि कुल 4,86,293 छात्राएँ परीक्षा में बैठी, 4,10,350 छात्राएँ उत्तीर्ण हुईं इनमें से 1,80,022 छात्राएँ प्रथम श्रेणी में उत्तीर्ण हुईं यानि कि छात्राओं का प्रथम श्रेणी में उत्तीर्ण प्रतिशत 37.01 रहा। प्रथम श्रेणी में उत्तीर्ण छात्र-छात्राओं का कुल प्रतिशत 33.87 रहा। छात्राएँ-छात्रों की तुलना में 5.82 प्रतिशत प्रथम श्रेणी में अधिक उत्तीर्ण हुईं (दैनिक भास्कर 2022)।

सारणी 2: राजस्थान माध्यमिक शिक्षा बोर्ड दसवीं (2021-22) में प्रथम श्रेणी में उत्तीर्ण छात्र-छात्राओं का तुलनात्मक अध्ययन

	छात्र	छात्राएँ	कुल
पंजीकृत विद्यार्थी	5,95,160	4,97,364	10,92,524
परीक्षा में बैठे	5,72,779	4,86,293	10,59,072
उत्तीर्ण	4,67,490	4,10,358	8,77,848
प्रथम श्रेणी	1,78,698	1,80,022	3,58,720
परिणाम प्रतिशत	31.19	37.01	33.87

जेंडर एक ऐसा विषय है जो लगभग अन्य सभी विकास संबन्धी संभावनाओं को प्रभावित करता है। G 20 एजेंडे और इससे जुड़े देशों एवं संगठनों में लैंगिक समानता पर विशेष ध्यान दिया जा रहा है। महिलाओं को

संचार माध्यम सहज उपलब्ध करवाए जा रहे हैं तथा महिलाएँ भी इनका उपयोग कर रहीं हैं। माना जा सकता है कि महिला सशक्तिकरण में संचार माध्यम सहायक सिद्ध हुए हैं फिर भी देश की लगभग आधी आबादी महिलाओं का कार्यक्षेत्र में प्रतिशत पुरुषों की तुलना में अति निम्न है। अतः अभी भी इस क्षेत्र में स्वयं महिलाओं, सामाजिक संगठनों, सरकार आदि द्वारा ओर प्रयास की दरकार है।

निष्कर्ष

जहाँ फोटो अपलोड, निजी जानकारी, ओटीपी साझा आदि से महिलाओं में असुरक्षा की भावना उत्पन्न हुई है वहीं भारत में जेएस अथवा जन धन-आधार-मोबाईल प्लेटफॉर्म के माध्यम से महिलाओं के लिए डिजिटल वित्तीय समावेश को प्राथमिकता दी है। इसी की मदद से कई महत्वपूर्ण सामाजिक सुरक्षा कार्यक्रम सीधे महिलाओं तक पहुंच सके हैं और उन्हें मजबूती देने के साथ आर्थिक रूप से सशक्त भी बनाया है। 20 के माध्यम से हमें महिलाओं के डिजिटल एवं वित्तीय समावेश को मजबूत करने बाबत इसी प्रकार की मजबूत प्राथमिकताओं पर ध्यान देना होगा।

सुझाव

- संचार माध्यमों के उपयोग का सरलीकरण होना चाहिए।
- संचार माध्यमों के पूर्ण एवं सकारात्मक उपयोग के लिए सरकार द्वारा महिलाओं के लिए अधिकाधिक आमुखीकरण कार्यक्रम चलाने चाहिए।
- इंटरनेट पर फर्जी सूचनाओं की नकल कसनी चाहिए।
- संचार माध्यमों के संचालन के समय महिलाओं को निजी जानकारी एवं ओटीपी साझा करने में सावधानी बरतनी चाहिए।
- महिलाओं में शिक्षा के विस्तार एवं संचार माध्यमों के सदुपयोग हेतु सरकार द्वारा गरीब एवं जरूरतमंद पिछड़े वर्ग की महिलाओं को डिवाइस उपलब्ध करवाने चाहिए।
- संचार माध्यमों के दुरुपयोग को गंभीरता से लेते हुए इसके प्रति सख्त कानून बनाने चाहिए।

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MARKETING: HOW IT'S USE BY THE MANAGEMENT FOR ACHIEVING GOAL OF ORGANISATION

Dr. Hawa Bhanwar Shekhawat*

ABSTRACT

Market is that place where every company, firm or organisation is sale products and materials. Market word included that place where sale the all products and material and earn a particular profit. In the world all company, firm, organisation is sale goods in market. Present we start the business and want to successful business then we have sold the goods in particular market. Without the market the all manufacture and retailers are not earn a profit and he not sustained in future. So, market is main circle of all business activities. The Method of sale of goods and product in market use by The Company called marketing. Marketing is main process of sale the product in market. Basically, marketing is referred to activities to promote the buying and selling a product, goods and services. In marketing include advertisement, selling and delivering product to consumer. The company sale has product through online and offline system. In the Online marketing company sale product through television, radio, mail, or message. The offline system is company sale product through salesmen and outlet. The company is sale product and goods in market they use proper marketing system. Without marketing company sale has product but the company is not achieving has sale target. Marketing as a discipline involves all activities a company for relationship with customer. Matching products to customer ultimately ensure profitability. Company wants profit then he sale product according to the customer needs. Marketing is check has customer needs in present and future and company produce the product according customer want. Management is the process of complete the work in proper system. Management gives a better system to solve any problem in business. The organisation is set any goal for future then he mange the management. Management is art of work. The business success achieves the goal through good management. Management is the process of planning organising, staffing, leading, motivating and making decision for achieving the organisation goal. Management is a art, science, and it is profession also.

KEYWORDS: *Market, Marketing, Customer and Management.*

Introduction

Management is the process of getting the things done through people achieve goals effectively and efficiently. If one person wants any goal in future then he set a proper management. Management set has work according to goal. Management is better utilisation of business resources and effective planning. The management include art and science both parts. Its mean management is art because its use human talent. Its use the practical knowledge, personal skill and creativity so management as like art. With art management is also a science because management follow a systematic method to find a possible solution for a problem. Its use concepts, method and principal, research system. So according this point management is like science.

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So, every organisation the management is important part for achieving the goals. Management main function is manage all activity according has target and goal. Management is multidisciplinary work for perform has work in every part of business and firm. Management is managing inside management with outside management of organisation. Outside management mean he manages has sale and marketing.

Marketing meaning sale the product and goods to customer through same good idea. The organisation analysis the needs of customer and has fashion. The company produce the product according the customer wants. Marketing is the action of business promoting and selling product or service. Basically, marketing is answering this question "where, when, and how does our consumer want to communicate with our business." Marketing propose is that people interest in yours company product and service.

The Marketing methods include product development, distribution method, sale and advertising. Modern marketing introduces since 1950 when people started print media. But in present digital marketing is very important part of marketing. In digital marketing company directly connecting the customer where he spends their time. Some digital marketing types are introducing here.

- Internet marketing
- Search engine optimisation.
- Blog marketing.
- Social marketing.
- Video marketing.

This is all and some other methods are use for digital marketing. The company use particular marketing method according the product and service. So marketing is main function for all company for sale the product and service.

Aim of Study

The all organisations want the maximum profit with good future. For this company increases the sale. Because in price of sale include the profit part. So if company increase has sales then the profit is automatically increased. Company sales is increase if there follow good marketing system. Marketing is method of sale goods to customers. So according this the main object of this study is analysis the marketing use for achieving organisation goal.

Review of Literature

For every topic study firstly analysis the previous other study done by other person on research topic. Review of literature is study of other person research on particular point. So on this topic the review of literature is given below.

Kotler & Keller, 2012 Marketing management takes place when at least one party to a potential exchange thinks about the means of achieving desired responses from other parties. Thus we see marketing management as the art and science of choosing target markets and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value.

Gamble & Gilmore (2013) marketing management is a broad concept that includes social processes, incurring implications not only for itself, but also for the roles of the parties directly involved in the marketing process. A necessary and useful starting point for the study of marketing is consideration of the management process.

Kotler & Armstrong, 2014 Marketing management wants to design strategies that will build profitable relationships with target consumers. There are five alternative concepts under which organizations design and carry out their marketing strategies: the production, product, selling, marketing, and societal marketing concepts.

Peter & Olson (2010) a marketing strategy is the design, implementation, and control of a plan to influence exchanges to achieve organizational objectives. In consumer markets, marketing strategies are typically designed to increase the chances that consumers will have favorable thoughts and feelings about particular products, services, and brands

Research Methodology

Sources of Data Collection: For the purposes of this study, the secondary data have been collected from internet, magazine, newspaper, etc. In this research work secondary data basically use. Because many research paper and topic, thesis is available on the part of secondary data. For this research propose analysis the marketing concepts and definition or management use of marketing. The sources is collecting through internet and books which publish previously by different writers.

Conclusion of Study

The conclusion of this study is that the organization is using the proper marketing policy then the achieving the goal. The organization is producing the product and sale it in market for profit than he set the method of marketing. Organization analysis the system of market before sale and understand the customers need and want. After this analysis organization introduce the product in market for a checking the buying capacity of customer. If customer satisfied with product and it buy the product continue in future than organization is sale product with profit. Profit is main goal of every business and the business achieve it's with bulk of sales has product. Market is place where the business sale the manufacturing product. In market many similar products are present. So, customer because purchase company product. It is very important question of every business. The solution of this question is marketing. The marketing is very strong by the company than customer buy company product. Strong marketing is born the need of product of customer. So, conclusion is that the marketing is achieving every goal of business if it's done properly.

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INSPIRATM
Reg. No. SH-481 R- 9-V P-76/2014



Printed in India by Prof. (Dr.) S. S. Modi at Shilpi Computer and Printers, Jaipur, Rajasthan
and published by him on behalf of INSPIRA, Jaipur, Rajasthan
Website : www.inspirajournals.com