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ROLE OF MICROFINANCE ON WOMEN ENTREPRENEURSHIP

Kusum Pareek*

ABSTRACT

Women Entrepreneurship accounts for economic growth and stability in a country. Women entrepreneurship is making women independent and self-reliant. Women Empowerment is the significant factor of extermination of poverty as it creates more job opportunities and women are the major contributors to the Indian National Income. Micro Finance played the significant role in women empowerment worldwide. There are 14 micro credit lending models are adopted internationally, which includes Guarantees by Bank, Associations, Community Banking, grameen, mediators, NGOs, Small Scale Business and rural banking models. The chapter prepared with the help of secondary data on microfinance programmes in India and its influence on women entrepreneurship.

KEYWORDS: *Microfinance, SHG, Micro Credit Lending, Microfinance Models.*

Introduction

The microfinance is recognized worldwide as a modern tool to combat poverty. Worldwide various measures started by the government and non-government organisation but, women are still highly ignorant client. The establishment of the microfinance programmes mainly in the form of group based –Self Help Group [SHG] and Grameen models. Women are the main clients of many microfinance institutions. Commercial banks and NGOs are initiating microfinance services to females, as it has been a profitable action from the financial institutions point of view because women are careful and responsible borrower in repayment of credit which results into non defaulter. The Women credit facility was given importance on International Women Day held for the first time in Mexico City in 1975 by setting up of Women's World Banking network.

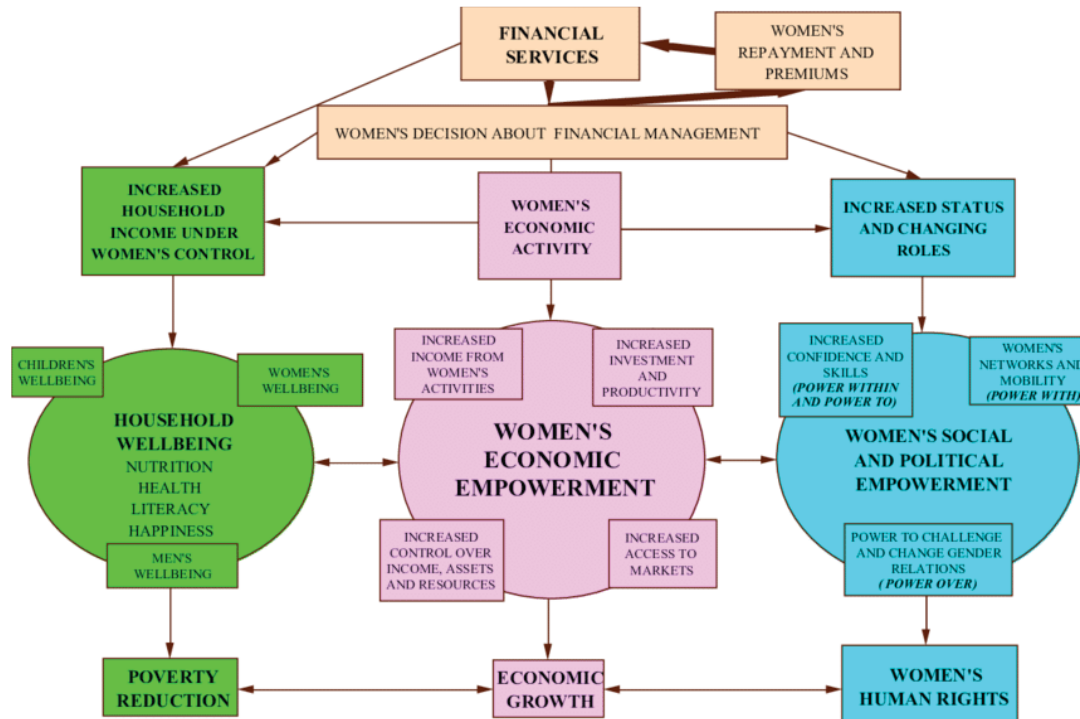
The second major change took place in microfinance area was in the year 1976 with the establishment of Grameen Bank in Bangladesh by Nobel laureate Professor Muhammad Yunus.

Today women are considered to be active participants in the microfinance sector. They are self-motivated to avail these microfinance services offered by semi formal institutions and formal institutions.

The development of Microfinance has increased an opportunity for women to easy access of financial credits for their needs. The one of the major attractions of microfinance loan is that it is offered to women without any collateral, due this factor the significant upsurge in the number of women borrowers. Hence, women are not only creating great impact on eradication of poverty but also in virtuous spirals of household wellbeing, status, socio and political empowerment, increase in house hold income and decision making and financial management.

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Micro-Finance and Women's Empowerment: Virtuous Spirals



Microfinance and Women Entrepreneurship

There are two channels in India for offering microfinance one Self Help Group (SHG) – Bank Linkage Programme.

Microfinance Institutions

Microfinance credit develop entrepreneurship among women by supporting their business ideas, which they are not able to execute due to lack of funds. The fund borrowed by group or individual is without any collateral and repayment term is decided by the group. The borrowed fund helps in execution of business idea as well in generating profit from the venture and can lead to better livelihood.

In India, there are four microfinance models of which Model II, in Micro Finance consist of activity/joint liability/ Self-Help Groups which are associated with various financial institutions and with the banks for getting the financial loans. Model II, in microfinancing pays three fourth of overall microfinance credit facilities provided to the India SHG.

Review of Literature

Lubna Mohammad THAHER¹, Nor Mohd RADIEAH², Wan Hasan WAN NORHANIZA³ (2011), in this study researchers found that factors related with MFI play a critical role to elevating women entrepreneurs and eradicate gender inequality. K. Swapna (2017), according to the researcher women entrepreneurship result into women empowerment which provide various real resources to progress in different aspects of life like health, hygiene, education and nutrition, to improve families standard of living and accordingly there is whole of society. Thus, a women need inspiration and care from microfinance institutions in terms of credit as well financial services.

Bismark Addai (2017), According to the researcher an enhanced microfinance accessibility improves both economic and social empowerment of women.

Mula G.* and Sarker S. C. (November 2013), as per the study conducted by the researcher's microfinance loan facility to SHG Role of Microfinance on Women Entrepreneurship is exclusive act concerned with rural development strategy to empower SHG economically.

Nourse (2001), in the study researcher gave his review on growth of microfinance products and researcher argues that poor requires savings and insurance services and not just credit products.

Ranjula Bali Swain (2007), the researcher in the research work concluded that many initiatives have been taken for the empowerment of women and they are in the process of being self-reliant and empowerment and NGOs have created a positive impact on the it by providing financial support and services.

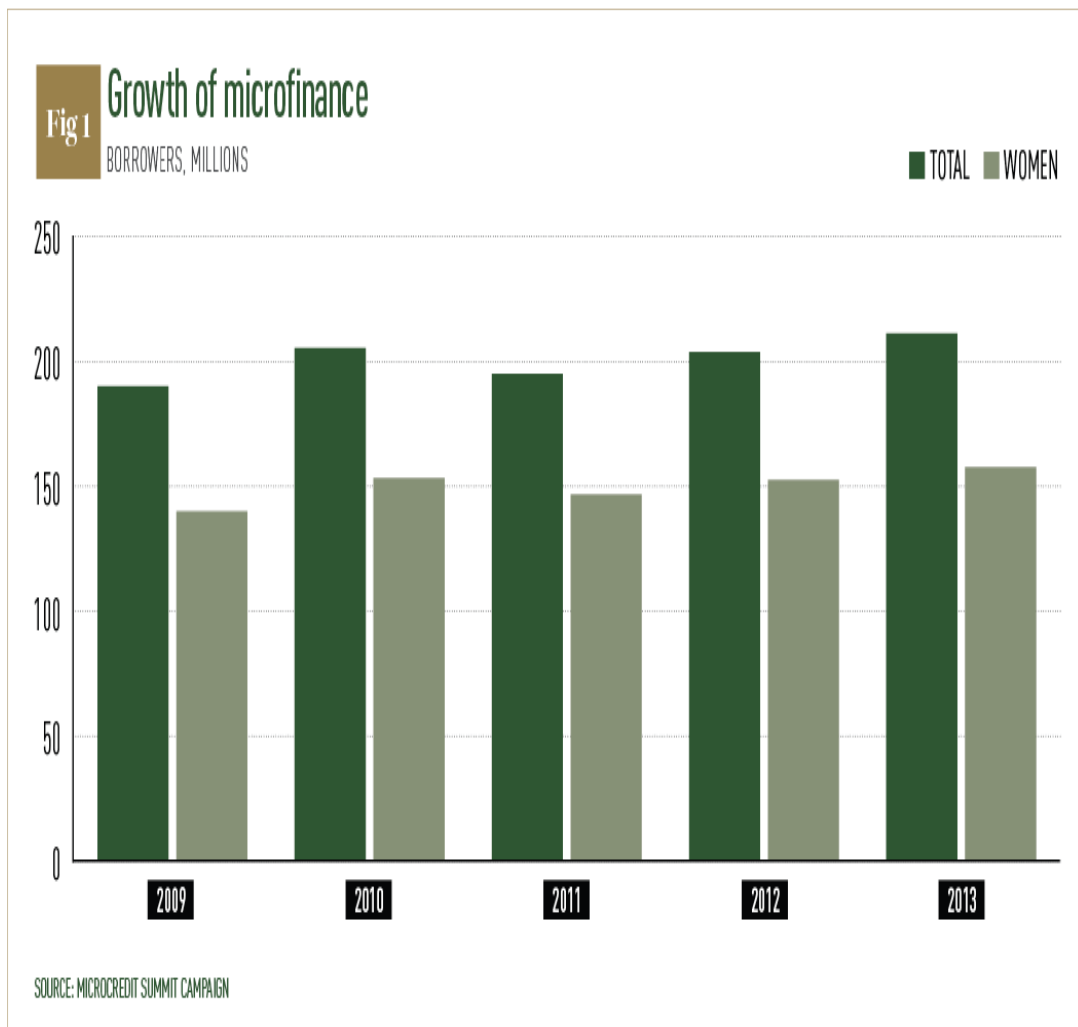
Objective of the Study

- To understand the microfinance impact women entrepreneurship and growth.

Research Methodology

The researcher conducted the research by collecting information from secondary data: articles, working papers, National and International Journals, NGO reports, RBI annual report, NABARD annual report and internet.

Growth of Microfinance



According to the report of Microcredit Summit Campaign, held in the from 1990 to 2008, in Bangladesh ten million people were upgraded and overcome from the poverty due to microfinance, as per the report by December 2013 the borrowers increased to Entrepreneurship and Startups Culture in India two hundred and eleven and majority of the borrowers were female.

According to Chairman of National Rural Bank for Agricultural and Rural Development - Dr. G. R. Chintala, during his interview for India Spend, he mentioned that our country needs to increase the number of women workforces for the economic growth. As per the report there are about eleven to twelve million SHGs, about nine point five million female groups. As per the transaction record of all these women recovery level is 95-96%, as compare to NPAs in microfinance with big group borrowers of around Rs. 100 to Rs.120 million. In total NPA women are having only four percent in total and commendable even after receiving 2 to 3 times or 5 times of amounts of micro credit from financial institutions.

Conclusion

Microfinance played a pivot role in women entrepreneurship as the women were primary focus for providing financial support for the development of their business ideas, knowledge and self-growth. They are also considered to be the good borrowers and willing to change, ready face all challenges to improve their current status and be a successful entrepreneur and as per the Forbe India report female contributes to 13.76 % of entrepreneurship in India and MSME owns to 20.37%.

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EXTRA CURRICULAR ACTIVITIES FOR SOCIAL AWARENESS

Dr. Bajrang Yadav*
Mr. Rakesh Saini**

ABSTRACT

Extracurricular activities encompass a diverse range of pursuits, including sports, clubs, community service, arts, and more. These activities, often pursued outside regular academic hours, have been acknowledged for their potential to nurture various skills and competencies. However, their influence on social awareness, defined as a deeper understanding of societal issues, empathy for others, and a commitment to positive social change, remains a subject of exploration. The core problem this research addresses is the extent to which extracurricular activities influence the development of social awareness in students. While anecdotal evidence suggests a positive correlation, there is a need for a systematic examination of this phenomenon to provide empirical insights.

KEYWORDS: *Social Awareness, Societal Issues, Positive Correlation, Systematic Examination.*

Introduction

In contemporary educational settings, the holistic development of students is widely recognized as a fundamental goal. Beyond traditional classroom learning, extracurricular activities play a pivotal role in shaping well-rounded individuals. One area where extracurricular activities have shown significant promise is in fostering social awareness among students. This research project delves into the relationship between extracurricular activities and social awareness, seeking to understand how participation in such activities can contribute to the development of socially conscious individuals.

In an era characterized by rapid globalization and the increasing interconnectedness of societies, the significance of social awareness cannot be overstated. Social awareness, in this context, refers to an individual's capacity to comprehend and appreciate the complex interplay of social, cultural, economic, and environmental factors that shape the world. It entails recognizing societal challenges, understanding the experiences and perspectives of diverse communities, and, crucially, feeling a sense of empathy and responsibility toward addressing these challenges. In essence, social awareness empowers individuals to become active and engaged citizens who are not merely passive observers of the world's issues but catalysts for positive change.

Benefits of Extracurricular Activities

Extracurricular activities, often referred to as the backbone of a well-rounded education, provide students with a multitude of advantages beyond the classroom. These activities encompass a wide range of interests, from sports and arts to clubs and volunteering. In this essay, we will explore the diverse benefits that extracurricular activities offer to students.

First and foremost, participating in extracurricular activities equips students with valuable skills. These activities are fertile grounds for the development of essential life skills such as teamwork,

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leadership, time management, and effective communication. For instance, a student involved in a team sport learns the importance of collaboration, while a leader of a school club hones their decision-making abilities. These skills are not only beneficial in academics but also crucial in one's personal and professional life.

Furthermore, extracurricular activities facilitate social interaction and the formation of lasting friendships. They provide students with opportunities to connect with like-minded peers who share their interests and passions. Bonds formed through these activities often extend beyond school years and contribute to a strong support system. The social aspect of extracurriculars fosters a sense of belonging and community, enhancing the overall high school experience.

Personal growth is another compelling advantage of engaging in extracurricular activities. Many students discover hidden talents and passions through their involvement in these activities, leading to increased self-confidence and self-discovery. The sense of accomplishment derived from mastering a musical instrument, excelling in a debate competition, or completing a community service project is immeasurable. These experiences boost self-esteem and resilience, preparing students to face life's challenges with confidence.

Colleges and employers also recognize the value of extracurricular participation. Admissions officers and hiring managers often seek well-rounded individuals who demonstrate a commitment to their interests beyond academics. Extracurriculars provide evidence of a student's dedication, passion, and the ability to balance multiple commitments. Therefore, involvement in extracurricular activities can be a distinguishing factor in college applications and job interviews.

Relationship between Extracurricular Activities and Social Awareness

Extracurricular activities can play a significant role in fostering social awareness among students. This relationship exists because these activities often expose students to diverse perspectives, community engagement, and real-world issues. Extracurricular activities attract students with a wide range of interests and backgrounds. As students collaborate in these activities, they interact with peers who may have different experiences, cultures, or viewpoints. This exposure to diversity can broaden their horizons and promote empathy, tolerance, and an understanding of different social perspectives.

Many extracurricular activities involve community service or volunteering. When students participate in service projects or initiatives, they become more aware of the challenges and needs within their community. This firsthand experience encourages them to think about social issues and consider ways to address them.

Activities like debate clubs encourage students to research, analyze, and debate complex topics, often related to social, political, or ethical issues. This process enhances their critical thinking skills and encourages them to consider multiple sides of an argument, promoting social awareness. Extracurricular activities often involve public speaking, teamwork, and effective communication. These skills are essential for discussing and addressing social issues constructively and persuasively.

Numerous studies have found that participation in extracurricular activities, particularly those involving teamwork and diverse groups, can enhance empathy and tolerance. Students who engage in activities that require cooperation with peers from different backgrounds tend to exhibit more understanding and acceptance of others' perspectives and cultures.

Research has shown that students involved in community service-oriented extracurricular activities tend to become more civically engaged. They are more likely to volunteer, participate in community initiatives, and vote in elections, contributing positively to their communities.

Developing a Theoretical Framework for the Relationship between Extracurricular Activities and Social Awareness

Albert Bandura's Social Learning Theory suggests that individuals learn from observing and interacting with others. In the context of extracurricular activities, students learn about social awareness by observing the behaviors, attitudes, and perspectives of their peers and mentors. Through participation in these activities, they can internalize social values, empathy, and a sense of responsibility.

David Kolb's Experiential Learning Theory emphasizes the importance of learning through concrete experiences. Extracurricular activities provide students with real-life experiences related to social issues and community engagement. This hands-on learning allows students to reflect on their experiences, make connections, and develop a deeper understanding of societal challenges.

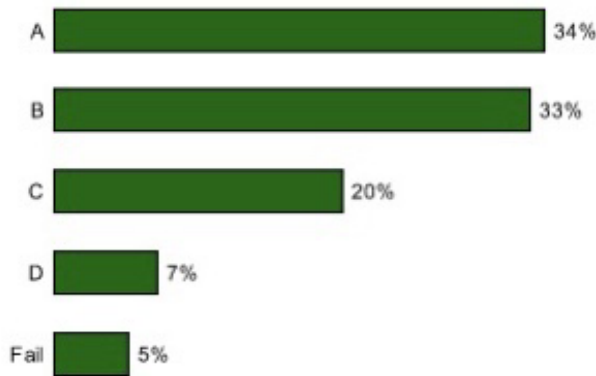
Abraham Maslow's theory suggests that individuals have a hierarchy of needs, with self-actualization at the top. Participation in extracurricular activities can fulfill higher-level needs, such as belongingness and self-esteem, which are essential for social awareness. When students feel a sense of belonging within a group or community, they are more likely to engage in social awareness activities.

Survey on Extracurricular Activities and Social Awareness

Teen Ratings of Extracurricular Activities at Their Schools

Students often are given grades of A, B, C, D, and "fail" on the quality of their work. What grade would you give...the extracurricular activities available at your school?

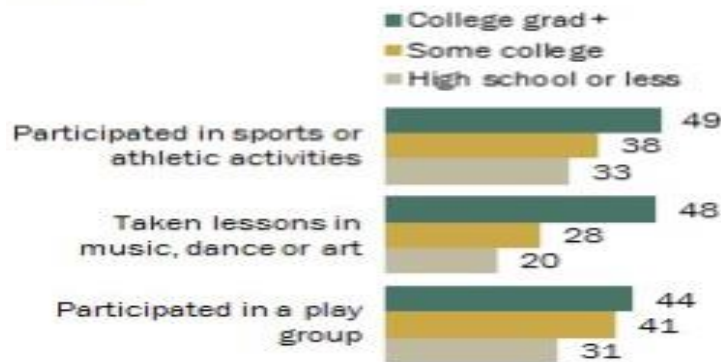
Asked of teens aged 13-17



- **Positive Ratings:** The majority of respondents (34%) gave an "A" grade to their school's extracurricular activities, indicating a high level of satisfaction and quality perception.
- **Moderate Ratings:** A significant portion (33%) of teenagers rated the activities with a B grade.
- **Concerning Ratings:** A notable 12% of teenagers gave a "D" grade, which suggests dissatisfaction or concerns with the extracurricular offerings.

College-educated parents are more likely to say their young children participate in activities

% saying any of their children have _____ in the past 12 months



College-educated parents generally report higher participation rates for all three types of activities (sports, lessons in arts, and playgroups) compared to parents with lower levels of education. There is a consistent trend of declining participation rates as educational attainment decreases.

Participation in sports or athletic activities shows the largest gap between college-educated and high school or less-educated parents, with a 16% difference.

These findings suggest a correlation between parental education levels and the types of extracurricular activities in which their young children participate. College-educated parents may have greater access to resources, information, and opportunities for their children to engage in a wider range of activities. It's important to note that various factors, including socioeconomic status, may also influence these participation rates.

Limitations of the Study

The study may suffer from sampling bias if the participants were drawn from specific schools or regions, limiting the generalizability of the findings to a broader population. The reliance on self-reported data may introduce response bias, as participants might provide socially desirable answers or overstate the impact of extracurricular activities on their social awareness.

The absence of a control group that does not participate in extracurricular activities makes it challenging to establish a causal link between extracurricular involvement and social awareness. Extracurricular activities encompass a wide range of experiences, from sports to debate clubs to community service. The study may not capture the nuances of how different types of activities impact social awareness.

The study may not adequately account for socioeconomic factors that can influence both participation in extracurricular activities and social awareness levels. The study's reliance on a single method or set of assessment tools to measure social awareness may not capture its full complexity. A more comprehensive approach may involve multiple measures and qualitative data.

Suggestions for Future Research

Future research should consider longitudinal studies that students' involvement in extracurricular activities and changes in social awareness over an extended period. This approach can help establish causal relationships. Including control groups of students who do not participate in extracurricular activities can provide a clearer understanding of the impact of these activities on social awareness.

Investigating how different types of extracurricular activities (e.g., sports, arts, service clubs) influence social awareness differently. A more granular analysis can reveal which activities are most effective in fostering social awareness.

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EFFECTS OF GOVERNMENT WELFARE SCHEMES ON WOMEN EMPOWERMENT

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ABSTRACT

This research paper examines the impact of government welfare schemes on women's empowerment across various dimensions, including economic, social, and political empowerment. Government welfare schemes represent a crucial instrument for addressing gender disparities and promoting gender equality. The study begins by discussing the conceptual framework of women's empowerment and the role of government initiatives in fostering gender equality. Through empirical analysis, the study evaluates the impact of these government initiatives on women's empowerment indicators. It examines how access to education and vocational training programs enhances women's economic opportunities, the role of healthcare interventions in improving women's health and well-being. Furthermore, the study explores the challenges and limitations associated with the implementation of government welfare schemes, acknowledging the need for continuous improvement and adaptability to address the evolving needs of women. The study concludes by offering policy recommendations and highlighting the importance of a holistic approach to women's empowerment that addresses the interplay of economic, social, and political factors. The study is based on purely from secondary sources. Women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that providing basic facilities and implementing various schemes are enabling factors to Women Empowerment. The findings of this research underscore the significant positive impact of government welfare schemes on women's empowerment, emphasizing the need for continued investment in gender-sensitive policies and programs.

KEYWORDS: Women, Empowerment, Government, Welfare, Schemes, Non-Government, Society.

Introduction

Women's empowerment is a multifaceted and critical concept that revolves around the idea of enabling women to have control over their lives, make choices, and have the agency to pursue their goals and aspirations freely. It is about creating an environment in which women has equal access to opportunities, resources, and rights, and where they are not held back by discrimination, oppression, or gender-based violence. The significance of women's empowerment extends across various domains of life, encompassing social, economic, political, and personal dimensions. Women bring unique perspectives and experiences to the decision-making table. Their viewpoints often differ from those of men due to their distinct life experiences, needs, and priorities. Including women ensures that a wider range of perspectives is considered, leading to more well-rounded and effective policies. Women's participation is essential for the development and implementation of gender-responsive policies. These policies address the specific needs and challenges faced by women and girls, promoting gender equality and the empowerment of women.

One such term is empowerment, which is frequently used but rarely defined. It is an active, multidimensional process with several interlocking components that begin with and are supported by economic independence. The key word in the definition of empowerment is power. Being empowered literally means becoming powerful. Women must be empowered in order to be strong and ready to face

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new challenges like building up of the family, society, and nation. In fact, women's empowerment is synonymous with human empowerment. Women empowerment is a process that enables women to influence the consciousness of other women that creating awareness. Human development encompasses elements that contribute critical issues of gender and development. The dignity and culture of a society can be detected from the status of women in that society. Empowerment of women leads to benefit not only to the individual woman and to women groups, but also to the families and community as a whole through collective action for development. Women must define their own needs and goals as well as strategies. A pre-requisite for women's participation in development process is their empowerment. Women must exercise full participation in decision making process in all walks of life and fully participate with men in finding equitable and practical solution to issues both in the family and society. It also declared that human rights of women and girl child are inalienable, integral and invisible parts of universal human Rights.

Women's participation enhances the legitimacy and representativeness of decision-making processes. It ensures that the interests of approximately half of the population are taken into account, fostering trust in government institutions and promoting social cohesion. When women are involved in decision-making, there is a greater likelihood of identifying and addressing gender bias within policies and programs. This helps to rectify systemic inequalities and discrimination. Policies and programs that address women's health and well-being are more effectively developed and implemented when women are involved. This includes areas such as maternal healthcare, family planning, and reproductive rights. Gender-balanced decision-making contributes to broader social progress. It supports efforts to reduce inequalities, promote social justice, and create inclusive societies where everyone has an opportunity to thrive. Women's participation in decision-making and policy implementation is not just a matter of justice and equality; it is a pragmatic necessity for achieving better governance, stronger economies, and more equitable and inclusive societies. It is an investment in the well-being and future of communities and nations. Encouraging and supporting women's participation in these processes is essential for realizing these benefits.

Review of Literature

The Indian constitution has very clearly given an equal level playing ground to women and has directed authorities to frame rules and regulations to safe guard the right. Many researchers found that women empowerment can be possible if people empower women economically. Some major researches are:

Study	Contribution	Authors
Utilization of Government Schemes	Central and State Governments have introduced various novel schemes for the empowerment of women. Yet minority women are utilizing only selected schemes promoted by the Government due to lack of awareness	Bandiera, (2014).
Women Rights and Needs	There is a need to accomplish steps which will help to accommodate the rights and the basic needs of women population.	Klugman, (2014).
Education and Employment	The most significant component which enhances empowerment is education and employment leading to achieve the desired goal. Yet influenced by public view towards gender non-discrimination	Nayak, (2012).
Women Entrepreneurship and Government Support	Women entrepreneurs are aware of Mudra Yojana Scheme and Industrial Finance corporation's interest subsidy schemes but as far as the beneficiaries are considered only few are benefited	Beaman, (2009).
Inability of women	It has studied the inability of women to have children becomes a cause to subject them to social discrimination and place restrictions on their participation in social events and celebrations. The women who remain childless face many adverse results in the form of divorce/desertion and discrimination.	Ram, Usha. (2008)
Women's contribution to the overall growth and development of society	In recent years, the traditional roles of women have undergone some changes due to economic needs, and some efforts were made to bring visibility and mainstream women's contribution to the overall growth and development of society. In the study almost all respondents mentioned that they did not get time for themselves, self-employed women need to be engaged in wider community activity by freeing their energies, which at present are imprisoned in domestic chores and occupational responsibilities. Then alone would their human potential be fully utilized, and be a true indicator of development	Bokil, Milind S. (2003)

Objectives of the Study

- To examine the need of women empowerment.
- To identify the Government schemes for Women Empowerment in India.
- To analyze the factors influencing the Empowerment of Women.

Purpose of the Study

The aim and scope of this study is to examine the need of women empowerment and related to awareness, influencing, knowledge, development, progress, and practice government initiatives and women equality. The study also aims to identify present state of women empowerment in India and to achieve the Sustainable Development Goal

Research Methodology

The study of the paper is descriptive and analytical in nature. Relevant secondary sources like scholarly articles, report by various ministries functional under Government of India, reports by corporate and non-government organizations and international organizations have been used for review and discussion.

Need of Women Empowerment

Women empowerment is not just a matter of social justice; it is a fundamental necessity for the overall development and progress of societies, economies, and nations. The status of empowering women must be addressed regarding the condition of women in India, particularly in rural areas. In rural areas, the female population is underutilized to the tune of 66%. This is mainly because of ingrained social norms. 90% of the workforce is made up of women in agriculture and animal care. Women makeup almost half of the world's population, work almost two-thirds of the time, earn one-tenth of the global income, and own less than one-hundredth of the global real estate. Empowering women is a fundamental principle of gender equality. It ensures that women have the same rights, opportunities, and privileges as men, free from discrimination and bias. Women's participation in the workforce is essential for economic growth and stability. When women are economically empowered, they contribute significantly to GDP, enhance productivity, and stimulate economic development. Empowering women contributes to broader social progress. It challenges and changes harmful gender norms and stereotypes, promote social justice, and foster inclusive societies. 70% of the 900 million illiterate persons in the globe who live in poverty are women. 933, or a lower sex ratio, only 10%, 6% of the National Cabinet, and seats in the World Parliament are held by women. Studies now in existence demonstrate that, despite being in the same class, women are generally less healthy than men. The family views young girls as a significant burden. Modern times have seen an increase in rape incidents, which compels us to take action to ensure the safety of the female population.

Women empowerment is not just a moral imperative; it is a pragmatic necessity for achieving social progress, economic growth, and sustainable development. It involves creating an environment in which women can exercise their rights, make choices, and pursue their aspirations freely and without fear. Efforts to empower women benefit not only women themselves but also their families, communities, and society as a whole.

Government Schemes for Women Empowerment in India

Government welfare schemes for women empowerment are designed to address the unique challenges and needs faced by women and to promote gender equality. These schemes aim to improve the socio-economic status of women, enhance their participation in various sectors, and empower them to lead more fulfilling lives.

- **Beti Bachao, Beti Padhao (BBBP):** Launched to address the declining child sex ratio and promote the education of girls. It focuses on preventing gender-based sex-selective practices and ensuring the survival, protection, and education of the girl child.
- **Pradhan Mantri Ujjwala Yojana (PMUY):** PMUY aims to provide clean cooking fuel (LPG) to rural households below the poverty line, with a special focus on women beneficiaries. It reduces indoor air pollution, improves health, and empowers women by saving them time spent on collecting firewood.

- **Mahila Shakti Kendra (MSK):** Part of the National Mission for Empowerment of Women, MSK provides support services to women, including counseling, skill development, health education, legal aid, and access to government schemes and programs.
- **National Rural Livelihood Mission (NRLM) / Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM):** NRLM focuses on the economic empowerment of rural women by providing them with skill development, credit facilities, and livelihood opportunities. It aims to alleviate poverty through women's self-help groups (SHGs).
- **Pradhan Mantri Matru Vandana Yojana (PMMVY):** PMMVY provides financial assistance to pregnant and lactating mothers to ensure proper nutrition and health care during pregnancy and childbirth. It promotes maternal and child health.
- **Sukanya Samridhi Yojana (SSY):** SSY encourages parents to save for the future education and marriage expenses of their girl child. It offers tax benefits and high interest rates, helping in securing a girl's financial future.
- **SwadharGreh Scheme:** The SwadharGreh Scheme provides shelter, food, and rehabilitation services to women in difficult circumstances, such as destitute and homeless women, victims of domestic violence, and trafficked women.
- **National Scheme for Incentive to Girls for Secondary Education (NSIGSE):** NSIGSE offers financial incentives to encourage girls from disadvantaged backgrounds to complete their secondary education. It helps improve female literacy rates and access to education.
- **National Health Mission (NHM):** NHM includes various programs and initiatives focused on maternal and child health, family planning, and the overall well-being of women. It provides essential healthcare services and promotes women's health.
- **Rashtriya Mahila Kosh (RMK):** RMK offers micro-credit and financial assistance to women's self-help groups (SHGs) to promote women's economic activities and entrepreneurship.
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** PMKVY offers skill development training to empower women with employable skills and enhance their job prospects.
- **Women Helpline (181):** The Women Helpline is a national 24x7 emergency helpline for women in distress, providing immediate assistance, counseling, and support.

Barriers and Challenges that Hinder Women's Participation in Government Programs

Women's participation in government programs can be hindered by various barriers and challenges, many of which are rooted in societal norms, discrimination, and structural inequalities. Identifying and analyzing these barriers is essential for developing strategies to promote greater gender inclusivity in government initiatives. Few are as follows:

- **Societal Norms and Gender Roles:** Traditional gender roles often assign women to domestic and caregiving roles, limiting their participation in public and political spheres. These norms can discourage women from seeking leadership positions or participating in government programs.
- **Cultural and Religious Norms:** Cultural and religious norms may restrict women's mobility, interaction with unrelated males, or their visibility in public spaces, which can hinder their participation in government activities.
- **Lack of Education and Literacy:** Low levels of education and literacy among women can limit their understanding of government programs and their ability to navigate bureaucratic processes, reducing their participation.
- **Limited Access to Information:** Women in marginalized communities often have limited access to information about government programs and their entitlements, making it challenging for them to benefit from these initiatives.
- **Economic Barriers:** Economic constraints, such as poverty and lack of financial resources, can limit women's ability to participate in government programs, especially those that require financial investments, such as training or entrepreneurship schemes.
- **Gender-Based Violence and Security Concerns:** Fear of gender-based violence and harassment can discourage women from participating in public activities, including government programs. Insecurity can also deter their involvement in political processes.

- **Discrimination and Stereotyping:** Discrimination and gender stereotypes can create hostile environments that discourage women's participation. Women may face bias, condescension, or exclusion based on their gender.

Factors Influencing the Empowerment of Women

Factors	Description
Economic Status and Opportunities	Access to economic resources and opportunities is a significant factor in women's empowerment. Economic empowerment through employment, entrepreneurship, and financial inclusion can enhance women's decision-making power and autonomy.
Education and Literacy	Education is a critical determinant of women's empowerment. Higher levels of education provide women with knowledge and skills, enabling them to make informed choices, participate in the workforce, and engage in civic life.
Legal Rights and Gender Equality	Legal rights and gender equality are essential for women's empowerment. Enforceable laws that protect women's rights and promote gender equality are crucial in challenging discrimination and violence against women.
Political Participation	Political participation, including voting, running for office, and decision-making roles, can empower women to influence policy and governance. Women's representation in political bodies is a critical factor.
Social Support and Networks	Social support systems, including family, community, and women's groups, can facilitate women's empowerment by providing emotional support, mentorship, and opportunities for collective action.
Intersectionality	Women's empowerment is influenced by various intersecting factors, including race, ethnicity, class, caste, disability, and sexual orientation. An intersectional approach recognizes that women's experiences and challenges are shaped by multiple identities.

Discussions

Women's empowerment cannot occur quickly or easily in any society. Women in India have always faced issues such as wage inequality, female infanticide, domestic violence, and child marriage, which can be eradicated from the society through empowerment, and many attempts have been made to achieve equality. Women's empowerment is critical for the development of family, community, and nation. Women need to be liberated from all social and family constraints, including their minds, thoughts, rights, and decisions, in order to be empowered.

The combined efforts of all state governments and non-governmental organizations have created a women-friendly environment. In addition to official efforts, nongovernmental organizations have started emphasizing women's empowerment. Non-governmental organizations (NGOs) have become increasingly important in the empowerment of women in recent years. The Indian government and numerous organizations stood ready to assist women in all aspects of their lives, including economics, health, and education, politics and social issues. The study examined through the impact of various government programmes on women. This study analyses the level of awareness and programme use among women in the study area and discovers that awareness is low, which has a negative impact on programme use. Overall, the study shows the importance of plan awareness for plan use and its connection with women's empowerment. Government plans and initiatives are not enough. Society must take action to create an atmosphere where women have the opportunity to take full advantage of these programs. In order to bring women's empowerment into Indian society, it must understand and eliminate the main reasons behind bad practices against women in the patriarchal and male-dominated social system.

The study recommends that governments and voluntary organizations develop measures to empower women, and translate these measures and strategies into actions, while eliminating inequalities in access to and control of economic resources.

Conclusion

The empowerment of women is fundamental for the progress of any country. The study concludes that the current situation of women in India is not as good as it should be, and that more efforts are needed to support women's rights and basic needs. The situation appears to be dire and must be reviewed. This is particularly relevant for income, employment, and education. The empowerment of women, the elimination of gender discrimination, and the establishment of a power balance between men and women improve the political, economic, and cultural well-being of society as a whole. What is most needed right now is a shift in social attitudes towards women. People in the media, as well as well-

informed/educated citizens of the country, are not fully aware of all of the government's schemes and programmes for rural and backward sections of women in society. Both print and electronic media can help to ensure the successful implementation of government welfare programmes and other activities. A journalist should be well-versed in welfare programmes and government programmes in order to effectively report anomalies that will benefit the public at large. The government has announced some helpful programmes to promote women's empowerment in Indian society. However, more than schemes and laws, social discussions, debate, promotion, and awareness are the areas that need to be addressed in order to address the issues at present. When these schemes and programmes reach every corner of our country, our developing nation will emerge as a developed and prosperous nation. The government has created many programmes for child development and women's empowerment, but it is also true that women in rural and underserved areas are only aware of two or three of the country's government programmes.

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वर्तमान समय में ई शिक्षा की उपयोगिता व चुनौतियां

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सार

हमारी शिक्षा व्यवस्था पर एक बहुत बड़े जनसमूह को शिक्षित करने का दायित्व है। अगर हम शिक्षा में चुनौतियों की बात करें तो सबके लिए शिक्षा की सुविधा उपलब्ध कराना है, यह सबसे बड़ी चुनौती है। अगर हमें प्रत्येक व्यक्ति को शिक्षित करना है तो प्रत्येक व्यक्ति को शिक्षा शिक्षण कार्यों में सहयोग करना होगा। यह तभी संभव हो सकता है। बदलते हुए परिवेश में आज नवाचार के कारण शिक्षण में टेक्नोलॉजी का प्रयोग किया जा रहा है। कोविड -19 के दौरान शिक्षण कार्य काफी प्रभावित हुआ। इस समय स्कूल कॉलेज शिक्षण संस्थाएँ सब बंद थे। लेकिन ई- शिक्षा के माध्यम से शिक्षक अपने शिक्षण कार्य को पूरा करवा रहे थे। आज ई -शिक्षा के माध्यम से घर बैठे विद्यार्थी अपने शिक्षण कार्य को पूरा कर रहे हैं। ई -शिक्षा के माध्यम से यूट्यूब, ऑनलाइन शिक्षा, एजुसेट चॉनल आदि के माध्यम से विद्यार्थी अपनी समस्याओं का समाधान स्वयं खोज रहे हैं। प्राचीन शिक्षण पद्धतियों में काफी बदलाव आया है। पहले अध्यापक व्याख्यान विधि, कहानी विधि आदि के माध्यम से विद्यार्थियों को पढ़ाता था। लेकिन आज वर्तमान समय में शिक्षक पीपीटी, स्लाइट ट्रांसपेरेन्सी ऑडियो वीडियो आदि के माध्यम से शिक्षण कार्य करवा रहे हैं। आज नवाचार के माध्यम से विद्यार्थियों को ऑनलाइन कोर्स, ब्लॉक वेबसाइट, ई बुक आदि के माध्यम से सीखने को मिल रहा है। आज विद्यार्थियों के सर्वांगीण विकास के लिए शिक्षण में नवाचार का उपयोग लाभदायक है। ई- शिक्षा के माध्यम से विद्यार्थी रिकॉर्ड वीडियो को किसी भी समय देखकर और सुनकर समझ सकता है। ई -लर्निंग में समय की कोई पाबंदी नहीं है। विद्यार्थी देश के किसी भी कोने में बैठकर अपने शिक्षण कार्यों को पूरा कर सकते हैं। बदलते हुए समय में ई शिक्षा बहुत उपयोगी है। कोविड - 19 के दौर में ई- शिक्षा के कारण शिक्षण पद्धतियों में काफी बदलाव आया है। जो समय की मांग है।

शब्दकोश: ई-शिक्षा, शिक्षण पद्धति, ट्रांसपेरेन्सी, सबके लिए शिक्षा, ऑनलाइन शिक्षा, शिक्षण प्रणाली में बदलाव, ऑनलाइन कोर्स, ब्लॉक वेबसाइट, ई बुक, एजुसेट, इंटरैक्टिव।

प्रस्तावना

शिक्षा एक महत्वपूर्ण साधन है जो प्रत्येक मनुष्य के लिए जरूरी है। शिक्षा ज्ञान का विकास करने का मूल आधार है। शिक्षा व्यक्ति के विकास एवं समुदाय की समृद्धि के विकास में सहायक है। शिक्षा व्यक्ति ने नवीन विचारों और धारणाओं के प्रचार प्रसार का महत्वपूर्ण साधन है। शिक्षा के बिना व्यक्ति का विकास नहीं हो सकता। शिक्षा मानव विकास का मूल साधन है, साथ ही मनुष्य को सर्वश्रेष्ठ प्राणी बनाती है। जो व्यक्ति का विभिन्न क्षेत्रों में उसका मार्गदर्शन करती है। शिक्षा का मूल उद्देश्य व्यक्ति के व्यवहार में वांछनीय परिवर्तन लाना है। जिससे वह सरलता से सामाजिक व्यवस्था व समाज में समायोजित हो सके। वर्तमान समय में शिक्षा के में

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क्षेत्र परिवर्तन हो रहा है। शिक्षा भी इससे अछूता नहीं है। इसके कारण शिक्षा के क्षेत्र में भी परिवर्तन हो रहा है। भारत प्रौद्योगिकी विकास का एक लंबा समय तय किया है। पिछले कुछ सालों से भारत में डिजिटल शिक्षा का तेजी से हुआ है। शिक्षण विधियों अधिगम में सूचना प्रौद्योगिकी का उपयोग शिक्षा जगत में एक क्रांति ला दी। शिक्षण विधियों और सूचना तकनीकी के प्रयोग ने शिक्षा तंत्र को मजबूती प्रदान की है। जिसके कारण स्कूल कॉलेजों की छात्राओं के सीखने में परिवर्तन आया है। अब पारंपरिक व्याख्यान बातचीत को डिजिटल इंटरैक्टिव तरीके में बदल दिया है। यह सब तकनीकी आधारित शिक्षा एक नवाचार के रूप में देखी जाती है। यह शिक्षा अधिगम आधारित एवं विद्यार्थी केंद्रित होती है। वर्तमान में कक्षा शिक्षण के साथ डिजिटल शिक्षा का प्रचलन बढ़ गया है जिसे ई शिक्षा कहा गया है।

ई शिक्षा एक प्रकार की इलेक्ट्रॉनिक तकनीकी द्वारा प्रदत्त एवं सुगम अधिगम अवसर है। ई शिक्षा में सामान्यतः सूचना और संचार प्रौद्योगिकी को वस्तु के पठन पाठन में प्रयोग किया जाता है जिसमें विषयवस्तु, अधिगम की विधियां एवं शिक्षण तीनों सम्मिलित है। ई – शिक्षा शिक्षा का वह साधन है। जिसमें संचार, दक्षता क्षमता, और प्राथमिकी को शामिल किया जाता है। यह कक्षा शिक्षण से पूर्णतः भिन्न है। ई शिक्षा तकनीकी एवं शिक्षा दोनों का मिश्रित रूप है। जिसमें सीखने वाला व्यक्ति बिना किसी दूरी व बाधा के स्वयं की गति के अनुसार सीख सकता है। ई शिक्षा को सभी प्रकार की इलेक्ट्रॉनिक समर्थित शिक्षा और अध्ययन के रूप में परिभाषित किया जाता है। जो स्वाभाविक तौर पर क्रियात्मक होता है। जिनका उद्देश्य शिक्षार्थियों की व्यक्तिगत अनुभव अभ्यास ज्ञान के संदर्भ में ज्ञान निर्माण को प्रभावित करता है। ई-शिक्षा अनिवार्य एवं निशुल्क शिक्षा के उपकरण के रूप में हमारे सामने आई है। ई – शिक्षा के लिए कई शब्दों का प्रयोग किया जाता है, जैसे ऑनलाइन शिक्षा इंटरनेट शिक्षा, इलेक्ट्रॉनिक शिक्षा आदि को ई शिक्षा के लिए प्रयोग में लिए जाते हैं। शिक्षा के अनुप्रयोग एवं प्रक्रियाओं में वेब आधारित शिक्षा कंप्यूटर आधारित शिक्षा, आभारी कक्षाएं और ओडिया वीडियो टेप रिकॉर्डर उपग्रह ई के माध्यम से किया जाता है। ई शिक्षा के द्वारा अध्यापकों को उन विद्यार्थियों तक पहुंचने का अवसर प्राप्त होता है जो विद्यार्थी पारंपरिक कक्षा पाठ्यक्रम में दाखिला लेने में सक्षम नहीं हैं। ऐसे विद्यार्थियों का समर्थन या सहयोग करती है। जिन्हें अपनी गति से सीखने की आवश्यकता है। ई शिक्षा में समय की कोई पाबंदी नहीं होती है। कोविड – 19 के दौरान ई- शिक्षा का सबसे ज्यादा आवश्यकता महसूस की गई। ई शिक्षा के माध्यम से आभासी कक्षा कक्ष विकसित हुए हैं। जिसमें वास्तविक पक्ष के समान ही अध्यापक विद्यार्थी संवाद किया जा सकता है। इसके माध्यम से प्रत्येक विद्यार्थी अपनी इच्छानुसार शिक्षा प्राप्त कर सकता है। यह व्यक्तिगत एवं सामूहिक दोनों प्रकार की शिक्षा के लिए उपयोगी है।

ई शिक्षा पाठ्यक्रम, विंडोज लिनक्स, यूनिक आदि में से किसी भी मंच पर आसानी से उपलब्ध है। इस प्रकार ई शिक्षा के माध्यम से किसी भी समय कहीं पर भी इंटरैक्टिव सामाजिक अधिनियम को बढ़ाया जा सकता है। जिससे सीखने में साधनों के माध्यम से विविध पहुँच सुनिश्चित की जा सके। ई – शिक्षा को मुख्य रूप से दो भागों में विभाजित किया जा सकता है।

सिंक्रोनस

इस व्यवस्था में अध्यापक एवं विद्यार्थी अलग अलग जगहों से एक दूसरे से शैक्षिक संवाद करते हैं। इसमें विद्यार्थियों को अपने प्रश्नों के उत्तर तत्काल प्राप्त होते हैं। इसे रियल टाइम लर्निंग भी कहा जाता है। इसमें विद्यार्थियों को ऑडियो वीडियो कॉन्फ्रेंसिंग लाइव चैट तथा वर्चुअल क्लास रूम आदि के माध्यम से पठन सामग्री उपलब्ध कराई जाती है।

असिंक्रोनस

इस व्यवस्था में विद्यार्थी किसी ऑनलाइन कोर्स ब्लॉग, वेब साइट, विडिओ ट्यूटोरियल ई-बुक आदि के माध्यम से पढ़ाई करता है। इस व्यवस्था में शिक्षक से संवाद का अभाव पाया जाता है। इसमें पठन सामग्री पहले से ही उपलब्ध होती है। विद्यार्थी किसी भी समय पढ़ सकता है।

वर्तमान समय में ई शिक्षा की आवश्यकता

वर्तमान समय में कोविड 19 विश्वव्यापी महामारी के दौर में ई शिक्षा एक वरदान के रूप में साबित हुई है। परंपरागत शिक्षण की तुलना में ई शिक्षा इस दृष्टि से भी उपयोगी सिद्ध होती है कि इसके माध्यम से सभी अधिगमकर्ता को सामान्य अधिगम एवं प्रशिक्षण का अवसर प्राप्त हो सकते हैं। चाहे अधिकतम करता किसी भी स्थान, जगह, प्रदेश, संस्कृति प्रांत, देश से अपना संबंध रखते हो और उनके अधिगम ग्रहण करने का तरीका चाहे जो भी हो। ई शिक्षा में समय की कोई पाबंदी नहीं होती है कोविड- 19 के दौरान सभी शिक्षण संस्थाएँ स्कूल कॉलेज निजी शिक्षण संस्थान आदि बंद हो चूके थे। उस समय ई- शिक्षा के माध्यम से विद्यार्थियों ने अपने शिक्षण कार्य को जारी रखा और पूरा किया। कोविड- 19 के दौरान जब सभी स्कूल कॉलेज बंद हो गई उस समय विद्यार्थी घर बैठे अपनी शिक्षा व्यवस्था को पूरा कर रहे हैं। परंपरागत शिक्षण संस्थाएँ बंद होने के कारण विद्यार्थी स्कूल कॉलेज नहीं जा सकते थे। उस समय ई शिक्षा एक वरदान के रूप में साबित हुई। ई लर्निंग में परंपरागत कक्षा व्यवस्था की आवश्यकता नहीं होती है यह पर्यावरण की दृष्टि से भी लाभदायक है। ई लर्निंग देश और दुनिया के किसी भी कोने में बैठे हुए अगणित अधिगम कर्ताओं को उच्च कोटि का अनुदेशन तथा अधिगम अनुभव प्रदान करने की क्षमता रखती है। इस कार्य हेतु किसी प्रकार के अभाव जैसे प्रशिक्षित और अनुभवी अध्यापकों का उपयुक्त संख्या में उपस्थित न रहना विद्यार्थियों के कक्षा शिक्षण हेतु विद्यालयों संस्थानों की कमी इसका सामना परंपरागत कक्षा शिक्षण को देखने में मिलता है। ई शिक्षा में इसकी आवश्यकता नहीं होती है। जिन विद्यार्थियों के पास परंपरागत कक्षा शिक्षण में पढ़ने का समय न हो उन विद्यार्थियों के लिए ई शिक्षा एक वरदान है जिसके कारण वो अपने शिक्षण कार्यों को घर बैठे पूरा कर सकते हैं। ई शिक्षा के माध्यम के द्वारा विद्यार्थी अपनी जरूरतें मानसिक स्तर क्षमता स्थानीय आवश्यकताओं तथा उपलब्ध संसाधनों के अनुरूप उचित शिक्षा प्राप्त कर सकता है। कोविड 19 वैश्विक महामारी के समय ई शिक्षा के द्वारा लाखों विद्यार्थियों ने अपने घर बैठकर शिक्षण कार्य को पूरा किया। ई शिक्षा का मुख्य आकर्षण तथा विशेषज्ञ उसके लचीलेपन को लेकर है। ई शिक्षा किसी भी प्रकार के माध्यम सीडी, डीवीडी, कंप्यूटर तथा मोबाइल फोन पाठ्य वस्तु, मॉड्यूल या छोटे छोटे पदों में संग्रहित विषय वस्तु तथा ग्रहण करने के तरीके द्वारा विद्यार्थियों को उचित रूप में उपलब्ध हो सकती है। क्योंकि यहाँ जानकारी को किताब की बजाय वेब आधारित ऐप व पोर्टल पर स्टोर किया जाता है जिससे कागज के निर्माण हेतु पेड़ों की कटाई पर रोक लगती है और हमारी पर्यावरण को बचाने में मदद मिलती है। ई शिक्षा के माध्यम से विद्यार्थी नए कौशल सीखने पर ध्यान केंद्रित कर सकते हैं। ई लर्निंग की सबसे बड़ी उपयोगिता और आवश्यकता वर्तमान समय में कोविड- 19 के दौरान महसूस की गई।

वर्तमान समय में शिक्षण पद्धतियों में बदल

वर्तमान समय में कोरोना महामारी के दौरान शिक्षण पद्धतियों में काफी बदलाव आया है क्योंकि इस समय सभी शिक्षण संस्थाएँ बंद हो चुकी थी जिसके कारण शिक्षण कार्य काफी प्रभावित हुआ था। कोरोना-19 वैश्विक महामारी के दौरान शिक्षण पद्धतियों में जो बदलाव आया है इसका प्रभाव शिक्षण पर देखने को मिल रहा है। आज ई लर्निंग के माध्यम से घर बैठे विद्यार्थी अपनी पढ़ाई को पूरा कर रहे हैं पहले जो शिक्षण शिक्षक के द्वारा कक्षा में व्याख्यान विधि के द्वारा करवाया जाता था। आज वही शिक्षण ई लर्निंग के माध्यम से करवाया जा रहा है। आज शिक्षक रिकॉर्डिंग वीडियो पीपीटी के माध्यम से बच्चों को ऑनलाइन पढ़ा रहा है रिकॉर्डिंग वीडियो होने के कारण विद्यार्थी अपनी सुविधा के निशान जब चाहे उसे देखकर अपना शिक्षण कार्य पूरा कर सकते हैं। आज ऑनलाइन शिक्षा के कारण घर बैठे कहीं पर भी विद्यार्थी अपने शिक्षण कार्यों को पूरा कर सकता है।

वर्तमान समय में सरकार के द्वारा भी ई लर्निंग पर काफी विकास किया जा रहा है। आज वर्तमान में बहुत सारे डिजिटल एप के माध्यम से विद्यार्थी अपनी पढ़ाई पूरी कर सकते हैं। ई लर्निंग लाइव कक्षाओं के माध्यम से भी बच्चा पढ़ सकता है। ई शिक्षा के माध्यम से विद्यार्थी अपनी सुविधा के अनुसार जब चाहे तब अपनी पढ़ाई को कर सकता है। इन सब कारणों से वर्तमान समय में शिक्षण पद्धतियों में काफी बदलाव आया है। ये सब बदलाव ई लर्निंग के कारण वे कोरोना महामारी के कारण आज इस समय शिक्षा में देखने को मिल रहे हैं।

चुनौतियों

ई शिक्षा यानी ऑनलाइन कोर्स उपलब्ध कराने में जो प्रमुख चुनौतियां हैं |उनमें से मुख्य पढाने वाले अधिकतर शिक्षक सदस्यों की है इसके लिए उन्हें पूर्ण रूप से प्रशिक्षित नहीं किया गया है । जिसके कारण ऑनलाइन कक्षाएं चलाने के लिए तैयार नहीं है |आमतौर पर शिक्षकों को अपने कोर्स की दूसरी या तीसरे सत्र में जाकर ऑनलाइन शिक्षा देने के लिए तैयार हो पाते हैं। ऐसे में उन्हें इसकी शुरुआत करने के लिए प्रोत्साहित किया जाना चाहिए |उन्हें तकनीकी विशेषज्ञों के द्वारा प्रशिक्षण देकर सहायता की जानी चाहिए । अभी तक हमारे देश में इस विकल्प को नहीं अपनाया है जबकि विदेशों के विश्वविद्यालय में टीचिंग असिस्टेंट का व्यापक स्तर पर उपयोग हो रहा है कोविड- 19 महामारी के दौरान ई शिक्षा की आवश्यकता सबसे ज्यादा महसूस की गई । इस समय ऑनलाइन एजुकेशन को लेकर बहुत सारी चर्चा ,परिचर्चा हुई |ई शिक्षा इस बुनियादी पर आधारित है कि छात्रों के पास इंटरनेट सेवा हों और सभी के पास ऑनलाइन पढ़ाई से संबंधित उपकरण ,लैपटॉप या कंप्यूटर जिसकी मदद से पढ़ाई कर सकें |दुर्भाग्य की बात है कि ये सब बातें कहने और सुनने में अच्छी लगती है |ग्रामीण क्षेत्र के विद्यालयों में अधिकतर बच्चे ग्रामीण परिवेश से दूर दराज से आते हैं |उनके पास इंटरनेट के लिए पर्याप्त साधन उपलब्ध नहीं है । जिन स्थानों पर इंटरनेट की सुविधा है उन विद्यार्थियों ने भी इसकी वजह बताई कि कहीं तो कनेक्टिविटी नहीं है और कहीं अपर्याप्त डेटा प्लान की परेशानी आती है । जिसकी वजह से ऑनलाइन शिक्षा में बाधा आ रही है |कोविड 19 के दौरान घर पर बैठ कर ई शिक्षा के माध्यम से विद्यार्थियों को बिना शिक्षकों से व अपने साथियों की बिना अकेला महसूस करते हैं जिसके परिणामस्वरूप अवसाद से पीड़ित हो सकते हैं । कई जगह खराब इंटरनेट कनेक्शन कनेक्टिविटी के अभाव इंटरनेट की गति कम होने की वजह से भी ई- शिक्षा की सबसे बड़ी बाधा है ।

कई जगह वर्चुअल क्लासरूम में प्रक्टिकल या लैब का काम करना मुश्किल होता है इसके अलावा प्रायोगिक कक्षाएं ई शिक्षा के माध्यम से करवाना संभव नहीं है। इसके अलावा ग्रामीण क्षेत्रों में शहरी क्षेत्रों की अपेक्षा विद्युत व्यवस्था का अभाव है । जो ई लर्निंग में सबसे बड़ी रुकावट बन रही है । सरकार की और से पूरी तरह से प्रयास नहीं किया गया है । जिसके कारण भी ई शिक्षण में चुनौतियों का सामना करना पड़ रहा है ।

ई -शिक्षा की चुनौतियों को मुख्य रूप से चार भागों में बांटा जा सकता है

- प्रशासनिक चुनौतियों
- शिक्षकों की चुनौतियां
- विद्यार्थियों की चुनौतियां
- अभिभावकों की चुनौतियां

प्रशासनिक चुनौतियों

प्रशासनिक चुनौतियों में मुख्य रूप से शिक्षा विभाग ,स्कूल मैनेजमेंट, प्रशासन उनके द्वारा दी जाने वाली सुविधा मुख्य रूप से आती है । स्कूलों में कंप्यूटर व लैपटॉप,इंटरनेट का अभाव होता है |और ग्रामीण क्षेत्रों में मुख्य रूप से बिजली की भी समस्या होती है जिसके कारण से भी ई शिक्षा संभव नहीं है । जिसके कारण इंटरनेट पूरी तरह से काम नहीं कर पाता और शिक्षा में सबसे बड़ी बाधा आती है । सरकार द्वारा इतना पैसा या बजट नहीं दिया जाता है कि प्रत्येक स्कूल में स्मार्ट कक्षाओं की व्यवस्था की जाए |इसके अलावा गैर सरकारी विद्यालयों में भी बजट का अभाव के कारण सुविधा उपलब्ध नहीं हो पाती है जो सबसे बड़ी चुनौती है ।

शिक्षकों की चुनौतियां

ई शिक्षा के लिए पूर्ण रूप से शिक्षकों को प्रशिक्षण नहीं दिया जाता इसके कारण उनको तकनीकी ज्ञान नहीं हो पाता है |तकनीकी ज्ञान के अभाव के कारण वो अपनी शिक्षण कार्यों को सुचारु रूप से नहीं करवा पाते

हैं। कोविड-19 के दौरान अधिकांश स्कूलों में ऑनलाइन कक्षाएं शुरू ताकि विद्यार्थियों का शिक्षण कार्य प्रभावित न हो सके। लेकिन अधिकांश शिक्षकों को इसका प्रशिक्षण नहीं दिया गया जिसके कारण शिक्षण कार्य काफी प्रभावित हुआ। अगर हमें इन चुनौतियों का सामना करना है तो सरकार तथा मैनेजमेंट के द्वारा शिक्षकों को प्रशिक्षण कार्यक्रम करवाना चाहिए ताकि वो ई- शिक्षा के प्रति जागरूक हो सकें। समय समय पर सरकार तथा स्कूल प्रबंधक के द्वारा शिक्षकों के लिए प्रशिक्षण कोर्स शुरू करने चाहिए ताकि शिक्षकों को प्रशिक्षित किया जा सके। ओर ई शिक्षा को सुचारु रूप से क्रियान्वित किया जा सके

विद्यार्थियों की चुनौतियां

वर्तमान समय के परिप्रेक्ष्य में देखा जाए तो कोविड 19 में विद्यार्थी घर पर रहकर ऑनलाइन कक्षाओं के माध्यम से अपनी पढ़ाई को पूरा कर रहे हैं लेकिन ग्रामीण क्षेत्रों में विद्यार्थियों के सामने यह सबसे बड़ी चुनौती है। क्योंकि ग्रामीण क्षेत्रों में बिजली की व्यवस्था पूर्ण रूप से नहीं है अधिकांश समय बिजली नहीं रहती है और इंटरनेट की गति धीमी पड़ जाती है जिसकी वजह से विद्यार्थी अपना अध्ययन कार्य समय पर नहीं कर पाते हैं। इसके अलावा ग्रामीण क्षेत्रों में रहने वाले विद्यार्थियों को सरकार द्वारा चलाई जा रही योजनाओं के बारे में भी पता नहीं होता है और विद्यार्थियों को कंप्यूटर की पूरी जानकारी नहीं होती है। जिसके कारण ई शिक्षा प्राप्त करने में एक बड़ी समस्या होती है।

अभिभावकों की चुनौतियां

वर्तमान समय में अगर देखा जाए तो सबसे बड़ी समस्या अभिभावकों की है जो अभिभावक पढ़े लिखे नहीं हैं। उनके सामने ईशिक्षा सबसे बड़ी चुनौती है। जिनके पास पर्याप्त साधन नहीं होते हैं जिसके कारण वह अपने बच्चों को मुख्यधारा में नहीं जोड़ सकते हैं। मुख्य रूप से देखा जाए तो ग्रामीण क्षेत्रों में जो गरीब तबका है उनके पास स्मार्टफोन, कंप्यूटर, लैपटॉप आदि का अभाव होता है। इसकी वजह से विद्यार्थियों को ईशिक्षा से नहीं जुड़ पाते हैं।

कई परिवारों में 2 से अधिक बच्चे होने पर अभिभावकों के सामने यह समस्या आती है कि वह अपने बच्चे को ई लर्निंग के माध्यम से कैसे पढ़ाई को जारी रखें। अधिकांश के पास एक ही स्मार्टफोन या लैपटॉप होता है जिसकी वजह से भी बच्चे शिक्षा से नहीं जुड़ पाते। शहरी क्षेत्रों की बात करें तो माता-पिता के पास स्मार्टफोन होते हैं। लेकिन फिर भी कामकाजी माता-पिता के सामने यह समस्या आ जाती है कि वह किस प्रकार से अपने बच्चों को शिक्षा को सुचारु रूप से चालू रखें। इन सब चुनौतियों को देखते हुए सरकार की ओर से पहले से प्रयास किए जाने चाहिए ताकि आने वाले समय में इस प्रकार की चुनौतियों से बचा जा सके। ग्रामीण क्षेत्रों में गरीब तबके के लोगों को शिक्षा के लिए साधन उपलब्ध करवाने की कोशिश की जानी चाहिए ताकि अभिभावक अपने बच्चों को मुख्यधारा से जुड़ सकें।

सुझाव

आज वर्तमान समय में वैश्विक महामारी कोविड-19 में हम अपनी शिक्षा व्यवस्था को तभी सुरक्षित रख सकते हैं जब हमें तकनीकी का ज्ञान होगा। आज का युग तकनीकी युग है। अगर हमें विकसित देशों के साथ खड़ा होना है तो हमें अपनी शिक्षा व्यवस्था में बदलाव करना होगा। यह निश्चित रूप से तभी संभव है जब हमें तकनीकी का पूर्ण ज्ञान हो। यह अब आवश्यक हो गया है कि हमें अपने विद्यार्थियों को तकनीकी ज्ञान देकर इससे लाभान्वित करना चाहिए। यह तभी संभव हो सकता है जब हमारी सरकार, शिक्षण संस्थाएं, हमारा स्कूल प्रबंधक इसके हेतु सही ढंग से प्रयास करें।

इस संबंध में पहल करने हेतु सबसे आवश्यक और महत्वपूर्ण बात यह है कि सभी प्रकार के प्रयास किए जाएं कि ई लर्निंग पद्धति या तकनीकी से किया गया शिक्षण कार्य परंपरागत कक्षा कक्ष शिक्षण अधिगम की तुलना में कुछ कम या निम्न कोटि का होता है यह बात हमें अपने मन से निकालनी चाहिए। ई लर्निंग की उपयोगिता से विद्यार्थियों को ठीक प्रकार से ही अवगत कराया जाए अध्यापक तथा सहायक स्टाफ को उन सभी

वेब साइटों की जानकारी प्रदान करना जिनसे शिक्षण अधिगम गतिविधियाँ तथा परिस्थितियों के प्रबंधन में उचित मदद मिलती है। विद्यालय में ई लर्निंग से पूरा लाभ उठाने हेतु कंप्यूटर लैब तथा इंटरनेट सुविधाओं की बेहतर व्यवस्था की जाए।

उसके अलावा स्कूल कॉलेजों में अपनी वेबसाइट स्थापित करने का प्रयास किया जाना चाहिए। ताकि विद्यार्थी को शिक्षण अधिगम प्रक्रिया संबंधी सभी आवश्यक सूचनाएं सही ढंग से प्राप्त कर सकें। इसके लिए शिक्षकों को भी अपना एक ई-कंटेंट पोर्टल बनाना चाहिए जिससे विद्यार्थी किसी भी समय अपनी समस्या का समाधान कर सकें। वेबसाइट को इस प्रकार समृद्ध बनाया जाना चाहिए कि उसमें ईमेल, चैटिंग, तथा ऑडियो वीडियो, कॉन्फ्रेंसिंग युक्त आवश्यक सुविधाओं की प्राप्ति तथा विद्यार्थी और शिक्षक वर्ग के बीच आवश्यक संप्रेषण बनाए रखने हेतु अच्छी तरह से काम करती रहे। सरकारी विद्यालय, गैर सरकारी विद्यालय, महाविद्यालय व विश्वविद्यालय की वेबसाइट इतनी सक्षम होनी चाहिए कि वह क्षेत्र, प्रदेश, राष्ट्र तथा पूरे विश्व में कहीं पर भी खुली जा सके जिससे विद्यालय की शैक्षिक गतिविधियों की आवश्यक जानकारी सभी को प्राप्त हो सके। दूसरे विद्यालयों में भी शिक्षा प्राप्त कर रहे विद्यार्थियों तथा कार्यरत शिक्षकों से संपर्क साधने तथा अधिगम और शिक्षण अनुभव को आपस में बांटने के कार्य को पूरी सहायता होनी चाहिए। सबसे महत्वपूर्ण बात यह है कि हमें ध्यान रखना चाहिए कि शिक्षक और विद्यार्थियों को ई शिक्षा की सुविधाओं से पूरा पूरा लाभ उठाने हेतु आवश्यक तकनीकी परामर्श सेवाएं ऑनलाइन ही आसानी से उपलब्ध हो सकें। ये लर्निंग से होने वाले शैक्षिक लाभ का फायदा उठाने के लिए सरकार के द्वारा विद्यार्थियों को सस्ते दामों पर कंप्यूटर लैपटॉप व स्मार्टफोन की सुविधा उपलब्ध कराई जाएगी जिससे विद्यार्थियों तथा अभिभावकों में अनावश्यक परेशानी को कम किया जा सके। ई शिक्षा के प्रति उनका रुझान बढ़ाया जा सके। अभिभावकों व विद्यार्थियों में ई शिक्षा के प्रति अरुचि व नकारात्मक दृष्टिकोण को खत्म किया जा सके और ई शिक्षा के प्रति अधिक जागरूक किया जा सके।

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शिक्षकों की व्यावसायिक संतुष्टि का समायोजन पर प्रभाव

दुर्गेश शर्मा*
डॉ. सुनील कुमार**

प्रस्तावना

मानव को अपने अस्तित्व की सुरक्षा, जीवन के संरक्षण, वातावरण से सामंजस्यपूर्ण समायोजन एवं विकास तथा सम्मानपूर्वक जीविकोपार्जन करने के लिए भोजन, वस्त्र और आवास जैसी मूलभूत आवश्यकताओं को पूरा करना आवश्यक है। भोजन, वस्त्र एवं आवास से मनुष्य का शारीरिक विकास और सुरक्षा तो सम्भव है, परन्तु समाज में उसके सम्मानपूर्ण एवं समुचित जीवन संचालन के लिये उसका मानसिक, सामाजिक, नैतिक तथा आध्यात्मिक विकास भी आवश्यक है, जो केवल शिक्षा के माध्यम से ही सम्भव हो सकता है।

प्राचीन भारत में शिक्षण व्यवसाय को बहुत पवित्र कार्य माना जाता था। सरस्वती के पावन मंदिरों को गुरुकुलों की संज्ञा दी गई है। शिक्षक को 'गुरु' शब्द की पवित्रता से अलंकृत किया गया। प्राचीन भारत में संस्कृति व सभ्यता का संरक्षक शिक्षक ही था। उसे इस व्यवसाय में उच्च, गौरवपूर्ण प्रतिष्ठित स्थान प्राप्त था। मानव इतिहास की श्रेष्ठतम विभूतियों ने इस व्यवसाय को अपनाया है। बुद्ध, ईसा, गांधी, सुकरात, मुहम्मद ये सभी सच्चे अर्थ में मानव जाति के शिक्षक थे। समय गतिशील है और इस गतिशीलता के क्रम में शिक्षा क्षेत्र भी परिवर्तित हुआ। इस काल में 'विद्या' की प्रधानता 'अर्थ' की प्रधानता में परिवर्तित हो गई और गुरु शिष्य की वह पुनीत परम्परा विलुप्त हो गई। शिक्षा का स्वरूप इस काल में बिल्कुल ही बदल गया। साथ ही शिक्षक की भूमिका भी बदल गई। जो व्यवसाय परंपरा से श्रेष्ठ रहा है आज इस व्यवसाय में शिक्षक अपनी स्थिति से क्यों असंतुष्ट हैं ?

व्यावसायिक संतुष्टि

व्यावसायिक संतुष्टि का शाब्दिक अर्थ व्यक्ति को अपने व्यवसाय से प्राप्त होने वाला संतोष है। व्यावसायिक संतुष्टि एक सुखद संवेगात्मक अवस्था है जो अध्यापक के कार्य को निर्धारित करती है।

किसी भी व्यवसाय के लिए सन्तुष्टि एक आवश्यक तत्व है। अगर व्यक्ति अपने कार्य से सन्तुष्ट नहीं है तो उसके लिए अपने व्यवसाय में अपने कर्तव्यों को ईमानदारी व दक्षता से कार्य करना मुश्किल होगा। एक व्यक्ति को अपने कार्य के प्रति संतुष्टि कई प्रकार की अभिव्यक्ति पर निर्भर करती है। यह अभिव्यक्तियाँ कुछ विशेष तथ्यों से सम्बन्धित होती हैं जैसे उसका वेतन, कार्य की दशायें और अन्य लाभ। शिक्षक में कार्य सन्तुष्टि

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के सन्दर्भ में कुछ अन्य महत्वपूर्ण तथ्य भी हैं, जैसे – शिक्षक का आन्तरिक पक्ष, वेतन कार्य की दशायें और प्रोन्नति, शारीरिक सुविधाएं, संस्थागत योजनायें व परियोजनायें, छात्रों के साथ सामंजस्य, अपने सहकारियों के साथ सम्बन्ध आदि।

यह एक अभिवृत्ति है जो व्यवसाय से सम्बन्धित वांछित और अवांछित अनुभवों का संतुलन एवं संयोग का परिणाम है। व्यवसाय सन्तुष्टि का सम्बन्ध व्यवसाय के प्रति कर्मचारी की दक्षता से तथा कर्मचारी की वैयक्तिक प्रसन्नता से है। इसलिए मनोवैज्ञानिक एवं प्रौद्योगिकी से सम्बन्धित लोगों का ध्यान व्यवसाय संतुष्टि प्रत्यय की ओर निरन्तर आकर्षित होता रहा है। संतुष्टि किसी भी व्यवसाय का एक आवश्यक पक्ष है। जब तक व्यक्ति अपने व्यवसाय से संतुष्ट नहीं होता तब तक समुचित रूप से अपने कर्तव्य का निर्वाह करना उसके लिए कठिन रहता है। संतुष्टि एक व्यक्ति का व्यक्तिगत स्वभाव है जो किसी व्यक्ति परिस्थिति के प्रति उसकी व्यक्तिगत भावना है। कुछ व्यक्ति अपनी आवश्यकताओं की पूर्ति के लिए कार्य से संतुष्ट होते हैं जबकि कुछ असंतुष्ट। यह प्रभाव संज्ञानात्मक तथा व्यवहारात्मक तत्वों से निर्मित होता है ये तत्व प्रत्येक व्यक्ति में उनकी तीव्रता तथा स्थिरता के पर अलग-अलग होते हैं।

लॉक (1969) के अनुसार – “कार्य संतुष्टि कार्य के विभिन्न वस्तुओं के अवलोकन तथा मूल्यांकन के पश्चात् उत्पन्न सुखद भावात्मक मनःस्थिति है।”

समायोजन

समायोजन अविराम गति से चलने वाली प्रक्रिया है। जिसकी सहायता से व्यक्ति का जीवन अपने आप तथा पर्यावरण के मध्य अधिक सामंजस्य बनाने का प्रयत्न करता है। इस प्रकार व्यक्ति जिसकी कुछ आवश्यकतायें होती हैं और जो भौतिक और सामाजिक वातावरण में रहता है, अपनी आवश्यकताओं की पूर्ति के लिए प्रयत्नशील रहता है तथा अपनी आवश्यकताओं के अनुरूप अपने लक्ष्य को निर्धारित करता है। यह लक्ष्य व्यक्तित्व अथवा पर्यावरण दोनों से सम्बन्धित हो सकता है। लक्ष्य प्राप्ति के मार्ग में व्यक्तिगत तथा पर्यावरण में स्थित स्वभाव, आदतें, चिन्तन प्रणाली, सामाजिक आर्थिक स्थिति, पारवारिक दशा आदि अनेक बाधाएँ आ सकती हैं, किन्तु व्यक्ति बाधाओं को दूर कर विभिन्न प्रयत्नों से लक्ष्यों की प्राप्ति की कोशिश करता है। लक्ष्य प्राप्त होने पर वह प्रसन्न और सन्तुष्ट हो जाता है और समायोजित कहलाता है। यदि व्यक्ति किसी व्यवसाय या नौकरी से जुड़ा है, तो उसे उसके पर्यावरण के आधार पर समायोजित होना पड़ेगा।

प्रत्येक व्यक्ति की कुछ न कुछ समस्याएँ और परेशानियाँ होती हैं। किसी व्यक्ति की व्यक्तिगत प्रभावशीलता इस बात पर निर्भर नहीं करती है कि वह कितनी समस्याओं और परेशानियों का सामना करता है बल्कि इस बात पर निर्भर करती है कि वह इन समस्याओं और परेशानियों के प्रति किस प्रकार से प्रतिक्रिया करता है या इनमें वह किस प्रकार से समायोजन करता है। समायोजन, मनोविज्ञान का महत्वपूर्ण प्रत्यय और चर ही नहीं है, बल्कि प्रत्येक मनुष्य की यह एक महत्वपूर्ण प्रक्रिया या अवस्था है। इस सम्बन्ध में कुछ अधिक कहने से पूर्व आवश्यक है कि इसके अर्थ को समझ लिया जाये।

आइजनेक व अन्य के अनुसार – “समायोजन वह अवस्था है जिसमें एक ओर व्यक्ति की आवश्यकताएँ तथा दूसरी ओर वातावरण के कुछ दावे पूर्ण रूप से सम्मिलित होते हैं अथवा समायोजन वह प्रक्रिया है जिसके द्वारा आवश्यकताओं और दावों में सामंजस्य का सम्बन्ध प्राप्त होता है।”

बोरिंग, लैंगफेल्ड एवं वेल्ड के अनुसार – “समायोजन वह प्रक्रिया है, जिसके द्वारा प्राणी अपनी आवश्यकताओं और इन आवश्यकताओं को प्रभावित करने वाली परिस्थितियों में सन्तुलन रखता है।”

उपरोक्त परिभाषाओं से स्पष्ट होता है कि समायोजन एक ऐसी रचनात्मक और गत्यात्मक पद्धति है। जिसके अन्तर्गत हम समाज के मानदण्डों, प्रतिबन्धों, बाधाओं, परम्पराओं के साथ संतुलन, सामंजस्य तथा मेल करते हैं। जिससे उनकी आवश्यकताओं की पूर्ति होती है साथ-साथ समाज की मर्यादाओं का पालन होता है। समायोजन प्रक्रिया के अन्तर्गत जीवन की समस्याओं का व्यक्ति प्रभावी रूप से सामना करता है और

सन्तोषजनक समाधान करता है। यह व्यक्ति की मानसिक स्थिति का बोध कराता है। व्यक्ति के द्वारा भौतिक, सामाजिक और सांस्कृतिक क्षेत्रों में विशिष्ट व्यवहार करने की प्रक्रिया समायोजन कहलाती है। समायोजन प्रक्रिया अनेक निष्कर्षों और तथ्यों को सूचित करती है। जैसे—भावी जीवन की आवश्यकतायें, मानसिक तनाव तथा अभावों को हल करने की कुशलता, मन की शांति आदि। यह मानसिक और व्यवहारिक लक्षणों की उत्पत्ति भी करती है।

अध्ययन का औचित्य

व्यक्ति के विकास के लिए शिक्षा सर्वाधिक साधन होती हैं। जीवन में सफलता की कुंजी शिक्षा में ही निहित होती है। इससे मनुष्य के चारित्रिक, मानसिक, नैतिक, बौद्धिक एवं आध्यात्मिक शक्तियों का विकास होता है। भारतीय संविधान का मूल उद्देश्य भी यही है कि सबको न्याय, समान शिक्षा तथा स्वतंत्रता प्रदान की जाये। शिक्षा मनुष्य का एक महत्वपूर्ण संस्कार एवं वर्तमान में सामाजिक जीवन के लिए एक अनिवार्य तत्व है किन्तु यह देखा जा रहा है सरकारी हो या अर्द्धसरकारी अथवा गैर सरकारी विद्यालय, सबमें शिक्षा का स्तर गिरता ही जा रहा है। बुनियादी शिक्षा कमजोर रहने पर एक बालक दसवीं श्रेणी तक तो पहुँच जाता है किन्तु फिर भी उसे भाषा, गणित तथा अन्य विषयों की सामान्य जानकारी नहीं हो पाती। अतः आवश्यकता इस बात की है कि शिक्षा को सही अर्थों में समझा जाये। इसके लिये संस्कारित, समर्पित एवं निष्ठावान शिक्षकों की इच्छाशक्ति को जगाना अत्यन्त आवश्यक है।

शिक्षक के शिक्षण कार्य को प्रभावित करने वाला एक प्रमुख कारक शिक्षक की व्यावसायिक संतुष्टि है क्योंकि शिक्षक की व्यावसायिक संतुष्टि शिक्षण व्यवसाय में उच्च होगी तभी वह प्रभावी शिक्षण कर सकता है, जिसके द्वारा शिक्षा के क्षेत्र में सकारात्मक विकास किया जा सकता है। व्यावसायिक संतुष्टि प्रत्येक व्यक्ति के जीवन का प्रमुख लक्ष्य है। व्यावसायिक संतुष्टि जहाँ व्यक्ति को सुखी जीवन प्रदान करती है वहीं शिक्षक को समायोजित बनाती है।

आज समाज के सभी व्यवसाय से जुड़े व्यक्ति तनावग्रस्त हैं। प्रायः प्रशिक्षण संस्थाओं में प्रवेश से पूर्व अध्यापकों में अध्यापन व्यवसाय के प्रति रुचि, उत्साह व कुछ नया करने की तमन्ना रहती है। परन्तु कुछ वर्षों के उपरान्त वह निरुत्साही, निराशावादी, तनावग्रस्त व अपने आपको थका हुआ सा महसूस करते हैं तथा अपने आप को कुछ नया न करने योग्य मानने लगते हैं। शिक्षण व्यवसाय में रत व्यक्तियों को प्रशिक्षण संस्थाओं में अनेक प्रकार से समायोजन करना होता है। समायोजन की इस प्रक्रिया में कई बार अध्यापक को जहाँ संतुष्टि होती है, वहीं दबाव का भी सामना करना होता है। दबाव की स्थिति तब आती है जब अनिच्छा से समायोजन करना पड़े। अध्यापकों की उत्कृष्टता को प्रभावित करने में कार्य सम्बन्धी दबाव प्रमुख भूमिका निभाता है। यह दबाव अध्यापकों की शिक्षण गुणवत्ता को भी प्रभावित करता है। शिक्षक के आस-पास का वातावरण भी शिक्षक के समायोजन को प्रभावित करता है। आये दिन हम दैनिक समाचार पत्रों में असमायोजित शिक्षकों के व्यवहार को देखते हैं। इन समस्याओं का अवलोकन करने के बाद क्या वास्तव में व्यावसायिक संतुष्टि शिक्षकों के समायोजन को प्रभावित करती है? सम्बन्धित साहित्य का अवलोकन करने के पश्चात् शोधकर्त्री के मन में कुछ प्रश्न उभर कर आए, — क्या सरकारी व गैरसरकारी स्कूल में कार्यरत अध्यापकों के व्यावसायिक संतुष्टि के स्तर में कोई अन्तर पाया जाता है? क्या सरकारी व गैरसरकारी माध्यमिक स्तर के विद्यालयों में कार्यरत शिक्षकों के समायोजन में कोई अन्तर पाया जाता है? क्या लैंगिक आधार पर महिला व पुरुष अध्यापकों की व्यावसायिक संतुष्टि के स्तर में कोई अन्तर पाया जाता है? क्या सरकारी व गैरसरकारी स्कूल में कार्यरत अध्यापकों के समायोजन में कोई अन्तर पाया जाता है? क्या महिला व पुरुष शिक्षकों के समायोजन में कोई अन्तर पाया जाता है? इन प्रश्नों के उत्तर खोजने के लिए शोधार्थी ने इस समस्या का चयन किया।

इस विषय पर शोध का महत्व इसलिए भी है कि शिक्षकों की विभिन्न परेशानियों जैसे वेतन की कमी, पदोन्नति के अवसर पर पक्षपात, कार्य का दबाव, शिक्षण से अतिरिक्त कार्यभार, शिक्षक का असमायोजित होना आदि समस्याओं की तरफ सरकार का ध्यान आकर्षित किया जा सकेगा। इन समस्याओं को दूर करने की

शोध में प्रयुक्त उपकरण

इस शोध के अन्तर्गत निम्नलिखित परीक्षणों का चयन किया है –

शिक्षकों की व्यावसायिक संतुष्टि मापन के लिये डॉ. प्रमोद कुमार व डॉ. डी. एन. मूथा द्वारा निर्मित “अध्यापक कृत्य सन्तोष प्रश्नावली” का प्रयोग किया है।

समायोजन परीक्षण के लिये डॉ. एस. के. मंगल द्वारा निर्मित ‘अध्यापक समायोजन अनुसूची’ का प्रयोग किया है।

शोध में प्रयुक्त सांख्यिकी

शोधकर्ता ने अपने शोध अध्ययन में प्राकल्पनाओं को दृष्टिगत रखते हुए प्राप्त प्रदत्तों के विश्लेषण हेतु निम्न सांख्यिकीय प्रतिधियों का प्रयोग किया है।

- मध्यमान
- मानक विचलन
- टी-टेस्ट
- सहसम्बन्ध

अध्ययन परिसीमन

- यह शोध कार्य राजस्थान प्रान्त के दौसा जिले तक ही सीमित है।
- इस शोध कार्य में दौसा जिले के माध्यमिक विद्यालयों में कार्यरत शिक्षकों को सम्मिलित किया गया है।
- इस अनुसंधान के अन्तर्गत मात्र 600 शिक्षकों को सम्मिलित किया है।

आंकड़ों का विश्लेषण एवं व्याख्या

परिकल्पना: 1. माध्यमिक स्तर के सरकारी व गैर सरकारी विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

तालिका 1: माध्यमिक स्तर के सरकारी व गैर सरकारी विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
सरकारी विद्यालयों में कार्यरत शिक्षक	300	47.35	10.37	0.65	0.789	स्वीकृत
गैर सरकारी विद्यालयों में कार्यरत शिक्षक	300	48.00	9.71			

विश्लेषण एवं व्याख्या

उपरोक्त सारणी 1 के आधार पर माध्यमिक स्तर के सरकारी विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि का मध्यमान 47.35 एवं माध्यमिक स्तर के गैर सरकारी विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि का मध्यमान 48.00 प्राप्त हुए तथा मानक विचलन क्रमशः 10.37 एवं 9.71 प्राप्त हुए हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान ;ज्ण्टसनमद्ध 0.789 प्राप्त हुई है। जो डी.एफ. 598 के 0.05 स्तर के 1.96 मूल्य से कम हैं। अतः माध्यमिक स्तर के सरकारी व गैर सरकारी विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना स्वीकृत की जाती है।

परिकल्पना: 2. माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों व पुरुष शिक्षकों की व्यावसायिक संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

तालिका 2: माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों व पुरुष शिक्षकों की व्यावसायिक संतुष्टि स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
महिला शिक्षक	300	47.79	9.624	0.23	0.276	स्वीकृत
पुरुष शिक्षक	300	47.56	10.45			

विश्लेषण एवं व्याख्या

उपरोक्त सारणी संख्या 2 के आधार पर माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों की व्यावसायिक संतुष्टि का मध्यमान 47.79 एवं माध्यमिक स्तर के विद्यालयों में कार्यरत पुरुष शिक्षकों की व्यावसायिक संतुष्टि का मध्यमान 47.56 प्राप्त हुए तथा मानक विचलन क्रमशः 9.624 एवं 10.45 प्राप्त हुए हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान ;ज्ण्टंसनमद्ध 0.276 प्राप्त हुई है। जो डी.एफ. 598 के 0.05 स्तर के 1.96 मूल्य से कम हैं। अतः माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों व पुरुष शिक्षकों की व्यावसायिक संतुष्टि में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना स्वीकृत की जाती है।

परिकल्पना: 3. माध्यमिक स्तर के सरकारी व गैर सरकारी विद्यालयों में कार्यरत शिक्षकों के समायोजन में कोई सार्थक अन्तर नहीं होता है।

तालिका 3: माध्यमिक स्तर के सरकारी व गैर सरकारी विद्यालयों में कार्यरत शिक्षकों का समायोजन स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
सरकारी विद्यालयों में कार्यरत शिक्षक	300	37.85	13.95	4.71	4.075	अस्वीकृत
गैर सरकारी विद्यालयों में कार्यरत शिक्षक	300	42.55	14.34			

विश्लेषण एवं व्याख्या

उपरोक्त सारणी संख्या 3 के आधार पर माध्यमिक स्तर के सरकारी विद्यालयों में कार्यरत शिक्षकों के समायोजन का मध्यमान 37.85 एवं माध्यमिक स्तर के गैर सरकारी विद्यालयों में कार्यरत शिक्षकों के समायोजन का मध्यमान 42.55 प्राप्त हुए तथा मानक विचलन क्रमशः 13.95 एवं 14.34 प्राप्त हुए हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान ;ज्ण्टंसनमद्ध 4.075 प्राप्त हुई है। जो डी.एफ. 598 के 0.05 स्तर के 1.96 मूल्य से अधिक हैं। अतः प्राप्त आंकड़ों के आधार पर कहा जा सकता है कि माध्यमिक स्तर के सरकारी व गैर सरकारी विद्यालयों में कार्यरत शिक्षकों के समायोजन में सार्थक अन्तर है। अतः उक्त परिकल्पना स्वीकृत की जाती है।

परिकल्पना: 4. माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों व पुरुष शिक्षकों के समायोजन में कोई सार्थक अन्तर नहीं होता है।

तालिका 4: माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों व पुरुष शिक्षकों का समायोजन स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
महिला शिक्षक	300	39.85	14.11	0.71	0.604	स्वीकृत
पुरुष शिक्षक	300	40.55	14.56			

विश्लेषण एवं व्याख्या

उपरोक्त सारणी संख्या 4 के आधार पर माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों के समायोजन का मध्यमान 39.85 एवं माध्यमिक स्तर के विद्यालयों में कार्यरत पुरुष शिक्षकों के समायोजन का मध्यमान 40.55 प्राप्त हुए तथा मानक विचलन क्रमशः 14.11 एवं 14.56 प्राप्त हुए हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान ;ज्पटंसनमद्ध 0.604 प्राप्त हुई है। जो डी.एफ. 598 के 0.05 स्तर के 1.96 मूल्य से कम हैं। अतः माध्यमिक स्तर के विद्यालयों में कार्यरत महिला शिक्षकों व पुरुष शिक्षकों के समायोजन में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना स्वीकृत की जाती है।

परिकल्पना: 5. माध्यमिक स्तर के विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि और समायोजन में कोई सार्थक सह सम्बन्ध नहीं होता है।

तालिका 5: माध्यमिक स्तर के विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि और समायोजन में सह सम्बन्ध माप

मापित चर	संख्या	सह— सम्बन्ध गुणांक (r)	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
व्यावसायिक संतुष्टि	600	0.13	अस्वीकृत
समायोजन	600		

विश्लेषण एवं व्याख्या

उपरोक्त सारणी संख्या 5 के आधार पर माध्यमिक स्तर के विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि और समायोजन में सार्थक सह सम्बन्ध माप 0.13 पाया गया। जो कि .05 स्तर पर सहसंबंध के तालिका मान .062 के मान से अधिक है। अतः माध्यमिक स्तर के विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि और समायोजन में सार्थक सह सम्बन्ध है। अतः उक्त परिकल्पना स्वीकृत की जाती है।

निष्कर्षतः कह सकते हैं कि माध्यमिक स्तर के विद्यालयों में कार्यरत शिक्षकों की व्यावसायिक संतुष्टि का समायोजन पर धनात्मक प्रभाव देखा गया। जिन शिक्षकों की व्यावसायिक संतुष्टि उच्च पायी गयी उन का समायोजन भी उच्च पाया गया।

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THE INDIAN MSME SECTOR REQUIRES SUSTAINABLE SOLUTIONS TO ACHIEVE SUSTAINABLE DEVELOPMENT GOALS

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ABSTRACT

The Indian Micro, Small, and Medium Enterprises (MSME) sector is a vital component of economic vivacity, employment creation and inclusive growth. India's Gross Domestic Product (GDP) and employment landscape are significantly impacted by the diverse group of enterprises in this sector which includes traditional crafts and innovative tech startups. The MSME sector is a vital part of India's economy making a significant contribution to GDP, industrial production and exports. It employs over 110 million people and accounts for approximately 30% of the country's GDP. The role of these enterprises is crucial in promoting economic growth, regional development and inclusivity. MSMEs make a significant contribution to poverty mitigation and livelihood enhancement by offering employment opportunities to a large segment of the population particularly in rural and semi-urban areas. In the present scenario, the sector is faced with numerous challenges, especially regarding sustainability in an era of increased environmental consciousness and social equity constraints. Many enterprises in this sector are facing significant obstacles due to access to finance, technological obsolescence, and compliance-related complexities. This sector has the potential to significantly contribute to the realization of Sustainable Development Goals (SDGs). The practice of sustainable practice encompasses green manufacturing, renewable energy adoption, inclusive employment practices, and responsible sourcing. This paper aims to identify sustainability obstacles for Indian MSMEs and suggest sustainable strategies. The integration of sustainable practices within the MSME sector is a crucial factor in promoting both economic prosperity and holistic development. The study examines the current government policies, schemes, and initiatives designed to boost sustainability in the MSME sector. By emphasizing the pivotal role of MSMEs in India's pursuit of SDGs this paper aims to provide a sustainable solution and a roadmap for policy-makers and stakeholders to foster a more sustainable and inclusive MSME ecosystem to accomplish the target of Sustainable Development Goals.

KEYWORDS: MSME Sector, Sustainable Development Goals, Poverty Mitigation, Sustainable Solution.

Introduction

Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified as below:

- A micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- A small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and
- A medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

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As per data from the Ministry of Micro, Small & Medium Enterprises, as of May 18, 2023, the Udyam Registration portal registered 16,215,785 MSMEs, replacing the former process of filing for a Udyog Aadhaar Memorandum (UAM). Registered micro-enterprises stood at 15,548,986 (95.88%), followed by small enterprises at 546,471 (3.36%) and mid-sized enterprises at 52,078 (0.32%). As of August 2, 2023, the Udyam Registration Portal reported that the total number of persons employed in MSMEs registered between July 1, 2020, and August 1, 2023, amounted to an impressive 12,36,15,681. The government intends to add about five crore jobs in the MSME sector by 2025. A job portal called "MSME SAMPARK" on 05.01.2023, a total of 4,80,511 passed out trainees database available on portal out of which 99,201 trainees have registered and 6,469 recruiters have registered. There were 633.88 lakh unincorporated non-agricultural MSMEs in the country engaged in different economic activities (NSS 73rd round, 2015-16). Micro, Small and Medium Enterprises (MSMEs) are a vital part of the Indian economy by contributing significantly to the economic progression and employment. It contributes 45% of the manufactured output, 40% of its exports and 8% of the country's GDP. It employs more than 60 million people. However, concomitantly, it also contributes to overall industrial pollution. It is estimated that 70% of the total industrial pollution of India is attributed to MSMEs (Working Group Paper, Planning Commission, 12th Five Year Plan).

According to the Brundtland Report, sustainable development is "development that satisfies present needs without compromising the ability of future generations to meet their own needs." A series of 17 sustainable objectives were generally endorsed by the United Nations (UN) in 2015 to ensure peace and prosperity by 2030, minimising the impact on the environment, and eradicate poverty.

Sustainable Development Goal (SDG) classification by sustainability dimensions:

Environment:-Clean water and sanitation (Goal 6), Affordable and Clean Energy (Goal 7), Responsible Consumption and Production (Goal 12), Climate Action (Goal 13), Life Below Water (Goal 14), Life on Land (Goal 15).

- **Economic Development:** Poverty Alleviation (Goal 1), Zero Hunger (goal 2), Decent Work and Economic Growth (Goal 8), Industry Innovation and Infrastructure (Goal 9), Reduced Inequalities (Goal 10).
- **Society and Standard of Living:** Good health and well-being (Goal 3), Quality Education (Goal 4), Gender Equality (Goal 5), Building Sustainable cities and communities (Goal 11), Peace Justice and Strong Institutions (Goal 16), Partnership for Goals (Goal 17).

Review of Literature

Sahoo (2022). investigates the effects of lean practices and organizational culture on the operational performance of manufacturing SMEs. The author finds that both lean practices and organizational culture have significant and direct effects on operational performance; moreover, organizational culture mediates the relationship between lean practices and operational performance. The author expects that future research would investigate the effects 15 of lean practices and organizational culture on financial, environmental and social performance.

Malik et al. (2022). discuss the barriers and enablers of the adoption of Circular Economy (CE) practices by SMEs in emerging markets such as India. The authors highlight the limited research on the adoption of CE practices in emerging markets, especially in SMEs. They mention the lack of an appropriate organizational culture, lack of capital, knowledge, skills and support, lack of government aid, high compliance costs, absence of a collaborative approach and a common platform for knowledge exchange and diffusion of information, the reluctance of suppliers to engage in innovations, and lack of customer pressure as the main barriers to the adoption of CE practices by SMEs.

Kamal-Chaoui (2017). asserted that SDGs could only be achieved if the countries build strong SMEs. Discussing the importance of SMEs in innovation, employment generation, gender equality, inclusive development etc. the researcher emphasized that policies are needed to create a good business environment to make SMEs more productive. He raised concerns over financing and participation of SMEs in global value chains, banking sector reforms and new approaches to financing.

Khurana et al. (2019). identify the factors responsible for the integration of sustainability with innovation for manufacturing MSMEs based on a review of related literature, followed by an empirical study for validation. The authors find that government initiatives are the most critical parameter for sustainability-oriented innovation, followed by top management support and collaboration capability. The study is expected to help manufacturing MSMEs focus on the determinants for the integration of sustainability with innovation, and provide insights to the government for framing conducive policies and regulations.

Hypotheses of the Study

Regarding the previous literature review, the following hypotheses are generated:

- H₁:** The Sustainability Development Goals (SDGs) are significantly and favorably correlated with the adoption of sustainable practices by the MSME sector in India.
- H₂:** Access to financial resources and innovative financing models targeted at supporting sustainable initiatives within the MSME sector positively influences the integration of sustainable practices and consequently the contribution to SDGs.

Objectives of Research

- Identify the main obstacles to the integration of sustainable practices and build practical suggestions for the attainment of the SDGs encountered by the Indian MSME sector.
- To fully examine and suggest sustainable solutions for the MSME sector to help the SDGs become a reality.

Research Methodology

The study is descriptive in nature and is based on secondary data. The data was gathered by researchers from reputable secondary sources that have been published. These resources include policy analyses, industry papers, government reports, surveys, case studies, and literature reviews. Most of the material is sourced from the websites of the Ministry of MSME, the Government of India (<http://msme.gov.in>), and the United Nations (<https://sustainabledevelopment.un.org>). To underscore the significance of the topics under discussion, statistical data from multiple sources have been cited. To give a comprehensive view of sustainable development within the Indian MSME sector, the research will use a multidisciplinary approach that takes into account aspects of the economy, environment, society, policies, and social science. The Sustainable Development Goals (SDGs) have been categorised by researchers according to sustainability dimensions, which allows the research to explain the role of MSMEs in the SDGs and offer category-specific solutions.

Environment v/s MSMEs

Both the livelihoods of people and MSMEs depend on the environment for the extraction of natural resources for raw materials. A number of the environmental SDGs, including life below water (Goal 14), life on land (Goal 15), affordable and clean energy (Goal 7), responsible consumption and production (Goal 12), climate action (Goal 13), and clean water and sanitation (Goal 6) have all been impacted by MSMEs.

Environment Challenges of MSMEs Sector

The Indian MSME sector is a notable Greenhouse Gas (GHG) emission-causing sector, as small businesses generally use fossil fuels and natural resources. The MSME sector in India alone consumes about 25 percent of the total energy consumed by Indian industries. It also accounts for about 15 percent of electricity consumption and a whopping 85 percent of thermal consumption of the total energy consumption by Indian industries (Ministry of Micro, Small and Medium Enterprises). The pollution per enterprise of production is higher in select industrial MSME sectors than in the corresponding large enterprises partly due to the use of obsolete technologies and poor management practices, and partly because many of the enterprises escape regulatory ambit (Publication of FMC, "Mapping Energy, Environment and Social Issues among MSME Clusters in India", 2009). It is estimated that the industry and power sector together account for a significant share of the country's natural resources viz. 20% of the freshwater consumption, 650 Million tons of coal and 45 million tons of oil equivalent of petroleum and natural gas (Working Group Paper, 12th Five Year Plan, 2012-17). India's target to increase the share of the manufacturing sector to 25% of the Gross Domestic Product (GDP) by 2025 will increase the more pollution and affect the SDGs. The contribution of the manufacturing sector to environmental degradation occurs during three stages:-during the extraction of natural resources, during the manufacturing process itself and during the consumption or use of the product (Promoting Sustainable Development of MSMEs, Foundation for MSME Clusters (FMC), April 2016). The industrial sector makes up one-third of the nation's overall energy consumption, of which the MSME sector contributes significantly. MSMEs utilise energy during the whole production process. Textile, food processing, chemical, and engineering industries are among the manufacturing sectors that account for the majority of MSME energy use.

Targets by India for Environmentally Sustainable Development

India the third-highest polluting nation after the China and USA, at the 26th session of COP in November 2021 has pledged to reach a non-fossil fuel energy capacity of 500 GW by 2030; fulfilling at least half of its energy requirements via renewable energy by 2030; reducing CO₂ emissions by 1 billion tons by 2030; reducing carbon intensity below 45 percent by 2030; and finally pave the way for achieving a Net-Zero emission target by 2070 (The Ministry of Environment, Forest and Climate Change).

Solutions for Greening the Environment

This paper first addresses the government's initiative to implement new, environmentally friendly technologies. The government offers several programmes and policies that can assist MSMEs in adopting these technologies and growing their operations without endangering the environment. The ZED Certification Scheme for Technology Upgradation and Quality Certification, A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE), the Credit Linked Capital Subsidy for Technology Upgradation (CLCSS), and the Design Clinic for Design Expertise to MSMEs are just a few of the programmes that the Ministry of MSME and other institutions have been helping MSMEs to take advantage of. In these industries, there are a lot of cutting-edge technologies and procedures available for improving business. A Sustainable Finance Scheme has been introduced by SIDBI to help MSMEs create value chains that are energy-efficient. The Department of MSMEs through the Development Commissioner (DC-MSME) implemented the Technology Centre System Program (TCSP) to establish 15 new Technology Centers. The centers provide support to the industry, which mostly consists of MSMEs in the areas of general engineering, automotive, flavour and fragrance, and ESDM.

Although these actions help to clean up the environment, they are insufficient to meet the SDGs' requirements, so the government, institutions, organisations, and MSMEs' businesses need to take further action. In order to prevent environmental damage and meet the SDGs on time, this article discusses practical solutions. The solutions are as follows:-

- **The shift from a High-Carbon to a Low-Carbon Economy:** Enough funding must be provided to MSMEs for them to scale modern technologies and switch to greener options. To achieve the best possible outcomes for Indian MSMEs, international green investors and global green financing institutions must step up their efforts. MSMEs usually participate in local supply chains, which lowers the transportation sector's carbon impact and strengthens resilient economies. To increase its business opportunities, an established MSME may implement a green strategy that includes new environmental sustainability goals and actions in its operations. Alternatively, new businesses may be launched with the express purpose of offering green goods or services to revive the industry.
- **Green Funding for the MSME Industry:** The goal of green financing is to enhance the amount of money coming into sustainable development initiatives from the public, private, and not-for-profit sectors (via banking, microcredit, insurance, and investment) (UNEP). By contributing to both public and private R&D initiatives, MSMEs can increase their ability to design and produce cutting-edge green products and services. MSMEs can enhance their financial performance, reduce operational risks, and increase operational efficiency by embracing greener technologies. Government measures to encourage the industry to replace antiquated equipment and adopt cutting-edge technologies and solutions can be supported by private green capital. The ECGLS programme should be extended, and a portion of the planned domestic green bond should be set aside for MSMEs' funding. Urge MSMEs to adopt eco-friendly practises and technologies by providing grants, subsidies, or other incentives. Make it easier for people to obtain instruction and information about green technologies and their application. The utilisation of MSMEs' products, services, and business strategies can help to promote green growth in the country.
- **Ecological Implementation:** Encourage MSMEs to take action to protect the biodiversity of the area. Promote initiatives like creating green spaces and putting in native plants. Promote the use of packaging materials that are biodegradable or recyclable. Provide guidance on the creation and acquisition of eco-friendly packaging. Establish recycling facilities in the area and instruct MSMEs in proper waste management techniques. Provide monetary rewards to incentivize the installation of rainwater collection and recycling systems. Encourage the use of recycled materials and products by putting procurement policies into place and starting awareness campaigns. Encourage consumer awareness of and preference for products and services from MSMEs holding green certifications.

- **Enhancing Energy Efficiency:** By creating new technologies, increasing capacity, sharing knowledge, and speeding the use of energy-efficient solutions, the MSME sector in India can increase its energy efficiency. Energy-efficient technology and practices must be adopted by MSMEs to lower production costs and improve their sustainability. This entails making investments in energy-efficient technologies for manufacturing processes, enhancing energy management procedures, and pursuing renewable energy sources. Encourage MSMEs to convert to renewable energy sources by offering them discounts on tariffs, tax exemptions, or other benefits. Most MSME clusters make use of antiquated, ineffective technology and procedures. There is a lot of room for energy savings with technologies like microturbines, induction billet heaters, heat pumps, recuperators, energy-efficient furnaces, and variable frequency devices (VFDs). MSMEs play a crucial role in encouraging the adoption of energy-efficient projects because they are eligible for carbon credits. The possibility of additional revenue from carbon credits could increase the internal rate of return (IRR) of energy efficiency projects and attract more investors.
- **Sustainable Consumption and Production (SCP):** "The use of services and related products, which respond to basic needs and bring a better quality of life while minimizing the use of natural resources and toxic materials as well as the emissions of waste and pollutants over the life cycle of the service or product so as not to jeopardize the needs of further generations" (Oslo Symposium in 1994). Natural resources are used by MSME producers and consumers. When certain non-renewable natural resources are overused, they can quickly run out of supply and become unavailable for use in the future. To reduce resource wastage and environmental effects, modern technologies are needed, such as AI-based machinery and tools, product redesign, redesigned industrial processes and activities, services, and reusing or recycling used products. Promote the adoption of circular economy concepts by MSMEs, such as extended product lifecycles, remanufacturing, and product refurbishing.

Promoting the use of contemporary technologies can help MSMEs expand their market reach and boost productivity. Examples of these technologies include digital tools, automation, and e-commerce. Additionally, MSME owners should be made aware of safety regulations, pollution emission standards, and pollution control methods through awareness campaigns.

Economic Development v/s MSMEs

MSMEs stimulate local economies, particularly by giving people in lower socioeconomic classes work and other means of subsistence. Greater employment is produced as a result of local economic development, which especially helps the underprivileged. Nearly 110 million people in India work for MSMEs, primarily in the nation's rural areas, making them the second-largest employer in the country after the agriculture industry. MSMEs thus make a direct contribution to several social and economic SDGs including Poverty Alleviation (Goal 1), Zero Hunger (goal 2), Decent Work and Economic Growth (Goal 8), Industry Innovation and Infrastructure (Goal 9), Reduced Inequalities (Goal 10).

Role of the MSME Sector in the Economic Development of the Country

The share of MSME Gross Value Added (GVA) in India's Gross Domestic Product (GDP) during the year 2019-20, 2020-21 and 2021-22 was 30.5%, 27.2% and 29.2% respectively. The share of MSME manufacturing output in all India Manufacturing output during the year 2019-20, 2020-21 and 2021-22 was 36.6%, 36.9% and 36.2% respectively (Ministry of Statistics & Programme Implementation). The share of export of MSME-specified products in all India exports during the years 2020-21, 2021-22 and 2022-23 was 49.4%, 45.0% and 43.6% respectively (Directorate General of Commercial Intelligence and Statistics). Moreover, forecasts indicate that the sector has significant growth potential, with estimates indicating a noteworthy \$1 trillion contribution to India's overall export earnings by 2028. MSMEs pay a portion of indirect taxes such as sales tax, excise taxes, GST, and cess. Out of 11 crore employees in the MSME sector, almost 24% are women. Additionally, the socially backward groups, including SCs, STs, and OBCs, collectively own over 66% of MSMEs, with OBCs accounting for almost half of the share. Almost 74% and 59% of the MSMEs are owned by the vulnerable sections in rural areas and urban areas, respectively (Protium: A Catalyst to MSMEs Growth, 2022).

Government Steps towards Economic Development

The Ministry of Micro, Small, and Medium Enterprises has been implementing several schemes and programmes covering a wide range of areas, including credit support, new enterprise development,

technological assistance, infrastructure development, and skill development and training to foster the growth and development of the MSME sector. The government's assistance in implementing the 'Make in India' campaign, creating financial support programmes, providing funding and access to capital, fostering partnerships, offering training and education programmes, and enacting business-friendly reforms all help MSMEs reach their full potential.

Solutions

Rural entrepreneurship has the potential to end poverty, improve economic stability and provide rural residents with a means of subsistence, build infrastructure, close the gap between urban and rural areas, and supply rural residents with goods and services. Traditional crafts and goods produced by MSMEs can be very important in maintaining rural entrepreneurship. Incentives from the Indian government are required to support and maintain these small businesses in the country's rural areas. For MSMEs to function efficiently, the government must create dependable infrastructure in the areas of energy supply, transportation, and communication.

Society and Standard Of Living V/S MSMEs

MSMEs play a critical role in closing the gender gap, ensuring effective women's participation in the economic activities of society. There are a total of estimated 1,23,90,523 Women-owned proprietary MSMEs in the country (73rd round NSS).

However, there are socio-economic problems faced by women like credit availability and development of women's entrepreneurship under planning. Females struggle to secure enough credit to start their businesses (Toran Lal Verma, Mar 2019). Women-owned enterprises in India face a financing gap of around 70 percent (International Finance Corporation).

Solutions

To find and support women-owned businesses in overcoming this funding challenge, cooperation between public and private organisations is required. Closing the digital lending gap is essential if we are to locate, support, and expand the number of women-led micro-SMEs in India. This will enable MSMEs to contribute to the advancement of gender parity. MSMEs are less expensive to start up and have a great deal of potential to create more jobs for talented workers of all skill levels. Ensuring that a skilled workforce is available through educational efforts and vocational training programmes is crucial for the growth of MSMEs. MSMEs have the ability to implement more inclusive hiring procedures that increase opportunities for women, minorities, and marginalised groups. This leads to a more diverse and inclusive economy. MSMEs can contribute to the elimination of extreme poverty for all people, full and productive employment, decent work for all, including young people and people with disabilities, and equal pay for work of equal value by giving opportunities to every segment of society.

Conclusion

The results of this study will provide a basis upon which policymakers, industry participants, and proponents of sustainability can establish focused approaches and directives that encourage the sustainable growth and enduring feasibility of the MSME sector in India. Drawing from the research paper to enhance the sustainability of MSMEs it is important to support MSME entrepreneurs in their efforts to develop novel concepts in certain fields, such as lean manufacturing, recycling, and solid waste management. Green MSMEs contribute to clean environmental practices and pollution emission reduction. To maximise resource efficiency and minimising waste, MSMEs must receive appropriate mentorship and advisory services, technical recommendations, etc. Encourage MSMEs to share sustainable best practices through seminars, workshops and knowledge-sharing platforms. A regular evaluation of the effectiveness of MSMEs-supporting policies and programmes enables modifications and enhancements based on actual results. By implementing these more eco-friendly methods, MSMEs might significantly contribute to sustainable development.

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STUDY ON INDIAN RURAL WOMEN ENTREPRENEURSHIP: CHALLENGES AND BENEFITS

Mr. Kaushikkumar Ratilal Dalvi*

ABSTRACT

India's rural areas need women entrepreneurs if the nation is to continue to prosper economically, socially, and industrially. Innovative thinking, risk-taking, confidence in oneself, an ability to embrace change, and management abilities are fundamental traits of an entrepreneur. However, the majority of women in India work in low-wage, low-skill, low-tech, and low-productivity jobs. The majority of women entrepreneurs work in the home goods, cottage industries, arts and crafts, handicrafts, painting, knitting, livestock management, and other industries. Today, women are gaining social and economic sway by starting their own businesses. In India, a woman entrepreneur is more significant in the wake of economic liberalisation and globalisation. For the development of rural communities, women entrepreneurs are crucial concepts. Rural entrepreneurship can give rural women new business options, contribute to general growth, and help people escape poverty. Additionally, it offers a fantastic chance for the development of rural or semi-rural people who move to urban regions today. Rural female entrepreneurs cannot be disregarded in this field. Women rural entrepreneurs make a significant contribution to the development of developed rural areas, but the growth of women entrepreneurship in rural areas is quite low since rural women confront more difficulties and hurdles. The purpose of this paper is to discuss the problems and learn more about the factors that encourage women's rural entrepreneurship in India. It also focuses on the position of women in this sector. The findings of this paper reveal a lack of harmony between women's obligations to their families and careers, a lack of direct property ownership, a lack of financial literacy among economically wealthy and poor women, negligence on the part of financial institutions, a lack of self-confidence, a lacklustre life schedule, a lack of education, a lack of self-confidence, issues at work with male co-workers, flexibility restrictions, and a lack of contact with successful women.

KEYWORDS: *Women, Entrepreneurship, Rural, Challenges, Opportunities.*

Introduction

Entrepreneur is a term used to describe someone who takes action for their own advantage. An entrepreneur is someone who sees market potential, invests, takes a risk, and manages their company's day-to-day operations. Entrepreneurship is crucial for improving the economic situation of rural areas as well as creating employment opportunities for rural populations. It also offers self-employment for people who launch their own businesses. Entrepreneurship is the act of launching a firm with novel products and services. Land, labour, capital, and resources were merged through entrepreneurship to increase the organization's profit. Women who start, organise, and manage a business are considered women entrepreneurs. According to the Indian government, a woman is considered to be an entrepreneur if she owns and controls a business and holds a minimum financial interest of 51% of the company's capital. Due to the need to combat poverty, provide for their families, and raise the standard of living, women are now interested in starting their own businesses in both urban and rural locations. Without any societal or other barriers, women are working in agriculture, business, and trade. However, rural women in India

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face numerous social and cultural barriers. As a result, women's entrepreneurial activity has a smaller impact on the social and economic development of rural India. Since 2008, the UN has recognised October 15 as International Rural Women's Day in order to honour these women. Rural entrepreneurs are those who engage in entrepreneurial activity by developing industries and commercial units in rural areas using agricultural resources.

Review of Literature

The authors **Satpal, Rathee, and Pallavi (2014)** published a paper titled "Challenges faced by women entrepreneur in the present technology era" with the aim of examining the idea of female entrepreneurs and the difficulties they encounter in India. Secondary data and observation served as the basis for this article. The study's findings indicate that barriers to women's entrepreneurship development include lack of time for family and work, social and cultural barriers, a male-dominated society, low educational attainment, and a lack of marketing and entrepreneurial abilities. Additionally, several recommendations are made in relation to the issues.

Pharm, and Sritharan, (2013), The problem faced by women business owners in rural areas was measured, and the majority of the women business owners were rated as having weak leadership. Their level of leadership fell short of what is needed to be a successful entrepreneur. Numerous female entrepreneurs struggle with financial issues. Financial inadequacy came in second place. Lack of systematic development, ignorance of government initiatives, participant non-repayment of loans, a lack of knowledge, and other issues ranked third.

In her study "The Rural Women Entrepreneurial Problems," **Manjunatha (2013)** discussed a variety of issues that rural women face, including general bias in formal institutions, the paradox that illiteracy leads to a lack of knowledge and skills, a lack of financial assistance, an imbalance between family and career, a lack of awareness of government programmes, a lack of skill training, a lack of market knowledge, and a lack of social networks. If women are able to handle this issue, society and the family will benefit from them.

Through her study "Women Entrepreneur in Haryana: Challenges and Problems," **Sanchita (2013)** shed attention on the different difficulties experienced by women business owners. 210 women business owners provided the research's primary data through in-person interviews. The problem as working capital, distribution channel, sales promotion, electricity, human resource and competition were found to be main obstacles.

Karve (2012) concentrated on the difficulties and possibilities experienced by rural women business owners. The author also researched the idea of rural women entrepreneurs. The data for the study, which was based on primary and secondary sources, came from ten separate communities. The investigation discovered the respondent's profile, which included information about their educational background. They also discovered the motivation behind beginning a business, how to make money using the entrepreneur's technical expertise and business development skills, as well as the social difficulties experienced by rural women business owners.

Vijaykumar & Jayachitra (2013), the authors of the study "Women Entrepreneur in India-Emerging Issue and Challenges" brought attention to the difficulties experienced by women. Highlights included a lack of funding and raw materials, marketing issues, competitiveness, a high cost of production, legal requirements, credit availability, and family disputes. They also offered solutions for issues including a finance cell, marketing cooperative, raw material supply, education and awareness campaigns, training opportunities for women, etc.

In their study, **Patel & Chavda (2013)** concentrated on the main issues facing rural women entrepreneurs in the areas of primary facilities, product marketing, etc. On secondary data sources, this study was built. According to the report, women entrepreneurs confront a variety of difficulties and issues, such as a lack of technical knowledge and education in today's competitive business environment.

Nalawade and Ingale (2013) made an effort to comprehend the socioeconomic backgrounds of women entrepreneurs and the motivations behind their start-ups. A combination of primary and secondary data were used in the investigation. The survey discovered that the majority of married, non-business-savvy women entrepreneurs fit this demographic profile. This is a significant issue for female business owners.

Anju & Raju (2014) examined the issues faced by rural women who were SHG (Self Help Groups) members and raised the degree of satisfaction among women business owners. The data was

collected using the interview approach. According to the report, the lack of a strong support system, marketing and financial issues, and financial difficulties faced by women business owners are major issues.

In their 2014 study, **Khare and Gautam** examined the potential and problems faced by rural Indian women entrepreneurs. The study concentrated on the primary obstacles for women in business, which were their backgrounds in education and employment. The secondary data formed the basis for the entire investigation. According to the report, there is a lack of education and technological knowledge among rural women.

Objective of the Study

- The study's primary goal is to examine the difficulties faced by rural women entrepreneurs in India and to make recommendations for improving their position.
- The main purpose of the study is to analyze challenge faces by the rural women entrepreneur in India and give some suggestion related to improvement in rural women entrepreneur situation in India.

Research Methodology

This paper is descriptive in nature use secondary data for data collection from journals, newspaper, internet etc.

Indian Rural Women Entrepreneurs

In our nation, LijjatPapad is a very well-known brand. The majority of women typically eat papad with their meals. Many people were unaware that the Shri Mahila Griha Udyog, a rural women's organisation, was the driving force behind the creation of the LijjatPapad brand during the time when it first became a reality. With just Rs. 80 when they first started, they now make more than Rs. 3.1 billion.

Jyothi Reddy works as a farm labourer and is also the CEO of a US business. Until 1989, she worked as a rural agricultural labourer and made just Rs. 5 per day. She was a diligent woman who took a unique approach to her profession. She viewed it as a sign because she was dealing with numerous issues in her personal life. As time passed, she became the CEO of Keys software solutions in USA, creating revenues in the millions. She always remembers from where she came. She is actively involved in philanthropic endeavours, serving rural India.

In the Maharashtra village of Roperkheda, Kalpana Saroj was born. At the age of twelve, she got married. She made an early attempt at suicide since she had a lot of difficulties in her marriage and was physically mistreated by her husband's family. She made the decision to work for herself and began working in a clothing factory. She eventually opened a tailoring shop, followed by a furniture company. She is now recognised as one of the successful Indian woman business owners. This remarkable woman was given the Padma Shri Award by the country.

Lalfakzuali belongs from the rural background. She formulated plans, and her sisters carried them out, oversaw the sales, and expanded into other enterprises as a result of their decision to continue the weaving business. She realised it was time to reveal her ideas as the demand for their shawls and puans increased over time. She once advised her sisters to purchase a third loom. They responded that they were broke. Nevertheless, she made the purchase of the looms, and business was successful. Lalfakzuali now has five looms, four more employees, and a successful business in Aizawl.

Mahananda hails from the Indian town of Kappalaguddi. In Kappalaguddi, where opportunities are scarce, Mahananda worked as a prostitute for three years. She had nothing to begin with, and society kept pushing her back. She persisted nevertheless, and now her daughters live happy lives. She is a live example of the strength of a woman and the impact of a mother's love. This has not only given her girls a new future, but it has also given her the ability to support other former Devadasis women who share her desire for a fresh start. They fearlessly started out on their own as female business owners, supporting one another, dismantling barriers, and starting a revolution. She now owns and operates a sewing shop with the help of microloans.

Challenges for Indian Rural Women Entrepreneurs

Rural women entrepreneurship in India faces several challenges, reflecting the complex socio-economic and cultural context of the country. These challenges can hinder the growth and success of rural women-led businesses. Here are some of the key challenges:

- **Limited Access to Education:** Many rural women have limited access to quality education. This lack of education can affect their ability to develop necessary entrepreneurial skills, access information, and understand market dynamics.
- **Traditional Gender Roles:** Deep-rooted traditional gender roles and societal expectations often restrict women's mobility and decision-making power. This can make it challenging for rural women to step into entrepreneurial roles.
- **Access to Finance:** Rural women often struggle to access formal financial institutions and funding opportunities. They may lack collateral or financial literacy, making it difficult to secure loans or investments for their businesses.
- **Lack of Infrastructure:** Rural areas in India often lack basic infrastructure, such as reliable electricity, transportation, and internet connectivity. This can impede business operations and growth.
- **Market Access and Information:** Limited access to markets and information about market trends and demands can hinder rural women entrepreneurs' ability to scale their businesses or adapt to changing consumer preferences.
- **Technological Barriers:** Many rural women may not be proficient in using technology, which can be a significant disadvantage in a digital economy. Lack of digital skills can limit their access to online markets and information.
- **Work-Life Balance:** Balancing entrepreneurial responsibilities with household and caregiving duties can be particularly challenging for rural women, who often have multiple roles to fulfill within the family and community.
- **Access to Training and Capacity Building:** Rural women often lack access to training and capacity-building programs that can help them acquire the necessary skills and knowledge to run successful businesses.
- **Inadequate Government Support:** While there are government schemes and programs aimed at supporting women entrepreneurs in rural areas, the implementation and reach of these initiatives may be limited.
- **Market Competition:** Rural areas may have limited market opportunities, and the competition can be intense. Rural women entrepreneurs may struggle to differentiate their products or services in such settings.
- **Climate Change and Agriculture Challenges:** Rural women in agriculture-related businesses may face additional challenges due to climate change, changing weather patterns, and crop failures.
- **Legal and Regulatory Constraints:** Navigating complex regulatory processes and complying with various laws and regulations can be daunting for rural women entrepreneurs, particularly when they have limited resources.

Addressing these challenges requires a multi-pronged approach involving government support, NGOs, financial institutions, and the private sector. Initiatives that focus on education, skill development, access to finance, and creating a supportive ecosystem for rural women entrepreneurship can help mitigate these challenges and empower women to contribute significantly to India's economic growth and development.

Indian Rural Women Entrepreneurs: Benefits

Indian rural women entrepreneurs bring several benefits to their communities, the economy, and society as a whole. Their involvement in entrepreneurship can have far-reaching positive impacts. Here are some of the key benefits:

- **Economic Empowerment:** Rural women entrepreneurs generate income for themselves and their families. This economic empowerment can lead to improved living standards, increased access to basic necessities, and a reduction in poverty in rural areas.
- **Job Creation:** When rural women start businesses, they often employ other community members, including women and youth. This job creation contributes to reducing unemployment and underemployment in rural areas.
- **Diversification of Income Sources:** Entrepreneurship diversifies income sources in rural communities. This can be particularly important in agriculture-dependent areas where income is seasonal and subject to fluctuations.

- **Enhanced Financial Literacy:** As rural women engage in entrepreneurship, they develop financial literacy and management skills. This knowledge can help them make informed financial decisions and improve their financial stability.
- **Women's Empowerment:** Entrepreneurship provides rural women with a sense of empowerment and self-confidence. It challenges traditional gender roles and societal norms, leading to greater gender equality and women's participation in decision-making.
- **Skill Development:** Women entrepreneurs often acquire new skills and knowledge in the process of running their businesses. This can include marketing, financial management, and leadership skills, which are transferable to other aspects of life.
- **Increased Access to Education:** The economic stability brought by rural women's entrepreneurship can result in improved access to education for their children, especially girls. This can break the cycle of illiteracy and poverty.
- **Innovation and Adaptation:** Rural women entrepreneurs often develop innovative solutions to address local challenges and market demands. Their businesses can help communities adapt to changing circumstances and market trends.
- **Preservation of Cultural Heritage:** Some rural women entrepreneurs engage in businesses related to traditional crafts, art, and cultural products. This helps preserve and promote indigenous knowledge and cultural heritage.
- **Food Security:** In rural areas, women entrepreneurs involved in agriculture and food production contribute to food security by increasing local food production and distribution.
- **Health and Well-being:** Economic stability resulting from entrepreneurship can lead to improved access to healthcare services and better nutrition for women and their families.
- **Reduced Migration:** Entrepreneurship opportunities in rural areas can reduce the need for migration to urban centers in search of employment, helping to sustain rural communities.
- **Environmental Sustainability:** Women entrepreneurs in rural areas may adopt sustainable farming and production practices, contributing to environmental conservation and sustainable development.

To fully realize these benefits, it is essential to address the challenges faced by rural women entrepreneurs, such as limited access to education, financial resources, and market opportunities. Supportive policies, access to training and capacity-building programs, and initiatives that promote gender equality and women's rights are crucial in harnessing the potential of rural women entrepreneurs in India.

Suggestion for Women Entrepreneur

There are following suggestion for the women entrepreneur:

- **Finance Cell:** To make it easier for women entrepreneurs to start and grow their businesses, the government should offer financial assistance.
- **Education and Awareness:** Efforts should be made to ensure that women have access to free education and awareness. Facilities for proper training should be offered.
- **Guidance Cell:** In order to address issues with manufacturing, marketing, and distribution channels, there is a guidance cell for women entrepreneurs in every city.
- **Connection of the product, service, and market centre:** Linking a product, service, and market is crucial. Making the goods and distributing it to customers is easier with this link.
- **Supply of raw material:** Women entrepreneurs have a hard time finding raw materials, but efforts to make them more readily available are successful.
- **Specific infrastructural facilities:** Women entrepreneurs should be given specific infrastructural facilities for development.
- **Team building and build relationships:** Since a single woman is unable to manage all aspects of a business, it is possible for women to work together to manage business more successfully.

Conclusion

Women used to focus a lot on domestic and traditional tasks. They are now changing their attitudes and gravitating towards entrepreneurship as a result of the proliferation of education and supportive government policies for the growth of women entrepreneurs. For other women, Kalpana Saroj, Lalfakzuali, Mahananda, Sunitaben, the creators of LijjatPapad, Jyothi Reddy, etc. are examples of

successful rural Indian women entrepreneurs. According to the study's findings, the main obstacles faced by rural women entrepreneurs include a lack of education, a lack of entrepreneurial skills, a lack of technological knowledge, a lack of access to funding, the need to balance work and family obligations, motivational factors, social attitudes, etc. Rural women entrepreneurs encounter many difficulties, but there are also many advantages to their business models.

It is inevitable that rural women will play a part in the economic development of India. In the current situation, women have taken over all professions instead of just a few. However, starting and operating a business is quite difficult for rural women, thus it is vital to support women and introduce programmes for their benefit as well as the benefit of society.

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THE ROLE OF MSME ENTREPRENEURS IN A STARTUP INDIA IMPACT ON GROWTH AND PERFORMANCE OF MSMES IN INDIA

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ABSTRACT

The Indian economy is anchored by small and medium-sized enterprises, accounting for a substantial portion of the country's GDP. MSMEs have a significant potential to contribute to the country's growth, transformation, and convergence towards the socioeconomic objectives of creating a more egalitarian economy. The MSME also enhances the nation's economic health by enhancing inventions and innovation. Their role in growth is to assist in the creation of new markets, innovative technologies, and new products. They have the potential to contribute towards economic development through the effective utilization of products and services. Consequently, investing in new ideas and innovations is necessary to continuously enhancing productivity. India's economic transformation can be attributed to MSMEs, which are a significant contributor to the nation's overall development. The MSMEs sector has emerged as a dynamic contributor to the Indian economy since the country opened its door to the world in the early 1990s. The MSMEs sector has played a role in India's effort to integrate with the emerging global village, which has resulted in a greater emphasis on international business.

Entrepreneurship and small scale industries new potential

Entrepreneurship can be viewed from different conceptual perspectives and can have different meanings for different individuals. Even though there are differences, there are some shared aspects of risk-taking, creativity, independence, and rewards. Entrepreneurial development has been widely recognized as the key to rapid and sustained economic growth worldwide. Entrepreneurs' vision, passion, ability, and innovation qualities are what make them a strong foundation for sustainable economic development. The economic development of a country is largely influenced by entrepreneurs, who are considered to be the most important economic pillars. Entrepreneurship is a process of encouraging entrepreneurship. Entrepreneurship continues to play an important role in the economic development of any country even after decades in the market world. Entrepreneurs act as the owner, producer, coordinator, market maker, decision maker, risk taker, and innovator; these five roles allow a startup to achieve its goals and reach its full potential within the business environment. They provide an improved allocation of resources for their businesses as well as the country's economy. They are economic pioneers, initiating challenges in the current economy. These entrepreneurs take risks for achieving their dreams and aspirations which ultimately transform into success stories for nations or countries. Entrepreneurship is neither a science nor an art it is a practice that has a knowledge base. The growth of entrepreneurship is crucial for the economic development of any nation because entrepreneurs are the driving forces behind economic activity. They are innovators in the area of strengthening the economy. A nation with a strong entrepreneurial culture can prosper economically and ensure development in the economy. Entrepreneurs work tirelessly to develop ever-newer products that will benefit the nation. The economic prosperity of a country's entrepreneurs

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spreads beyond the national boundaries and contributes to the economy worldwide. Startup businesses in India have had a profound impact on the Indian economy's growth, particularly in the SME sector. Startups, which are small, innovative businesses, are an important part of this growth, as they can create new opportunities and stimulate the economy. Additionally, startups can spur innovation, creating new products and services that can improve the quality of life and help to spur further economic growth. MSMEs have also been instrumental in driving digital transformation in India, with many startups leveraging digital technologies to create new products and services. They have created jobs and spurred innovation, which has resulted in increased productivity and competitiveness. Additionally, they have provided access to new markets, new technologies, and new business models, which have helped to create a vibrant business environment. MSMEs are essential for India's success, MSMEs should be allowed to thrive and reach their full potential and governments must create the right policies and incentives to ensure their success. This includes access to capital, resources, and advice. Additionally, the government needs to create an environment that encourages the growth of MSMEs. this paper sheds light on the future of the startups and the determinants that would fuel the growth of startups in India.

KEYWORDS: MSME, Entrepreneurship, Start-up-India, Make In India.

Introduction

The Government of India introduced the term MSME (Micro, Small, and Medium Enterprise) through the MSMED (Micro, Small, and Medium Enterprises Development) Act of 2006. MSMEs are entities engaged in the production, manufacturing, processing, or preservation of goods and commodities and are managed by the Ministry of MSME (MoMSME). The MSME sector is the backbone of the Indian economy and is crucial for the development of people in backward and rural areas, accounting for almost 27% of the country's GDP. Its main focus is on the development of people in backward and rural areas. According to the official MSME annual report for 2021–22, India has a total of 6,33,88,000 MSMEs. Out of these, 3,24,88,000 (51.25%) are located in rural areas, while 3,09,00,000 (48.75%) are in urban areas.

Role of MSMEs in the Indian Economy

In 1961, the Ministry of Micro, Small, and Medium Enterprises (M/o MSME) was established through the merger of the Ministry of Small-Scale Industries and the Ministry of Agro and Rural Industries. MSMEs play a crucial role in producing a diverse range of products for both domestic and international markets. They actively promote the growth and development of Khadi, Village, and Coir Industries in collaboration with relevant ministries, state governments, and stakeholders.

According to the Ministry of Statistics and Programme Implementation, the Minister stated that the share of MSME Gross Value Added (GVA) in the overall Gross Domestic Product (GDP) of India is as follows:

Table 1

Year	2018-19	2019-20	2020-21	2021-22
Share of MSME GVA in All India GDP (%)	30.50	30.50	26.83	29.02

Source: Central Statistics Office (CSO), Ministry of Statistics & Program Implementation

The percentage of MSME manufacturing output in the overall Indian manufacturing output remained consistent, accounting for 36.6%, 36.9%, and 36.2% during the fiscal years 2019-20, 2020-21, and 2021-22 respectively.

According to data from the Directorate General of Commercial Intelligence and Statistics, the share of exports for specified MSME-related products in India is as follows:

Table 2

Description	2019-20	2020-21	2021-22	2022-23 (up to Aug. 2022)
Share of export of MSME related products in All India Export (in %)	49.77	49.35	45.03	42.67

Source: Central Statistics Office (CSO), Ministry of Statistics & Program Implementation

According to the Ministry of Micro, Small and Medium Enterprises (MoMSME), there are currently 1,34,84,325 registered MSMEs in India through the Udyam Registration Portal. Out of these, micro-enterprises make up 1,29,33,143 (95.91%), small enterprises amount to 4,38,952 (3.25%), and mid-sized enterprises total 39,992 (0.29%).

Total MSME Registration (2022-23)

Table 3

Total MSME Registration – 1,34,84,325		
Micro	Small	Medium
1,29,33,143	4,38,952	39,992

Source: Udyam Registration's Official website.

MSMEs in India – 2021-2022

Table 4

Activity Category/Sector	Estimated Number of Enterprises (in lakh)	Share
Manufacturing	196.65	31%
Trade	230.35	36%
Services	206.85	33%
All	633.88	100%

Source: Micro small & medium industrywebsite.

The MSME sector has played a crucial role in generating employment opportunities in India. As of August 2, 2023, the Udyam Registration Portal recorded a staggering 12,36,15,681 individuals employed in MSMEs registered between July 1, 2020, and August 1, 2023.

Objectives of the Study

- To examine the contribution of MSMEs and startups to the development of India.
- To identify the entrepreneurial aspects of startups.
- To analyze the current status of MSMEs in India.
- To evaluate the government schemes offered by the MSME sector.
- To study the current startup landscape in India.

Literature Review

Jain, S. (2016). Growth of startup ecosystems in India. India, a developing South Asian country, boasts a large population and a potential market for businesses. It is undergoing a shift towards startup-friendly policies and a business-friendly environment. This paper explores the growth and prospects of India's startup ecosystem in response to the increasing demand and competitive environment in the country.

David, D., Gopalan, S., & Ramachandran, S. (2021). The startup environment and funding activity in India. The government is actively promoting a digital economy through ICT infrastructure and supportive policies, aiming to drive innovation, investments, and entrepreneurship. Improving awareness, funding, and investment opportunities could further enhance India's startup landscape and economic growth.

Sharma, S., & Goyal, D. P. (2020). Entrepreneurial marketing strategies for small businesses: An exploratory study of start-up companies in India. This paper aimed to examine the marketing strategies of Indian start-up companies, focusing on entrepreneurial marketing. The findings revealed that these companies recognize the importance of marketing for their growth and long-term success. They are willing to embrace entrepreneurial marketing and are already implementing some of its techniques.

Garg, M., & Gupta, S. (2021). Startups and the growing entrepreneurial ecosystem. The Government of India is actively supporting the startup ecosystem, recognizing its importance for innovation and growth. This paper explores the thriving startup ecosystem in India, covering topics such as support mechanisms, incubators, intellectual property protection, and challenges faced by startups. The government's Startup India scheme aims to foster an environment where entrepreneurs can thrive without barriers.

Research Methodology

This paper aims to contribute to existing literature by empirically identifying the key aspects of MSMEs, entrepreneurs, and startups. It relies on secondary data collected from various sources such as websites, journals, and newspaper articles. The study is explanatory and conceptual in nature. Literature suggests that ecosystem development is a continuous process involving multiple stakeholders working together over time.

Research Design

The purpose of this study is to examine the contribution of the MSME sector to India's economic growth, as well as the government initiatives supporting startups and opportunities for new entrepreneurs.

Secondary Data

Secondary data were collected from various sources such as annual reports, books, and official documents available on the MSME website. Additional secondary data were gathered from the internet, journals, and books.

The Indian Micro, Small, and Medium Enterprises (MSME) sector comprises approximately 1.28 crore registered industries, employing over 1 crore individuals. MSME entrepreneurs and startups have significantly influenced India's economy, considering the country's position as one of the largest economies worldwide. These small and medium-sized enterprises make a substantial contribution to India's growth and development, accounting for approximately 40% of the total output and 30% of the gross domestic product. This highlights the significant potential and importance of these enterprises in driving economic progress. The MSME sector also plays a vital role in fostering entrepreneurship and innovation in India. MSME entrepreneurs introduce fresh and innovative ideas to the market, stimulating competition and encouraging larger companies to innovate as well. Additionally, MSME entrepreneurs have played a crucial part in the government's Startup India initiative within the startup ecosystem.

In the early 19th century, the French economist Jean-Baptiste Say provided a broad definition of entrepreneurship, saying that it "shifts economic resources out of an area of lower and into an area of higher productivity and greater yield". Entrepreneurs create something new and unique—they change or transmute value.

India's journey towards integrating with the global innovation and entrepreneurship network laid the foundation for its robust innovation and entrepreneurship ecosystem, which is now one of the largest in the world with integration in various areas. The undeveloped sectors of business present major opportunities for entrepreneurship development in India.

Joseph Alois Schumpeter is regarded as the father of entrepreneurship. He introduced the concept of entrepreneurship.

Entrepreneurship in India has been instrumental in driving the country's economic growth. Entrepreneurs have the ability to transform innovations into products and services, identifying opportunities, generating innovative ideas, and creating viable business ventures. By organizing resources and delivering value to the market, entrepreneurs contribute to economic value generation and play a pivotal role in India's ascent as a global economic powerhouse.

Drucker defines an entrepreneur as one who always searches for change, responds to it and exploit it as an opportunity. Entrepreneurship encompasses different definitions. It can involve creating and managing small ventures or the ability to develop, organize, and profit from a business venture. Individuals who embark on these entrepreneurial journeys are commonly known as entrepreneurs.

The quote by Ratan Tata captures the spirit of entrepreneurialism in India- "Entrepreneurialism in India is not just about creating successful businesses. It is about creating innovative solutions that bring benefits to both business and society. It requires foresight, dedication and most importantly, the willingness to take risks."

Entrepreneurship involves starting and developing a company to bring something new or improved to the market. Often managed by entrepreneurs, startups face significant risks and aim for substantial growth. India's entrepreneurial landscape has grown due to government support, access to capital, and a supportive ecosystem, resulting in innovative ideas, job creation, and economic expansion. One factor contributing to the growth of entrepreneurship in India is the government's ease-of-doing-business reforms, simplifying regulations for entrepreneurs. Initiatives like Start-up India, Stand-up India,

and Digital India have sparked entrepreneurial activity. According to the GEM India Report, the country's entrepreneurial activity rate increased significantly in 2021, reaching 14.4% from 5.3% in 2020. Another key driver is the availability of funding schemes and startup incubators, such as the National Entrepreneurship Network, Startup Oasis, and Indian Angel Network, which offer funding, mentorship, and investor connections.

Skill development programs and initiatives have played a vital role in promoting entrepreneurship in India. These programs empower aspiring entrepreneurs by providing the necessary skills and knowledge while also fostering job creation. One such program is the National Skill Development Corporation (NSDC), which offers training and certification programs across different sectors. These initiatives enable individuals to start their own ventures or explore employment opportunities in emerging fields. Entrepreneurs are key drivers of economic growth and new opportunities. Their ability to think creatively and find innovative solutions sets them apart from their competitors. By constantly pushing boundaries and introducing fresh ideas, entrepreneurs not only benefit their own businesses but also contribute to the growth of various industries and the overall economy.

Entrepreneurship has a significant impact that goes beyond money and jobs. It can contribute to sustainability by adopting eco-friendly practices, promote social responsibility by solving societal challenges and benefitting communities with innovative solutions. By acting as role models, successful entrepreneurs inspire others to pursue their dreams and careers in entrepreneurship. The overall effects of entrepreneurship make a positive difference in society, the environment, and personal aspirations while fostering a culture of innovation.

Entrepreneurship has the power to create both social change and economic development. Entrepreneurs are often driven by the belief that their ideas and innovations can transform industries and create positive impact.

- **Innovation**

Entrepreneurship and innovation go hand in hand. Passionate entrepreneurs in India, such as Crea, Fluid Robotics, and Ola, drive technological advancements and novel business models that enhance our lives. Policymakers recognize the significance of innovation in economic development, as it fosters market efficiency, creates opportunities, and encourages consumption. Entrepreneurship acts as a catalyst for driving innovation in India.

- **Employment**

Employment is crucial for economic development, and entrepreneurship plays a key role in job creation. In India, the MSME sector generates a significant number of jobs, with 360.41 lakh jobs in manufacturing, 387.18 lakh jobs in trade, and 362.82 lakh jobs in other services. MSMEs founded in 2022 alone employed over 1 crore people.

Research and Development

Innovation and technological advancement rely on research and development (R&D), and entrepreneurship can drive progress in these areas by bringing new products and services to the market. In India, promoting entrepreneurship can fuel scientific and technological progress. Entrepreneurship can improve various sectors, including healthcare, agriculture, and manufacturing, through technological advancements, leading to growth in the economy.

Changing Face of Entrepreneurship in India

The Indian government has implemented various initiatives like Startup India, Make in India, and Digital India to support and promote entrepreneurship. These initiatives provide funding, ease regulations, and encourage innovation and technology-driven entrepreneurship. Policymakers and business owners should also consider long-term sustainability and societal impact, balancing the benefits of entrepreneurship with potential challenges. Fostering entrepreneurship in India is crucial for sustained economic development, job creation, and technological progress across sectors.

India has seen a surge in startups, with the emergence of over 50,000 ventures, of which 8,000-9,000 are technology-based startups. Furthermore, the country has witnessed over 1,300 new tech startups, according to the government, with the trend expected to continue. These numbers reflect the upward growth of the entrepreneurial ecosystem in India and the increasing interest in technology-based ventures. The government expects the number of startups to increase in the future, leading to further

growth in India's startup ecosystem. This will contribute to economic development and make India a prominent player in the field of innovation and technology. However, while entrepreneurship involves establishing and operating businesses, it is crucial to recognize the significant risks involved in startups.

What is Start up

A startup is a young company in its early stages of development and growth. Typically financed by an individual or a small group, it aims to establish itself in the market.

A startup is an entrepreneurial venture, which can take the form of a new business, partnership, or temporary organization. It is primarily focused on searching for a scalable and repeatable business model.

A startup is a young company that seeks to disrupt existing markets or create new ones by exploring unknown business models.

A startup is a dynamic and innovative company that leverages technology to capitalize on developing a product or service. The founders believe there is a demand for their offering.

Startup India: Journey of Evolution

The 'Startup India' campaign was initiated by PM Narendra Modi on August 15, 2015, at Red Fort in New Delhi. This campaign announced a new vision for the Indian economy, aiming to harness the entrepreneurial potential of the Indian people. It aimed to enable individuals to dream of innovative ideas, take action, and transform them into game-changing ventures. In just five months, on January 16, 2016, the government launched the official 'Startup India' program. The objective of this program was to create a robust ecosystem that promotes innovation and supports startups, ultimately driving sustainable economic growth and generating a significant number of job opportunities. Under this initiative by the Government of India, more than 75 startup support hubs were established throughout the country. The topic of 'Startup India' falls under the Government Schemes of Indian Polity and Governance (GS-II). Its purpose was to foster a favorable environment for startups and cultivate a culture of innovation and entrepreneurship.

The Startup India Scheme Revolves around three main Pillars

- Funding support and incentives for startups in the country.
- Industry-academia partnership and incubation.
- Simplification and hand holding.

These pillars serve as the foundation of the scheme, aimed at providing necessary support and opportunities to startups. The scheme aims to address the funding needs of startups, facilitate collaborations between industry and academia, and simplify the processes involved in starting and scaling a startup. It aims to create an enabling environment for startups to thrive and succeed.

The 2016 Startup Initiative Focused on Key Aspects

- The Ministry of MSME provided support to small and micro startups and firms.
- The Make in India initiative facilitated entrepreneurs in living and working on the growth of their ventures within India.
- The NITI Aayog scheme was launched to develop skills and offer training for individuals to become skilled resources.
- MSME entrepreneurs in the Startup India initiative had a profound impact on the economy, fostering SME growth, employment opportunities, regional development, innovation, and entrepreneurship.

Growth of Startups

The Government launched the Startup India initiative on January 16, 2016, with the aim of fostering innovation, nurturing startups, and attracting private investments. Under the initiative, the Department for Promotion of Industry and Internal Trade (DPIIT) recognizes entities as startups based on eligibility criteria outlined in G.S.R. notification 127 (E) dated February 19, 2019. As of February 28, 2023, 92,683 entities have been recognized as startups by DPIIT since the initiative's launch in 2016.

Table 5

Number of entities recognised as startups by DPIIT				
2018	2019	2020	2021	2022
8,635	11,279	14,498	20,046	26,542

Source: Department for Promotion of Industry and Internal Trade website.

About 48% of startups in the country are based out of Tier-II, and III cities, the Economic Survey 2022-23, tabled in the Parliament by Finance Minister Nirmala Sitharaman a day ahead of the presentation of the Union Budget 2023-24. The increasing number of startup registrations indicates the potential for job creation, technological innovation, and economic growth in India. It reflects the aspirations and entrepreneurial spirit of the country's youth and the resilience of the startup ecosystem. The presence of these startups in different sectors and industries has helped to reduce regional economic imbalances and bring about sustainable growth, especially in rural and backward regions of the country.

The Startup India initiative aims to promote startup growth and development through government policies and incentives. Measures include simplifying registration, providing funding and resources, and the Stand-Up India program targeting marginalized groups and providing financial assistance and guidance for entrepreneurship.

Startup India – State Rankings

The States’ Startup Ranking Framework is a comprehensive evaluation tool designed to enhance the support provided by states and Union Territories (UTs) in building robust startup ecosystems. The rankings are determined by various criteria such as policy measures, incubation hubs, fostering innovation, facilitating scaling of startups, regulatory reforms, procurement initiatives, communication efforts, and special considerations for North-Eastern states and hill states. This framework aims to promote the growth and development of startups by identifying and recognizing the efforts made by states and UTs in creating a conducive environment for startup success. It encourages states to focus on key areas necessary for a thriving startup ecosystem, ultimately fostering entrepreneurship and innovation across the country.

States Startup Ranking Results 2021

Category A

Table 6

Category	State
Best Performer	Gujarat
	Karnataka
Top Performers	Kerala
	Maharashtra
	Odisha
	Telangana

Source Ministry of Commerce & Industry 04 July, 2022

According to the data shared by Som Parkash, Minister of State in the Commerce Ministry, Maharashtra with 4,801 registrations, Uttar Pradesh with 2,572 registrations and Delhi with 2,567 registrations were the top three hubs of startups in terms of registrations in 2022. This indicates the concentration of entrepreneurial activity in these regions. Additionally, according to the Startup India data, India has a total of 99,380 recognized startups, including 3,579 startups that have received funding through SIDBI Funds of Funds. This showcases the substantial number of startups that have emerged since the launch of the Startup India initiative in January 2016.

Programs Launched as Part of the Startup India Initiative

The government has implemented several programs as part of the Startup India initiative to promote startups across the country.

- Startup India Action Plan: Introduced on January 16, 2016, the Startup India Action Plan consists of 19 action items. These actions cover areas such as simplification and support, funding assistance and incentives, and industry-academia partnerships and incubation. The Action Plan serves as the foundation for the government's initiatives, schemes, and incentives to create a thriving startup ecosystem.
- Fund of Funds for Startups (FFS) Scheme: To address the funding requirements of startups, the government has established the FFS scheme with a ₹10,000 crore corpus. The Department for Promotion of Industry and Internal Trade (DPIIT) oversees the scheme, while the Small Industries Development Bank of India (SIDBI) handles its operations. Funding of ₹10,000 crore is expected to be provided over the 14th and 15th Finance Commission cycles, depending on

the scheme's progress and fund availability. The FFS scheme not only provides capital for startups at the seed and growth stages but also encourages the domestic capital market reduces dependence on foreign funds, and supports the growth of homegrown venture capital funds.

- Credit Guarantee Scheme for Startups (CGSS): The Credit Guarantee Scheme for Startups provides credit guarantees on loans given to startups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT). This scheme covers loans from Scheduled Commercial Banks, Non-Banking Financial Companies (NBFCs), and Venture Debt Funds (VDFs) under SEBI-registered Alternative Investment Funds. The CGSS aims to offer credit guarantees to eligible borrowers, namely DPIIT-recognized startups, up to a certain limit.
- Regulatory Reforms: Since 2016, the government has implemented over 50 regulatory reforms to enhance the ease of doing business, raise capital, and reduce the compliance burden for startups.
- Ease of Procurement: To simplify procurement processes, central ministries and departments have been instructed to relax turnover and experience requirements for DPIIT-recognized startups, as long as they meet the quality and technical specifications. Furthermore, a dedicated section called the Government e-Marketplace (GeM) Startup Runway has been established. This platform allows startups to directly sell their products and services to the government.

Conclusion

Entrepreneurship and innovation hold tremendous opportunities in developing countries like India, where startups can challenge risks and ambiguity for success. These startups have not only created employment opportunities but have also disrupted established companies with market-driven technologies. Successful entrepreneurs in such countries often become venture capitalists and invest in startups with growth potential. Entrepreneurial development is closely linked to economic development, making it necessary for aspiring entrepreneurs to be updated with trends, face challenges, and seize opportunities.

Entrepreneurship serves as a source of inspiration, encouraging individuals to pursue their passions and embark on their own entrepreneurial journeys. Successful entrepreneurs act as role models, inspiring others to start their own businesses and fostering a culture of innovation. The impact of entrepreneurship extends beyond the economy, positively influencing society and the environment. The Indian government has implemented schemes and initiatives to support entrepreneurship, offering financial aid and infrastructure to emerging startups, enabling them to develop their ideas and products.

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COMPREHENSION AS THE DIFFERENT TYPES OF CONCERN DISORDERS IN WOMEN AT WORKPLACE

Mrs. Megha Sharma*

ABSTRACT

This abstract provides a concise overview of the multifaceted issue of concern disorders among women in the workplace. Concern disorders encompass a range of psychological and emotional challenges that can significantly impact a woman's professional life. This abstract delves into the different types of concern disorders, including anxiety, depression, and burnout, and their prevalence, causes, and consequences in a workplace context. The prevalence of concern disorders among women in the workplace has been on the rise, with factors such as workplace stress, gender discrimination, and societal expectations contributing to their occurrence. This abstract explores the various types of concern disorders, shedding light on how they manifest and affect women's performance, well-being, and overall career trajectories. Understanding the nuances of concern disorders in women is essential for both employers and employees. Employers can implement policies and practices that promote a supportive and inclusive work environment, while employees can seek help and resources to manage their concern disorders effectively. By comprehending these concerns and their impact, people can work towards creating workplaces that foster mental well-being and gender equality, ultimately benefiting individuals and organizations alike.

KEYWORDS: *Concern Disorders, Women Empowerment, Workplace, Anxiety, Gender Discrimination.*

Introduction

Women's participation in the workforce has grown significantly over the years, leading to a more diverse and inclusive work environment. However, this progress has also exposed a unique set of challenges, particularly concerning women's mental health. One prominent area of concern is the prevalence and impact of various concern disorders experienced by women in the workplace. Concern disorders, which encompass conditions such as anxiety, depression, and burnout, can have profound consequences on women's professional lives and overall well-being.

This introduction aims to provide an overview of the issue by outlining the significance of understanding different types of concern disorders in women at the workplace. It highlights the increasing recognition of these concerns and their implications for both individual employees and organizations as a whole. As the world evolves, so too does the nature of work and the pressures faced by those in the workforce. The traditional workplace has undergone a transformation, with women now occupying diverse roles across industries. While this progress is commendable, it has also brought forth a unique set of challenges, many of which are related to mental health.

In recent years, there has been a growing acknowledgment of the impact of concern disorders on women in the workplace. These disorders encompass a wide spectrum of mental health issues, each with its own distinct characteristics and consequences. Anxiety, characterized by excessive worry and apprehension, can hinder decision-making and productivity. Depression, with its pervasive feelings of sadness and hopelessness, can lead to absenteeism and decreased motivation. Burnout, a state of emotional and physical exhaustion, can result in decreased job satisfaction and performance.

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Understanding the various types of concern disorders experienced by women is crucial, as it allows for a more nuanced approach to addressing these issues. It enables employers to implement supportive policies and practices that recognize the unique challenges faced by female employees. Simultaneously, it empowers women to seek help and resources to manage their mental health effectively.

Moreover, the prevalence of concern disorders among women in the workplace raises important questions about gender equality and the broader societal and organizational factors that contribute to these challenges. Discrimination, unequal opportunities, and societal expectations can exacerbate concern disorders in women, underscoring the need for systemic change.

By delving into the different types of concern disorders and their implications, we can work toward creating workplaces that prioritize mental well-being and gender equality. This not only benefits individual employees but also enhances the overall productivity and success of organizations. In this context, this exploration aims to shed light on the multifaceted issue of concern disorders in women at the workplace, ultimately paving the way for more informed and compassionate responses to these critical concerns.

Background

The increasing participation of women in the workforce represents a significant social and economic shift. However, this transition has not come without its challenges, and one pressing concern is the mental health of women in the workplace. Concern disorders, including anxiety, depression, and burnout, have emerged as critical issues affecting women's well-being and professional lives. Understanding the background of this topic involves recognizing the factors contributing to these disorders and their consequences for women and organizations.

Women have made remarkable strides in breaking through gender barriers to access diverse career opportunities. Despite these achievements, women often encounter unique stressors and obstacles in the workplace. These stressors can range from the persistent gender wage gap and underrepresentation in leadership roles to subtle forms of discrimination and societal expectations regarding work-life balance. The workplace itself has evolved, becoming more competitive and demanding, which can exacerbate the challenges faced by women. Balancing the demands of work, family, and personal life can lead to heightened stress levels, and women may be more vulnerable to the negative effects of this stress due to societal pressures and expectations.

Significance of the Study

The significance of studying different types of concern disorders in women at the workplace cannot be overstated. This research addresses a crucial aspect of gender equality and mental health, offering several key points of significance:

- **Mental Health Awareness:** As concern disorders among women at work become more widely recognized, there is a growing awareness of the importance of mental health in the workplace. This knowledge can help reduce stigma and encourage individuals to seek help when needed.
- **Workplace Productivity:** Mental health issues, if left unaddressed, can lead to decreased productivity, absenteeism, and high turnover rates. Understanding and addressing these concerns can help organizations maintain a healthy and motivated workforce.
- **Gender Equality:** By studying the impact of concern disorders on women in the workplace, this research contributes to the ongoing discourse on gender equality. It sheds light on the specific challenges that women face and underscores the need for workplace policies and practices that promote gender equity.
- **Policy Development:** The findings of this study can inform the development of workplace policies and initiatives aimed at supporting the mental health of female employees. These policies can range from flexible work arrangements to mental health support programs.
- **Personal and Professional Growth:** Individual women who are aware of the potential concern disorders they may face can take proactive steps to manage their mental health and seek necessary support. This empowerment can lead to personal and professional growth.
- **Organizational Success:** A mentally healthy workforce is more likely to be engaged, creative, and committed to their organizations. Understanding and addressing concern disorders can contribute to the overall success and sustainability of businesses and institutions.

Research Objectives

- To Identify the Prevalence and causes of Concern Disorders
- To Examine the Factors Contributing to Concern Disorders
- To Analyze the Impact on Professional Performance

Scope of the Study

It encompasses a range of aspects related to concern disorders among women in work settings. It involves investigating various dimensions of this complex issue, including prevalence, causes, consequences, coping mechanisms, and the role of workplace policies. The research aims to provide valuable insights and recommendations to improve the well-being of women in the workforce. The purpose of this study was to investigate the impact of work-family conflict on the psychological well-being of working women and to evaluate whether social support has a helpful role in the psychological well-being of working women.

Limitation of the Study

While this study is designed to provide valuable insights into concern disorders among women at the workplace, it also has certain limitations:

- **Sample Selection:** The research may have limitations related to the selection of study participants. It may not capture the experiences of all women in the workforce, particularly those in underrepresented or marginalized groups.
- **Self-Reporting Bias:** Data collected for the study may rely on self-reporting, which can be subject to bias and may not fully represent the severity of concern disorders or the extent of their impact.
- **Cross-Cultural Variations:** Cultural differences may influence the experience and expression of concern disorders, and the study may not capture the full range of cultural diversity in the workplace.
- **Temporal Changes:** The study's findings may not fully account for evolving workplace dynamics and societal changes, as the data is collected at a specific point in time.
- **Resource Constraints:** Limitations in terms of time, budget, and resources may impact the comprehensiveness of the research and the ability to conduct in-depth analyses.
- **Generalization:** Findings from this study may not be universally applicable to all workplaces and may need to be adapted to specific organizational contexts.

Prevalence and Causes of Concern Disorder

The prevalence and causes of concern disorders in women at the workplace are complex and multifaceted. Several factors contribute to the development of concern disorders among women in work settings. Here, we'll explore both the prevalence and key causes:

- **Prevalence**
 - **High Prevalence:** Concern disorders, including anxiety, depression, and burnout, are prevalent among women in the workplace. Research indicates that women are often more susceptible to these conditions compared to men.
 - **Varied Rates:** The prevalence rates can vary across industries, job roles, and cultural contexts. Some sectors, such as healthcare and education, may have higher rates of concern disorders among female employees due to the nature of their work.
 - **Age and Career Stage:** Prevalence rates may change with age and career stage. Younger women entering the workforce and those in mid-career facing high demands may be particularly vulnerable.
- **Causes**
 - **Workplace Stress:** High levels of workplace stress are a significant cause of concern disorders among women. Job demands, tight deadlines, and excessive workloads can contribute to anxiety and burnout.
 - **Gender Discrimination:** Discrimination and gender bias can create hostile work environments that lead to concern disorders. Unequal pay, lack of opportunities for advancement, and gender-based harassment are examples of stressors.

- **Work-Life Balance:** Struggling to balance work, family, and personal life can lead to concern disorders. Women often face societal expectations related to care giving, which can result in chronic stress.
- **Lack of Support:** A lack of supportive workplace policies and practices, such as flexible work arrangements and mental health resources, can exacerbate concern disorders.
- **Isolation:** Isolation or feelings of being excluded in male-dominated industries or leadership roles can contribute to depression and anxiety.

Concern disorders, such as stress, anxiety, and depression, in women at the workplace can be influenced by various factors. Here are some key factors to examine:

- **Gender Discrimination:** Discrimination, including unequal pay, fewer opportunities for advancement, and workplace bias, can lead to chronic stress and contribute to concern disorders in women.
- **Workload and Job Demands:** Heavy workloads, unrealistic job expectations, and tight deadlines can increase stress levels and negatively impact mental health.
- **Work-Life Balance:** Struggling to balance work responsibilities with family and personal life can lead to stress and anxiety, particularly if women feel pressured to fulfill multiple roles.
- **Harassment and Hostile Work Environment:** Experiencing harassment, whether sexual, verbal, or psychological, can cause severe emotional distress and anxiety.
- **Lack of Support:** Insufficient support from colleagues, supervisors, or the organization itself can exacerbate concern disorders. Having a lack of access to mentors or allies can also contribute.
- **Isolation:** Feeling isolated or excluded in a male-dominated workplace can lead to feelings of loneliness and anxiety.

Impact on Professional Performance

- **Workload and Stress Levels:** Professions that involve high levels of stress, tight deadlines, and heavy workloads, such as healthcare, finance, or emergency services, can increase the risk of concern disorders like anxiety and burnout.
- **Work-Life Balance:** Some professions, like those in the tech industry or corporate finance, may demand long hours and a lack of work-life balance, contributing to stress and concern disorders.
- **Gender Imbalance:** Certain professions traditionally have a significant gender imbalance, such as STEM fields or construction. In such environments, women may face isolation and discrimination, increasing the likelihood of concern disorders.
- **Leadership Opportunities:** Professions that offer limited opportunities for women to advance into leadership roles can create feelings of frustration and contribute to concern disorders.
- **Organizational Culture:** The culture of an organization within a specific profession can vary widely. Supportive and inclusive cultures can help mitigate concern disorders, while toxic or discriminatory cultures can exacerbate them.
- **Job Security:** Professions that is prone to frequent layoffs or job insecurity, such as journalism or the arts, can lead to persistent anxiety about job stability.

Discussions

The goals of this scoping review were to map current knowledge on women's health in the context of working life and to research correlations between women's health, sickness absence and work competence. This paper included and extracted data from 130 papers and discovered that some issues in the field of women's health are well-studied in the context of work, while others are understudied or absent from the body of knowledge. Although specific studies have found a link between sickness absence and work performance, a more comprehensive and overall view of the female burden in this context appears to be lacking. Earlier studies on the impact of work on women's psychological well-being were limited to assessing if working women feel more psychological anguish than housewives. These investigations showed no consistent findings. Some studies concluded that outside employment was good to women's psychological well-being, while others found that employment was detrimental to working women's mental health.

Conclusion

In conclusion, comprehending the different types of mental health concerns that women may face at the workplace is essential for creating a more inclusive, supportive, and productive work environment. This understanding should lead to proactive measures that promote mental well-being and reduce the stigma associated with seeking help for mental health issues. It's an ongoing process that requires continuous effort and commitment from both employers and employees. Gender plays a significant role in how mental health concerns manifest. Women may be more prone to certain challenges due to societal expectations, stereotypes, and workplace biases. Understanding these unique stressors is essential for offering tailored support.

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SPIRITUAL TOURISM AND CULTURAL HERITAGE: DRIVERS OF RAJASTHAN'S ECONOMIC PROGRESS

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ABSTRACT

Rajasthan is one of the states which has rich tourism culture. Rajasthan tourism has significant role in religious tours as Rajasthan has a lot of tourist places where people have their beliefs and they can relate to their culture and religion. Rajasthan witness numbers of tourist from different religion including Hinduism, Muslim, Christianity, Sikhism, Buddhism, Jainism etc. every year. Approximately 15% of Rajasthan economy is earned by tourism sector. In Rajasthan, tourism is the third highest employer after textile and agriculture. According to Delhi based National Council for Applied Economy Research (NCAER), among 230 million tourist of India, large proportion is made up of religious tourist. In 2021-22 budget, Rajasthan government has allocated 100 crores of development of religious tourist to develop "Sarva Dharma Sama Bhava". Development of infrastructure of religious places help to develop the economy of the state. As the increasing number of tourists on religious places may demand development of infrastructure which may result in development of economy as it demands the development of travel industry, hotel industry, small scale businesses, heritage development etc. It will impact on employment scale in the state as all the relevant industry will hire more employees for the development. It will eventually improve the economic state of Rajasthan which impact the GDP and lifestyle of current and future generation. This paper will focus on the Role of religious tourism and heritage infrastructure in the economic development in Rajasthan. The data will be collected through secondary sources such as government official websites, research papers, books, journals, newspapers, articles etc.

KEYWORDS: Religious Tourism, Infrastructure Development, Economy Growth, Heritage Development, Hotel Industry Evolution, Transport Infrastructure Growth.

Introduction

Rajasthan, a state of northern India, is the largest state by area that is 342,239 square kilometres and the seventh largest by population. [1] Rajasthan is known for its tourism and infrastructural diversity, not only in India but also in the world. Rajasthan is known for its heritage, bravery history, culture, art, pilgrimage, natural infrastructure, wildlife and education institutes etc. That is why Indian tourism is incomplete without Rajasthan tourism.

Tourism sector is growing rapidly and its growing rate is also higher than any other sector in the world. After globalisation in India in 1991, tourism sector has shown the tremendous development globally. This is the era of social media, the world has become small so whenever someone visits any place, they unknowingly promote the culture, art, food, visiting places etc.

- **Tourism:** Tourism includes travelling, visiting, staying, eating and exploring places or information of that geographical area. There are certain kind of tourism such as domestic tourism, international tourism, religious tourism, culinary tourism, adventure tourism, culture tourism, rural tourism, wildlife tourism, eco-tourism etc.

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The **World Tourism Organization** defines tourism more generally, in terms which go "beyond the common perception of tourism as being limited to holiday activity only", as people "travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure and not less than 24 hours, business and other purposes". Tourism can be domestic (within the traveller's own country) or international, and international tourism has both incoming and outgoing implications on a country's balance of payments. [2] Tourism includes transportation which contains airways, railways, roadways etc; hospitality industry such as hotels, motels, inns, guesthouses, restaurants, cafes, takeaways etc; festivals and fairs, fest and events etc.

Tourism in Rajasthan

Rajasthan attracted a total of 45.9 million domestic and 1.6 million foreign tourists in 2017, which is the tenth highest in terms of domestic visitors and fifth highest in foreign tourists in India. [3] Rajasthan is a state of vibrant folk dance and music, gigantic forts and palaces, spicy food, colourful and large turbans, extensive golden sand desert, camels and rich handicraft. It is therefore, an incredible place to visit in India for enjoying unforgettable holidays. Sprawling in an area of 342239 sq. km, Rajasthan is perfect for history buffs, cultures, adventure lovers, wildlife enthusiasts, family vacations, and more. Rajasthan tourism authority (RTDC) has taken fruitful actions in the growth of tourism to fetch the high amount of foreign currency. Rajasthan is famous for its scenic beauty, heritage property, religious places, forts, palaces, museums etc. In this given paper heritage property and religious places are going to be covered that are impacting the economic development of Rajasthan.

- **Religious Tourism of Rajasthan:** Among the local population, Jaipur the capital of Rajasthan is known as "Choti Kashi" (miniature of most religious place Varanasi). Rajasthan has incredible value for pilgrimage. There are many religious places which are famous throughout the world and tourist visit those places whenever they come to Rajasthan. Some of the religious places in Rajasthan are Brahma Temple in Pushkar, Karni Mata Temple at Bikaner, Galtaji Temple in Jaipur, Birla Temple in Jaipur, Sri Eklingaji Temple in Udaipur, Rani Sati Temple in Jhunjhunu, Ranakpur Jain Temple in Ranakpur, Dilwara Jain Temple at Mount Abu, Dargah Sharif in Ajmer, Jama Masjid in Ajmer, Govind Devji Temple in Jaipur, Katu Shyam Temple in Khatu, Moti Dungri Temple in Jaipur, Parshwanath Temple in Banswara, Sri Ramdev Temple in Jaisalmer, Kaila Devi Temple in Karouli, Jagdeesh Temple in Goner near Jaipur, Mehndipur Balaji in Dousa, Nathdwara Temple in Udaipur etc.
- **Heritage infrastructure of Rajasthan:** Meaning of heritage is what one inherits from the ancient time, to value and enjoy in the present, and to preserve and pass on to future generations. Heritage comprises of the tangible such as historical sites, buildings, monuments, objects in museums, arts, facts and archives.

Birla Temple, Brahma Temple, Karni Mata Temple, Salasar Balaji Temple, Eklingji Temple, Galtaji, Mehndipurke Balaji, Sai Dham, Rani Sati Temple, Ranakpur Jain Temple, Dilwara Jain Temple, Srinathji Temple, Dargah Sharif are some places in different areas of Rajasthan which have religious values but at the same time they have heritage value as well. These places are rich in their heritage infrastructure which attract the tourist a lot.

The most famous places are really attractive among population due to its architecture, interiors which are made of marble, wood, stones, bricks in such a way which increase the beautification. Temples have mesmerising carving on its walls, doors, roof, windows which gives the tremendous value to the tourist attraction. Tourists witnessed wall paintings and sculpture on the walls and around the temple which narrate the religious stories itself and it gives the facts about the place and its history.

Heritage religious places were developed centuries ago, some of them are renovating and some of them are keep on developing its infrastructure and surroundings. There are temples and mosques which has dome on the top of the building and wonderful windows and skylight on the top areas of building for ventilation to eradicate suffocation in case of crowd. The statues of God are incredible, ancient, precious and most of it, they carry emotional and spiritual connect with people.

There are many religions such as Hinduism, Muslim, Jainism, Sikhism etc which have their religious places in Rajasthan which play a vital role in making Rajasthan a heritage state. These places give the beautification to the state. Religious places are spread though out the state Rajasthan in different districts and rural areas. People have their religious values and spiritual bond towards these places, so they visit these places which involves certain economic involvement.

- **Rajasthan Economy:** General statistics says that Rajasthan is the largest state of India in geographical area spread in 342,239 square kilometres of area. It is the seventh largest state in population having around 68,548,437 people in it. [1] Rajasthan is mineral rich state and its major income is through mining and salt production. It is the second largest producer of cement. But we can not deny the fact that the state is earning huge income through tourism and art & culture. Agriculture, mining, industry, tourism and handicraft are the major source of economic growth of Rajasthan.
- **Economic Development of Rajasthan:** The most important revenue contributor of the state is Tourism and accounts for about 15% of the economy of Rajasthan. Rajasthan contributes about 11.2 per cent and 3.3 per cent share in India's foreign and domestic tourist arrivals respectively. The Rajasthan government has brought down the luxury tax from 10% to 8% to boost the tourism industry of Rajasthan. [7] The services sector accounts for 45 per cent of the GDP of the state. Other sources of economy for the state are infrastructure, transportation, energy, power, telecommunications, and banking & financial institutions.
- **Relation of Religious Tourism and Heritage Infrastructure:** Birla temple in Jaipur is made of white marble stone which shines like pearl in sunlight and like moon in the night. It is built in 1998 in the capital of Rajasthan, which attracts the tourist by its shining white beauty with the carving on its wall and rich architecture. It is the temple of lord Vishnu and goddess Lakshmi. Brahma temple in Pushkar has rich heritage value as it is the only brahma temple in the world situated near Pushkar lake which adds to its serenity, also it has the highest tower of the area which can be seen from distance.

Rajasthan is so rich in its culture and diversity that it has a temple which is famous for 20000 black rats in it, its Karni Mata (Goddess Durga) temple in Bikaner, made by Maharaja Ganga Singh in 20th century. It has a huge flag and trishul on its top of the building. Eklinga temple in Udaipur is Shiva temple has spectacular architect build in 8th century. Galtaji in Jaipur is famous as sun temple with ponds in it and the most famous attraction is the Gomukha (Cow Face) which has religious value. It is built in 18th century with numerous wall painting narrating its rich history.

Mehendipurke Balaji is a Hanuman temple situated in Dousa district, famous for ritual healing process by saints. This is the only place in the world which carry such practices. Rani Sati temple in Jhunjhunu is a palace dedicated to late Rani Sati who is worshiped now, build in 13th century, is one of the hugest temples in Rajasthan. It is symbolising pride, strength, bravery, boldness of woman. Ambika Mata Temple in Udaipur is known for its precious architecture which resembles the famous Khajurao temples in Madhya Pradesh.

Ranakpur Jain temple in Pali attracts the tourist for its excellent scenic beauty. Dilwara Jain temple is situated in one and only hill station of Rajasthan, Mount Abu, known for its magnificent architecture, wall painting and very fine stone carving. Dargah Sharif in Ajmer is well known in the world for its religious assumptions and well finished architect. There are many more religious places which add the heritage value in it which brings the attention of the tourist towards it.

- **Relation of Tourism and Economic Growth in Rajasthan:** As mentioned earlier, tourism contributes around 15% of the total economy in Rajasthan which provide economic benefits like foreign exchange earnings, regional development, infrastructure development and promotion of local handicraft as well as small scale business and self-employment. Tourism accounts for 2.7% in gross state domestic product and 1.9% in state employment. Tourism has an important multiple effect on state economy. It increases employment opportunity, generating revenue, developing infrastructure, increasing investment opportunities, revival of traditional and heritage conservation. Small scale business, shops near temples and mosques gives the rise in the income of the local population.

It estimated every rupee spent by a tourist changes hands 13 times and that every hotel room generates direct employment to three persons and indirect employment to eight persons. In Rajasthan, tourism is the third largest employer after agriculture and textile sector. Tourism industry is more gender neutral as women hold 65% of international tourism workforce.

In the year of 2019 the number of tourists visit Rajasthan was 538.26 lakhs domestic tourist and around 6 lakh foreign tourists. In 2021, 219.89 lakh domestic and 0.35 lakh tourists has been witnessed Rajasthan land. [4]

- **Religious Factors of Tourism:** People visit religious locations for a variety of reasons, including finding inner peace, receiving blessings from their favourite deities and gurus, and achieving salvation before death. The expanding tourism at auspicious locations is influenced by people's religions, beliefs, and sentiments. Rajasthan is one of the most beautiful and colourful state in the country, with its lively culture, heritage, arts and traditions. Rajasthan, on the other hand, is home to a diverse range of religious places that live side by side in harmony. People of different religions including Hindus, Muslims, Jains, and Christians have lived in perfect harmony and peace for centuries. Some of Rajasthan's most renowned pilgrimage locations are Dargah Sharif in Ajmer, Dilwara temple in Mount Abu, Jain temples in Ranakpur, Karnimata temple in Deshnoke, Eklingji temple in Udaipur, Shrinathji temple in Nathdwara, Brahma temple in Pushkar, and Govind Devji temple in Jaipur as mentioned above. [6]
- **Contribution of Tourism in Rajasthan Economic:** The tourist sector in Rajasthan makes a substantial contribution to the state's economy. The recent rise in the number of tourists to Rajasthan, India, has shown that tourism is a significant source of cash for the state. Many heritage hotels (old forts and palaces) are successfully run for a handsome amount of money throughout Rajasthan, and the substantial amount of tax paid to the state government supports the local economy and people of Rajasthan, which would not have been possible if tourists visiting Rajasthan had not visited. Tourists contribute to the survival of local transportation, hotels, businesses, monuments, museums, guides, and tour operators. Tourism has the potential to sustain 30% of Rajasthan's population if significant efforts are made. Rajasthan rural tourism has the potential to bring enormous benefits to the state's people. Tourism produces advantages such as foreign exchange gains, regional growth, infrastructure development, and the promotion of local handicrafts, and contributes around 15% of Rajasthan's GDP.

In Rajasthan, religious tourism accounts for 0.9% in GSDP and 0.7% in state employment. It has a significant multiplier effect on the state economy. In Rajasthan, tourism is the third largest employer after agriculture and textile sector. [3]

- Rajasthan's tourism industry produces 2.7 percent of the state's GDP (5.2 percent after indirect taxes) and 1.9 percent of the state's employment (8.2 percent after indirect effect).
- Wages and salaries given to those working in jobs that either directly fulfill the needs of tourists or indirectly profit from their spending are likely to account for the bulk of income in a labor-intensive industry like tourism such as hotels, cottage, handicrafts, gems, jewellery, clothings etc.
- Tourism has a significant multiplier effect on the state's economy. It increases work opportunities, revenue, infrastructure development, investment opportunities, and the preservation and management of traditions and legacy. Each rupee spent by a guest is said to pass through 13 hands, and each hotel room employs three people directly and eight people indirectly.
- Foreign exchange reserves are raised and maintained through tourism. It assists our country in generating foreign currency. Every year, a large number of visitors visit Rajasthan. They come to visit, stay, and shop in our state. All of this contributes to the development of a significant amount of foreign currency.
- After agriculture and the textile sector, tourism is the third most important source of employment in Rajasthan.
- The tourist sector is more gender neutral than other industries, with women accounting for 65 percent of the international tourism workforce. The tourist business in Rajasthan also serves as a platform for increasing labor force participation. [5]

Year	Foreign tourist	Domestic tourist
2018	1754348	50235643
2019	1605560	52220431
2020	446457	15117239
2022	34806	21988734

No. of tourists visited as per the Government of Rajasthan annual report on tourism 2021-22

Conclusion

Growth has been seen in the infrastructure development of religious places which has heritage impact as well. Regular modification, beautification and expansion in areas gives the employment to the labour, hotel/inn workers, security guards and gardeners etc. Regular beautification of the surroundings, plantation of trees, building formation, accommodation development has been taken front foot by the government of Rajasthan for which the revenue has been generated and invested in the right direction. Due to this investment by government rise in the employment scale has been seen. Drinking water facilities, toilet facilities, rest areas, sitting arrangements, shelter shades, walking paths have been developed from past 5 years rapidly for the convenience of the tourists and to attract more tourist.

Economic impacts with positive direction are employment opportunities, income growth, increase foreign exchange, infrastructure development.

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A STUDY OF CONTRIBUTION OF GREEN MANAGEMENT IN HIGHER EDUCATION INSTITUTIONS

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ABSTRACT

This research paper aims to investigate the extent to which Green Human Resource Management practices are integrated into higher education institutions in Jaipur, with a focus on their contribution to sustainability and environmental consciousness. The paper underscores the importance of aligning HRM practices with environmentally responsible initiatives in the context of educational institutions. By employing a secondary research approach, data was collected from academic journals, websites, case studies, digital repositories of higher education institutions. The findings of the study highlight the varying levels of awareness and implementation of Green HRM Practices within the sampled institutions. The paper delves into specific practices such as sustainability initiatives. Through quantitative analysis, the study assesses the correlation between the adoption of Green HRM practices and the overall institutional commitment to environmental sustainability. Furthermore, this research sheds light on the challenges and barriers that institutions encounter in their pursuit of integrating Green HRM practices. These challenges include limited resources, resistance to change and the need for greater organizational buy-in. By discussing these findings in relation to existing literature on Green HRM and sustainability in education, the paper contributes to both theoretical understanding and practical implementation strategies. In conclusion, this study underscores the potential of Green HRM to drive positive environmental outcomes within higher education institutions in Jaipur. The findings emphasize the need for strategic planning and a holistic approach to Green HRM implementation. By fostering an environmentally conscious workforce, institutions can effectively contribute to sustainable development while aligning HR practices with their broader social responsibilities.

KEYWORDS: Green HRM, Higher Education Institutions, Sustainability, Environmental Consciousness.

Introduction

In an era marked by heightened environmental awareness and concerns about sustainability, organizations across various sectors are grappling with the imperative to adopt practices that mitigate their ecological footprint. With in this context, higher education institutions hold a unique position as not only providers of knowledge but also as potential drivers of societal change. The integration of Green Human Resource Management practices into these institutions presents a promising avenue for aligning organizational strategies with sustainable goals. This research paper embarks on a comprehensive exploration of the contribution of Green HRM within higher education institutions situated in the vibrant city of Jaipur.

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Background and Rationale

Sustainability has transitioned from a mere buzzword to a fundamental guiding principle across industries. Amid growing concerns over climate change, resource depletion, and environmental degradation institutions of higher education find themselves at a pivotal juncture. These institutions serve as hubs of innovation, producing future leaders and decision makers who can drive systemic change. Therefore, their commitment to sustainable practices holds the potential to cascade through society, fostering a culture of environmental responsibility and consciousness.

Green HRM emerges as a crucial mechanism through which higher education institutions can actualize their sustainability aspirations. This specialized approach to HRM emphasizes the integration of environmental considerations into HR practices, spanning recruitment, training, employee engagement and beyond. By aligning HRM with sustainability objectives, institutions not only bolster their environmental stewardship but also enhance their attractiveness to environmentally conscious, students, staff and stakeholders.

Green Human Resource Management (HRM)

Green HRM is an approach with in human resource management that emphasizes the integration of environmentally sustainable practices and principles into HR processes and strategies within organizations. It recognizes that human resource management plays a crucial role in driving an organizations sustainability effort by managing its human capital in a way that aligns with ecological and social responsibility.

Green HRM in Education Sector Means

The concept of Green Human Management refers to the integration of environmentally sustainable practices and principles into human resource management processes within educational institutions. Green HRM recognizes that educational institutions like other organizations have a significant impact on the environment and it aims to align HR practices with sustainability goals. Here are key aspects of Green HRM in educational literature:

Key Elements and Principles of Green HRM include:

- **Recruitment and selection:** Green HRM involves hiring practices that consider environmental values. This may include selecting candidates who demonstrate environmental awareness and sustainability related skills or promoting sustainable job positions that contribute to eco-friendly initiatives within the institution.
- **Training and Development:** Educational institutions implement training programs that educate employees about sustainability issues and practices. These programs aim to create a workforce that understands the environmental impact of their actions and can contribute to sustainable initiatives.
- **Performance Management:** Green HRM incorporates sustainability related criteria into employee performance evaluations. This may involve setting goals related to sustainability and recognizing and rewarding employees who actively contribute to environmental sustainability efforts.
- **Employee Engagement:** Engaging employees in sustainability efforts is a central tenet of Green HRM. This includes encouraging staff to participate in green initiatives, sustainability committees or volunteer activities related to environmental conservation.
- **Environmental Policies and Compliance:** Developing and enforcing environmental policies and compliance measures is vital. Green HRM ensures that educational institutions adhere to environmental laws and regulations, minimizing their ecological footprint.
- **Green Campus Initiatives:** Educational institutions may undertake specific Green HRM initiatives to create more environmentally friendly campus. This can include promoting waste reduction, energy conservation and sustainable transportation options among staff and students.
- **Leadership and Organizational Culture:** Leaders in educational institutions play a pivotal role on fostering a culture of sustainability. Green HRM emphasizes the importance of leadership support and the creation of an organizational culture that values sustainability.

- **Measuring and Reporting:** Tracking and reporting environmental performance indicators is essential. Green HRM encourages educational institutions to measure their progress toward sustainability goals and report their findings to stakeholders.
- **Student Involvement:** Engaging students in sustainability initiatives in another dimension. Green HRM may support student-led environmental clubs, projects and activities that contribute to a greener campus.
- **Continuous Improvement:** Green HRM promotes a culture of continuous improvement in sustainability efforts. This includes regularly reviewing and revising HR practices to align with evolving environmental standards and best practices.

Green HRM in educational sector underscores the importance of integrating sustainable practices into human resource management within educational institutions. It recognizes that fostering environmental consciousness among employees and students can contribute significantly to the institutions sustainability goals and overall commitment to environmental responsibility.

Research Objectives

- This research paper aims to delve into the dynamics of Green HRM within the higher education landscape of Jaipur. Specifically, it seeks to:
- Examine the extent to which Green HRM practices are embraced within higher education institutions in Jaipur.
- Assess the contribution of Green HRM practices on institutional sustainability efforts and environmental consciousness.
- Identify the challenges and barriers faced by institutions in implementing Green HRM practices and strategies to overcome them.

Significance of the Study

As the discourse surrounding environmental sustainability gains momentum, understanding the integration of Green HRM in higher education institutions becomes paramount. This study findings will not only enrich the academic literature on Green HRM but also offer insights that can inform policy decisions, institutional strategies and best practices. By unraveling the interplay between HRM practices and sustainability goals, this study aims to contribute to the holistic advancement of environmentally responsible practices within Jaipur higher education Institutions.

In the following sections, we will delve into the existing literature on Green HRM, elaborate on the research methodology adopted, present the findings of our study, and offer a comprehensive discussion on the implications of our findings for both theory and practice.

Literature Review

The paper investigates the role of the sustainable leadership in promoting green management practices within higher education institutions. It explores the current status of these practices, their implementation and the influence of the leadership in driving sustainability efforts. The study discusses the extent to which these institutions have adopted sustainable practices including aspects like energy efficiency, waste reduction, and sustainable procurement. (Zawahreh, Khasawneh&Jawarneh, 2019).

This study likely explores the concept of Green Human Resource Management and its role in contributing to environmental sustainability. The key findings insights the significance of Green Human Resource Management as a way to contribute to environmental sustainability. The paper highlights the potential benefits such as reduced environmental impact, improved corporate social responsibility and enhanced organizational reputation. (Bangwal& Tiwari, 2015).

On the other side study of the (Mukherjee, Bhattacharjee, Paul & Banerjee, 2020) presents findings related to the challenges and barriers faced by the higher education institutions in implementing Green HRM practices such as budget constraints, resistance to change and the need for faculty buy-in. This study emphasized the role of Green HRM in fostering sustainability within educational institutions.

The paper explored the concept of “future proofing” HR management by adapting to environmental challenges and trends. It could discuss how organizations can prepare their HR functions for a sustainable future. It also discussed how organizations can integrate environmental responsibility into their HR strategies and culture. This may involve fostering a green workplace culture and aligning HR policies with sustainability goals. (Velucham, Srikumar& M K, 2021).

(Farzana, 2020) discuss how Green HRM practices can contribute to sustainable employment, which involves creating job that are environmentally responsible and contribute positively to the well-being of society. The author analyzed the impact of Green HRM practices on the workforce, including how employee skills and attitudes can be aligned with sustainability objectives.

The research paper explores the journey towards sustainability in higher education institutions and focuses on the analysis of factors that contribute to sustainability as well as the identification of appropriate strategies to promote sustainability within these institutions. These strategies may encompass curricular development, eco-friendly campus operations, student involvement, and community engagement. Its interdisciplinary approach suggests that the importance of collaboration between different disciplines within higher education institutions to address sustainability challenges. (Budihardjo, Ramadan, Putri, Wahyuningrum&Muhammad, 2021)

The term “multi-perspective” suggests that the paper may consider various viewpoints or perspectives on sustainability education within higher education. This could involve examining the perspectives of faculty, students, administrators and external stakeholders. It may discuss how management programs can incorporate sustainability principles, ethical considerations and environmental responsibility into their curriculum. This includes exploring the role of universities in preparing students to address sustainability challenges. (Figueiró, Neutzling&Lessa, 2022).

The paper likely discusses the concept of Green HRM which involves integrating environmentally sustainable practices and principles into human resource management within organizations. The research investigates the perceptions and attitudes of university managers towards Green HRM practices by surveys, interviews or other methods. This also measure the effectiveness of Green HRM initiatives in promoting environmental sustainability and highlights the importance of collaboration between HR professionals and environmental experts to implement effective sustainability initiatives. (Lashari, Li, Maitlo, Bughio, Jhatial&Syed, 2022).

This study focuses on the process of selecting candidates for roles within organizations that are related to environmental management. Candidate selection process depending on the candidate's qualification, skills and experience related to sustainability and environmental practices. It also explores how organizations aim to manage and enhance their environmental performance. This can encompass strategies for reducing environmental impact, complying with regulations and promoting sustainability. (Bamfo, Bempong, Osei&Sarpong, 2019).

Green HRM practices can contribute to the development of faithful stewardship for the environment. Stewardship involves responsible management and care for natural resources and ecosystems. The authors (Ahmed, Umrani, Yousaf, Siddiqui & Pahi, 2021) explores specific HR practices and strategies that promote environmental responsibility within organizations. This include recruitment, employee engagement and performance management practices aligned with sustainability goals.

Research Gaps

From the review of seminal research paper, it is observed that Assessing the Effectiveness of Green Management in Higher Education Institutions has not extensively conducted. Many educational institutions come forward with their green initiatives in order to maintain the environmental sustainability but proper implementation of Green HRM Practices still not possible. The further study will help to identify the standard Green HRM Practices following in the academic institutions and the extent to which these practices implemented. This would be beneficial for those academic institutions that are responsible for the environmental management activities.

Following are the research gaps found from the previous studies:

- Some studies focused on the implementation of Green HRM Practices but not thoroughly assess the actual outcomes and effects of these practices on sustainability, employee engagement, and institutional performance.
- Exploring employee's perceptions, motivations and potential barriers to participation lack in previous researches.
- Identifying the specific barriers and enablers faced by institution in implementing Green HRM Practices is an unexplored area.
- Understanding the influence of government policies and initiatives on the adoption of Green HRM Practices within educational institutions be an area requiring further investigation.
- The previous researches lack in sufficient contextualization about Green HRM Practices.

Contribution of Green Management Practices in Higher Education Sector

Green management practices in the higher education sector contribute significantly to sustainability environmental responsibility and the overall quality of education. Here are some key contributions of green management in the higher education:

- **Sustainable Campus Operations:** Education institutions implement green management practices to reduce their environmental footprint. This includes energy-efficient building designs, renewable energy sources, water conservation, waste reduction, and eco-friendly environmental challenges and solutions.
- **Curriculum Integration:** Green management extends to curriculum development. Universities and colleges integrating sustainability-focused courses and programs. This prepares students to understand environmental challenges and solutions, fostering ecological literacy.
- **Research and Innovation:** Green management encourages research and innovation in sustainability-related fields. Educational institutions conduct research on environmental issues, develop sustainable technologies, and contribute to solutions for pressing ecological problems.
- **Student Engagement:** Green management practices actively engage students in sustainability initiatives. Student-led organizations, campus sustainability programs, and eco-clubs empower students to participate in green activities and advocate for sustainability practices.
- **Faculty Involvement:** Faculty members play a pivotal role by incorporating sustainability principles into their teaching and research. They often lead sustainability projects and mentor students in environmentally focused research.
- **Community Outreach:** Educational institutions extend their green management efforts to the local community through outreach programs, environmental education initiatives and partnerships with local organizations. This promotes sustainability beyond campus boundaries.
- **Positive Reputation:** Implementing green management enhances an institution's reputation. It attracts environmentally conscious students, faculty and staff and lead to positive media coverage and recognition from sustainability focused organizations.
- **Resource Efficiency:** Green management promotes resource efficiency. Educational institutions optimize resource use, reducing operational costs and improving sustainability cost savings.
- **Global Responsibility:** Green management instills a sense of global responsibility in students and future leaders. It emphasizes the interconnectedness of environmental issues and encourages individuals to take action on a global scale.
- **Alumni Engagement:** Alumni who experienced green management practices during their education often become advocates for sustainability in their careers and communities, extending the impact of these practices.
- **Policy Influence:** Educational institutions can influence policy development by advocating for environmentally responsible practices and contributing research and expertise to inform environmental policies at local, regional and national levels.

Green management practices in the higher education sector go beyond campus operations. They foster sustainability education, research, community engagement, resource efficiency, community engagement, and global responsibility. These practices shape responsible global citizens, positively impact institutional reputations and influence broader environmental policies and practices.

Barriers and Challenges

The implementation of Green HRM practices in higher education institutions can be accompanied by various barriers and challenges. These challenges can hinder the successful integration of environmentally sustainable human resource management. Here are some common barriers:

- **Resource Constraints:** Limited financial and human resources can be a significant barrier. Green HRM initiatives may require investments in training, technology and infrastructure that institutions with tight budgets find challenging to allocate.
- **Resistance to Change:** Faculty, staff and administrators may resist changes in HR practices, viewing them as disruptive or unnecessary. Overcoming resistance and fostering a culture is sustainability can be a persistent challenge.

- **Lack of Awareness and Training:** Many employees may lack awareness of environmental issues and sustainability practices. Providing effective training and education programs to build environmental consciousness is essential but can be resource intensive.
- **Competing Priorities:** Higher education institutions often grapple with multiple competing priorities from academic excellence to administrative efficiency. Green HRM practices may struggle to gain attention and commitment in such a crowded landscape.
- **Institutional Inertia:** Established HR practices and institutional traditions can be resistant to change. Breaking away from conventional HR approaches to embrace green practices can be met with resistance.
- **Measurement and Metrics:** Establishing appropriate metrics and measurement tools to assess the effectiveness of Green HRM practices can be challenging. Demonstrating the return on investment in sustainability initiatives is often difficult.
- **Leadership Buy-In:** Gaining full support from top leadership is crucial. If institutional leaders do not prioritize sustainability, it can impede the adoption of green practices throughout the organization.
- **Lack of Best Practices:** The relative novelty of Green HRM in higher education institutions can mean a lack of well-established best practices. Institutions may struggle to find guidance on how to implement and assess these practices effectively.
- **Interdisciplinary Coordination:** Collaboration among different departments and units within an institution can be complex. Effective Green HRM often requires cross-departmental coordination which can be challenging to achieve.
- **Cultural and Regional Variations:** Educational institutions in diverse cultural and regional settings may face different challenges and opportunities in implementing green practices. What works in one context may not work in another.
- **Faculty Involvement:** Engaging faculty in sustainability initiatives and aligning their teaching and research with green principles can be challenging as faculty members may prioritize academic freedom and traditional research areas.
- **Legal and Regulatory Compliance:** Navigating complex environmental regulations and compliance requirements can pose a challenge for institutions particularly when they operate across multiple jurisdictions.

Overcoming these barriers and challenges requires a multi-faceted approach including leadership commitment, clear communication, targeted training, and a long-term sustainability strategy. Recognizing and addressing these obstacles is essential for the successful implementation of Green HRM practices in higher education institutions.

Strategies to Overcome the Barriers

Overcoming barriers in the implementation of green management practices in higher education institutions requires strategic planning, commitment, and engagement from all stakeholders. Here are some strategies to address common barriers:

- **Awareness and Education:** Conduct awareness campaigns and training programs to educate faculty, staff and students about the importance of sustainability and the benefits of green management practices.
- **Cross-Functional Teams:** Establish cross-functional teams or sustainability committees with representatives from various departments to drive sustainability efforts and facilitate collaboration.
- **Clear Sustainability Goals:** Define clear and measurable sustainability goals for the institution. Ensure that these goals align with the institution's mission and values.
- **Integration into Curriculum:** Integrate sustainability principles into the curriculum across disciplines, promoting sustainability literacy among students.
- **Engage Faculty and Staff:** Encourage faculty and staff to incorporate sustainability into their research, teaching and daily operations. Recognize and reward sustainability efforts.
- **Measurement and Reporting:** Develop robust measurements and reporting mechanisms to track progress toward sustainability goals and demonstrate the impact of green management practices.

- **Benchmarking the Best Practices:** Benchmark against other institutions and share best practices within the higher education sector. Participate in sustainability networks and initiatives.
- **Continuous Improvement:** Emphasize continuous improvement by regularly reviewing and updating sustainability plans and strategies based on evolving environmental challenges and opportunities.

By implementing these strategies higher education institutions can work toward overcoming barriers and fostering a culture of environmental responsibility and sustainability. Success in implementing green management practices often depends on the institution's ability to integrate sustainability principles into its core operations and engage all members of the academic community.

Conclusion

In this comprehensive review, we have examined the implementation of Green Management practices in higher education institutions and explored their multifaceted impact on sustainability, economics, society, and education. Our analysis of the existing literature has yielded several noteworthy insights like benefits of Green Management practices implementation, influence of contextual factors, Leadership and resource allocation, Education integration, Community engagement, Continuous improvement and innovation. In light of these findings, our review paper has several implications for various stakeholders. Higher education institutions should consider Green Management practices adoption as a strategic imperative, leveraging leadership support and available resources to maximize their impact. Policymakers and regulators can draw upon these insights to develop supportive policies and incentives. Researchers can identify gaps in the literature and prioritize areas for future investigation. Students, educators and the broader community can recognize the role they play in advancing sustainability goals. As we collectively navigate the complex challenges of the 21st century, higher education institutions stand as beacons of change, demonstrating the transformative power of sustainable practices. The implementation of Green Management practices not only aligns with global sustainability agendas but also paves the way for a more environmentally responsible, economically efficient, and socially equitable future. By integrating these practices into the core of higher education institutions, we contribute to a world where knowledge, innovation, and sustainability converge to create a brighter and more sustainable future.

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GREEN ACCOUNTING: A PATH TO SUSTAINABLE DEVELOPMENT

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ABSTRACT

As the global community grapples with the profound challenges of climate change, resource depletion, and social inequality, the need for innovative approaches to address these issues becomes increasingly pressing. Green accounting, emerging as a critical dimension of sustainability accounting, offers a promising path towards a more sustainable future. This research paper explores the concept of green accounting and its pivotal role in steering societies toward sustainable development. Green accounting transcends conventional financial metrics, incorporating environmental and social indicators into traditional accounting frameworks. By quantifying the environmental and social impacts of economic activities, green accounting provides a comprehensive understanding of an organization's or nation's sustainability performance. This paper investigates the evolution and theoretical foundations of green accounting, highlighting its role in fostering transparency, accountability, and informed decision-making. Drawing upon case studies and empirical evidence from pioneering organizations and countries, this research paper showcases the practical applications and outcomes of green accounting initiatives. It elucidates how green accounting aligns with the principles of sustainable development by promoting resource efficiency, environmental conservation, and social equity. Furthermore, it explores the challenges and barriers that hinder the widespread adoption of green accounting practices, shedding light on potential solutions and policy implications. As the global community strives to meet ambitious sustainability targets, green accounting emerges as an indispensable tool for businesses, governments, and stakeholders alike. This research paper underscores the transformative potential of green accounting in shaping a more sustainable and equitable future. By integrating environmental and social considerations into financial decision-making processes, green accounting illuminates a path forward, where economic prosperity converges with environmental preservation and social well-being.

KEYWORDS: *Innovative, Sustainable, Environmental, Depletion, Fostering Transparency, Illuminates.*

Introduction

Green accounting, also known as environmental accounting or sustainability accounting, is a specialized form of accounting that goes beyond traditional financial reporting to include environmental and social dimensions. It involves quantifying, measuring, and reporting on the environmental and social impacts of economic activities alongside the traditional economic measures.

Importance of Green Accounting

The importance of green accounting in the context of sustainability can be understood in seSupport the creation of laws and regulations that provide incentives for ecologically friendly behaviour. In essence, green accounting seeks to support ethical resource management and match economic operations with environmental sustainability.ys:

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- **Comprehensive Measurement:** Green accounting allows organizations and governments to assess the full scope of their activities' impact on the environment and society. It provides a more complete picture by considering factors such as carbon emissions, resource consumption, and social well-being.
- **Transparency and Accountability:** By including environmental and social metrics, green accounting promotes transparency. This transparency holds organizations accountable for their impact on the environment and society, making it easier for stakeholders to assess their sustainability performance.
- **Informed Decision-Making:** Green accounting equips decision-makers with data and insights to make informed choices. Organizations can identify areas where they can reduce negative environmental and social impacts and capitalize on opportunities for sustainable practices.
- **Resource Efficiency:** It helps identify inefficiencies in resource usage, leading to cost savings. By tracking resource consumption, organizations can optimize their processes and reduce waste, contributing to both sustainability and profitability.
- **Sustainable Development Goals (SDGs):** Green accounting aligns with global sustainability goals, such as the United Nations' Sustainable Development Goals (SDGs). It enables organizations and governments to track their progress towards achieving these critical goals.
- **Risk Management:** Assessing environmental and social risks through green accounting helps organizations mitigate potential liabilities and reputational damage. This proactive approach is vital in a world increasingly concerned with sustainability issues.
- **Investor and Stakeholder Confidence:** Investors and stakeholders are placing greater importance on environmental and social responsibility. Green accounting helps build trust by demonstrating an organization's commitment to sustainability, potentially attracting investors and customers who value responsible practices.
- **Policy Development:** Governments and regulatory bodies can use green accounting data to develop effective policies and regulations that encourage sustainable practices and discourage harmful activities.
- **Long-Term Viability:** Sustainable practices, as revealed by green accounting, are often essential for an organization's long-term viability. As natural resources become scarcer, and societal expectations evolve, businesses that prioritize sustainability are better positioned for success.

In summary, green accounting is instrumental in assessing, managing, and improving the environmental and social aspects of economic activities. Its importance lies in its ability to drive sustainability efforts, promote responsible business practices, and contribute to a more sustainable and equitable world.

Objective of Study

The main goal of the study of green accounting is to include sustainability and environmental issues into traditional accounting procedures. This benefits businesses and decision-makers:

- Determine the environmental impact of economic activity by looking at things like pollution, resource depletion, and carbon emissions.
- Sustainable Decision-Making: Give businesses and governments the data they need to make decisions that strike a balance between environmental protection and economic growth.
- Promote transparency in the reporting of environmental performance in order to hold organisations accountable for their ecological footprint.
- Promote long-term thinking by taking into account how present behaviour may affect next generations and the environment.

Limitations of Green Accounting

Since there is no specific standard followed for green accounting, comparison between two firms or two different countries is highly impossible. The input for green accounting is not easy to calculate because the cost and its benefits received is in qualitative units. Large scale business and governmental organisation do not adequately manage and record energy and material cost, waste

management. Thus, it only considers the cost of such resources to the company and not to the society as such. The every nature of green accounting being integrated with financial accounting, management accounting, cost accounting, tax accounting and national accounting is a huge drawback.

Green Accounting Practices in India

Green accounting became a practice in India long before the enactment of the Companies Act, 2013. While the industrial licensing process has been removed for practical practices and the environmental clearance from state government has taken a central stage. As per the Indian Constitution, Article 51A of directive principles of state policies says that it the duty of every citizen of India to protect and improve natural environment, which includes forests, lakes, rivers and wildlife. This fundamental duty is further backed up a number of legislations; Factories Act, 1948 ; Prevention and control of Pollution Act, 1974 ; Forest (Conservation) Act, 1980 ; Air (Prevention and control of Pollution) Act, 1981; Environment (Protection) Act, 1986 ; Motor Vehicle Act, 1991 ; Public Liability Insurance Act, 1991 ; Indian Penal Code, 1860 ; Indian Fisheries Act, 1987 ; Atomic energy Act, 1962 ; Radiation Protection Rules, 1971; The Chemical Weapons Convention Act, 2002 and Wildlife Protection Act, 1972 Moreover the Ministry of Environment and Forests at both state and central level issue guidelines to existing and new projects to obtain environmental and anti pollution clearances before the commencement of the business. However, the expected Practices is far from reality. A very few firms in India actually provide adequate information about the environmental issue. Despite the awareness about green accounting, companies provide inadequate information in their annual reports. The practice of green accounting hasn't been socially accepted by the society. Companies feel it a burden on the profits of the firm rather than it being beneficial to the society.

Materials and Methods

- The data for this research paper was collected from secondary sources such as research papers, journals, online article, magazines and paper articles.
- **Null Hypothesis H₀:** There is no significant difference between green accounting and financial accounting benefits.
- **Alternate Hypothesis H₁:** There is significant difference between green accounting benefits and financial accounting benefits.

Conclusion

Environmental accounting is in the initial stage of global acceptance. Companies and business firms more or less comply with the governmental rules and regulation. People are to be made aware about the environmental safety and protection and environmental development in a sustainable manner so as to ensure that the future generation enjoy the seeds laid by the past. With the increasing rate of global warming, environmental policies such as steps to reduce the pollution and research of new way to procure environment friendly products. For a sustainable economic development, a well defined environmental policies are to be undertaken and followed in a proper systematic manner.

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GREEN MARKETING

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ABSTRACT

Environmental challenges are significant in the contemporary business environment. the majority of governments are concerned about environmental issues. Environmentally sustainable development has emerged as a major concern in today's business world. there for one of the tactics a company might use to do this is green marketing. Green marketing is the practice of promoting goods and / or services based on their favorable effects on the environment. Such a good or service needs to be environmentally friendly in and of itself or created in a green manner. the term " Green " has gained popularity in today's ecologically conscious society. Green causes are becoming more and more well liked by public, making green marketing.

KEYWORDS: *Green Marketing, Environmental, Ecological, Sustainable Development, Global Warming.*

Introduction

The 21st century has seen the common usage of terms like global warming, carbon credit, ozone depletion, environmental risks and environment impact assessment, which is a sign of an ecologically conscious culture.

When the negative repercussions of environmental deterioration are left by society, environmental concerns increase. Problems caused by the widespread manufacturing, consumption and marketing of environmentally irresponsible products are among the causes of this degradation. As a result commercial organizations have started to alter their behavior in an effort to solve these kinds of " New " social issues. Traditional marketing focuses on providing consumers with goods and services that meets their needs at reasonable prices, while green marketing faces the extra issue of the defining "what is green" and creating and marketing items that are environmentally friendly beneficial for sales and public relations.

The study of the positive and negative aspects of the marketing activities on the population, energy depletion, and non energy depletion is how the American Marketing Association (AMA) defines green marketing. However, one of the fundamental tenets of green marketing is that consumers would be prepared to pay more for a product that is "Green"

The goal of the current article is to assess consumer awareness of and propensity to purchase environmentally friendly goods. Green Marketing commonly referred to as the environmental marketing, encompasses a variety of activities, such as changing the production method for products, changing the packaging and changing advertising. As described by Tapan K. Panda Green Marketing often known as environmental marketing refers to all activities created to generate and enable any trade meant to satisfy human needs or wants while having the least possible negative effects on the environment. when discussing environmentally friendly items it is crucial to remember that in order to be considered really "Green" a product must make the claim that it is "less environmentally harmful" than it is environmentally friendly.

Therefore, environmental marketing should focus on reducing negative effects on the environment. environmental compatibility, performance, price and convenience are all balanced in environmentally friendly products.

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Research Purposes

- To investigate consumer awareness of eco-friendly marketing.
- To determine whether buyers are willing to pay more for eco-friendly goods.
- To raise awareness of environmentally friendly or sustainable products.
- To examine the connection between income and awareness of the green products and education.

Definition of Green Marketing

- American Marketing Association(AMA)- "Green Marketing is the Marketing of Products and services that are Environmental safe"
- Michael Jay Polonsky-"Green Marketing consists of all activities designed to generate and facilitates any exchanges intended to satisfy human needs or wants such that the satisfaction of these needs and wants occurs with minimal degradation impact on the natural environment".
- Thethere green marketing ideas are amongthe principles that guide this type of advertising. The first principle states that a product's should be safe for the environment.the second that a product's price should be reasonable so that more customers can buy products and the third that the marketing plan used for the creation, promotion and distribution of goods should be focused on the environment.green products and services are being developed by the businesses.individual income, saving, health advantages, willingness to pay for goods , sustainability business tactics as well as cost of goods and their packaging are significant aspects that might have an impact on green marketing.

Mix For Green Marketing

According to a significant number of researchers, green marketing includes the same elements as the marketing mix, namely green product, price, location and promotion. To maximize both individual and group efforts, kotler and keller describe marketing mix as "mixing and matching marketing activities".

Green Products

Companies that make green products identify the requirements and preferences of their customers and produce product's that meet those preferences.

The following characteristics characterize Green Product's:

- Products with green marking such as eco-labels.
- Material that can be recycled.
- Items with an eco-friendly design.
- Products with low prices and minimally energy usage.
- Goods with environmental friendly packaging that lower pollution.
- Goods that use resources as efficiently as possible.
- Goods that address sustainability concerns.

Green Price

Price is a significant consideration for both customers and products since it determines how much demand there will be for a given good. Customers will only pay more for products if doing so will result in them having a positive impact the environment. Green pricing should be established in a way that maximises production while simultaneously protecting people, the environment and financial gain. Marketer's should base the price of environmentally friendly goods on both consumer income and the level of demand for such goods. the cost of going green should be set such that more people can afford it and businesses can make more money.

Green Place

Because some customers are unwilling to travel me rely to acquire things, location is another crucial issue to make into account. It's crucial to choose a location where distribution eco-friendly goods is a top priority i yuo want to draw in customers. In order to reduce carbon footprint, green places manage logistics to lower transportation emissions. In order for buyers to readily purchase green items,green products should be made widely accessible on the world-wide market.

Green Promotion

Green marketing entails the use of promotional techniques such as advertising, public relations, direct marketing, sales promotion and site promotions as well as marketing collateral, videos and product packaging. Green advertising has now displaced traditional advertising. Using online advertising many businesses are promoting their goods and services. The Internet, Web based marketing and Web based advertising are crucial technologies used by businesses to advertise their products and services.

The seven Ps of green marketing, which include green people, green processes, and green physical evidence, have been advocated by numerous researchers. Other outside parties involved in green marketing include paying clients, suppliers, lawmakers, pressure groups, forecasts and partners.

Stages of Green Product Development

- **Initial Developmental Stage:** The gathering of raw materials and component parts is a company's primary goal.
- **The Production Process:** Emphasis is on enticing manufacturers to cut waste and look for alternate energy sources.
- **Utilisation Stage:** Concentrated on lowering environmental waste.
- **Last Stage:** Centred on a product's reuse and recycling.

Green Marketing's Advantages

The advantage of green Marketing to Gupta & Agarwal (2012) include:

- Profitability and long-term, Sustained Growth are guaranteed.
- Even though the initial Cost higher, it ends up saving money.
- By keeping environmental considerations in mind, it aids business in marketing their goods and services.

Following are a few other advantages cited by Ottman in 1997.

- Green products are profitable because they generate less waste, consume fewer resources and conserve energy.
- Businesses that implement environmental innovation first enjoy a competitive edge.
- As a result of improved brand loyalty the company has a larger market share.
- Green Products have greater quality in terms of energy efficiency, functionality, convenience and safety etc.
- Consumers can enjoy the advantages of leading healthier and more fulfilling lives.
- There is a better physical environment since there is less Air and Water pollution and resources depletion.
- There is evidence of sustainable development.

Challenges of a Green Marketing

Because green marketing is a relatively new idea and many consumers world-wide are still unaware of green products.

- It is extremely difficult for manufacturers to achieve successful green marketing.
- There are no laws or regulations requiring people to buy environmentally friendly goods.
- Some customers don't know about green products and services, so they choose traditional over green products because they are more expensive to produce because they use renewable resources and recyclable material.
- Green marketing also requires new technology which costs a lot to research and develop.
- Customers are unwillingly to pay higher costs for green products because they are pricey and not everyone can afford them.

Reason for Firms to Adopt a Green Strategy

- Several companies adopted green businesses practices and started employing alternative resources to produce goods in order to stop the depletion of natural resources.

- There is a limited supply of cash and raw materials available to marketers. Because they use recycled resources green production methods reduce production costs. The cost savings are a pull for business groups to adopt green marketing.
- Due to the increased pressure from competition brought on by green marketing, many businesses begin using green strategies to remain competitive. A green strategy boosts a company's revenue and reputation.
- Customers' perception of green products has evolved and they are now demanding more of them. As a response, businesses and enterprises have begun implementing green strategies.
- A lot of businesses are now fusing environmental concerns with corporate culture. Therefore businesses act sustainably to attain both financial success and environmental goals and pledge to take action towards a sustainable environment. To safeguard the consumer and the environment.
- Governments of various nations adopted various laws and guidelines. To regulate green marketing claims made by businesses and guarantee that consumers have accurate information about green products the government set guidelines.
- Green Marketing according to its finding is not simply a fad but rather a vital corporate strategy to embrace in order to satisfy rising consumer demand for environmentally friendly and sustainable goods and services. Green Marketing enables businesses to stand out from rivals. Their brand with environmentally friendly ideas and forge enduring connections with their target market. The capacity to persuade customers of a product's or service's environmental advantages is a key component of green marketing. This entails openly highlighting the eco-friendly policies and programs put in place throughout the full product lifetime. When done correctly green marketing may improve consumer loyalty, boost brand impression and increase market share and sales.
- Additionally green marketing covers the promotion of sustainable behaviors and values in addition to merely products. By teaching their customers about energy conservation, trash reduction and other eco-friendly practices, businesses many support environmental sustainability. The company and its consumers are more closely connected because of this all-encompassing strategy, which also fosters a sense of shared accountability for preserving the environment.

In conclusion green marketing is a tactical strategy that helps businesses connect themselves with sustainability and satisfy consumers' demand for goods and services that are ecologically friendly. Green marketing can have positive effects on the business and the environment when it is handled honestly and successfully, benefitting all parties involved.

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GREEN MANAGEMENT PRACTICES IN INDIA

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ABSTRACT

Green management is an approach to organizational management that seeks to reduce the environmental impact of business operations while improving business efficiency and profitability. The focus of green management is on sustainability and it involves making decision and taking action that are environmentally responsible socially beneficial and economy viable. Green management practices can be applied in any industry and they get benefits including cost savings enhanced brand reputation customer loyalty and improved employee moral. This research papers tries to explore the ways in which organizations of modern times can become a better place and the strategies that need to be adopted to become green organizations. Today business professionals working towards initiatives needed to reduce employee carbon footprints to become more accountable towards society and people's well being. Today organizations are realizing that fact that going green is not only good and a responsible thing to be done but can also be good for the public images of the organization. This paper tries to discuss the various initiates that can be taken by government to promote green practices in the organization.

KEYWORDS: *Green Management, Green Practices, Environment, Management.*

Introduction

Green management is a business functioning in a capacity where no negative impact is made on the local or global environment, the community or the economy and further adds that 'green business will also engage in forward thinking policies for environmental concerns and policies affecting human rights. Green management have more sustainable business practices than competitors, benefiting natural system and helping people live well today and tomorrow while making money and contributing to the economy.

Green management is an organization that is committed to the principles of environmental sustainability in its operations, strives to use renewable resources and tries to minimize the negative environmental impact of its activities.

Today, more than ever before in the history of management, organizations are launching Green management as a crucial part of organization by undertaking every possible way to educate and aware employers on Green management practices in the workplace.

Objects

- To know various initiative to promote green practices in an organization.
- To know the benefits of go-green.
- To know the challenges in adopting green practices.

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Research Methodology

The study focuses on extensive study of secondary data collected from various sources i.e. books, Government delineate, national and international journals, notification from various websites which fascinated on various feature of Green Management.

Current scenario in Green Management

Green Management which is becoming the new norm and trend is making a significant place in today's organizations. An organization of today cannot succeed in the present competitive environment if it does not follow the current green management practices effectively and efficiently. Green Management has revolutionized the way organizations functions it is also argued that in order to carry out Green Management in the organization effectively and efficiently participation of employee must be received.

There need to be done a lot to inculcate green management as an integral part of green management. Moreover, it is high time that the environmental management practices are adopted as a way of doing business. The organizations should understand that adopting green management practices is beneficial to them as it helps them save money and avoid intervention from the government. Going green also help companies to enhance the public image, and improved public image that can have a strong positive impact on company revenues, thereby increasing the profits.

The organization of today should understand that it is more economical to go green than to continue adding harmful chemicals to the environment.

Policy to Go Green

- To follow the green path, organizations should start using the 3 R model of REDUCE, RECYCLE & REUSE. Material like glass, paper, plastic, metal trash should always be recycled as far as possible. Eliminate unnecessary photocopying and both side used paper should not be thrown to dustbin; it should be recycled to avoid the wastage of resources.
- Try to save power and energy by taking free on-site consultations on how to use energy in the best possible manner. Turn off lights, use energy efficient light bulbs, keep temperatures at comfortable ranges, switch off electricity when not needed should be adopted. Establish policies and standards such as proper waste disposal, using environment friendly gadgets, water and energy efficient products and environment friendly fuel vehicles should be adopted.
- Try to reduce business travel and official tours if they can be replaced by teleconferencing and video conferencing instead of traveling.
- All the employees of the organization should be encourages for carpooling by free car parking space. Car pooling should be encouraged by discussing the benefits of it with the employees.
- Toxic substances, such as used batteries and copier toner, printer ink used in offices should be disposed off carefully. Talk to suppliers about how to dispose of toxic substances and make sure you properly dispose off the goods.
- Purchase or lease energy efficient car and trucks and other heavy vehicles for use in the organization. The importance of face-to-face meeting can't be ignored when you're establishing a relationship with stakeholders however, if possible try to go for conferences and meetings virtually.
- Water is a very precious resource for society and should undoubtedly be used well. Rain water harvesting should be promoted in the organization.
- Always encourage the employees to buy sustainable, eco-friendly products that can recycled, or can be reused easily. Try to use jute bages instead of using plastic bag. These small habits of buying environment friendly product go a long way in promoting the green initiatives of the organization.
- Try to make use of renewable sources of energy like solar energy, bio-fuels, wind power and other alternative energy sources. Use of cups, plates and eating utensils and dishware that you can wash and reuse should be encouraged.
- Save energy and improve the appearance of your work environment by planting more and more trees in the surroundings. You can not only reduce costs but also improve energy efficiency by planting more trees. Aforestation will not only increase the beauty of your office but will also make the efforts towards green management practices go a long way.

- Encourage employees to save electricity by turning off lights when they aren't being used. Switch to laptops when it's time for an upgrade from desktop computer as they use 80 percent less energy than desktop computers.

Benefits of Green Management

Green management is not only good for the environment. It can also be good for business. Green practices can offer a number of commercially wise benefits, from bottom line cost savings to an outstanding market advantage.

These are different benefits of Green management:



- **Increase in Profit:** Green Management practices have direct impact on the profitability of the firm and as such it is beneficial for the organization to adopt green management as green is the way of future.
- **Inspire the Innovation:** Going green can helped organization to manage risks more effectively, enter in new markets, improve their product quality, enhance the processes, use resources more efficiently.
- **Improved Public Image:** Today's era consumer are getting more and more concerned about the environment, they perceive organization adopting green management practices better as compared to organization that are causing harm to the environment, thereby improving the public image of the organization.
- **Better Employee Retention Rate:** An organization who have follow the green practices, achieve the better market value so they have better employee retention ratio as compared to firms not adopting green management practices.

- **Reduce Waste and Decrease Costs:** By reducing our energy usage we will save on resources and associated costs which will improve the overall efficiency of our business operations. Try turning off unneeded lights at the office to reduce monthly bills and printing on both sides to save on paper expenses.
- **Attract "Green" Customers:** An organization who regard the environment gets the higher consumer attraction. Tailoring the brand to fit within sustainable ideals is a smart way to attract eco-conscious consumers.
- **Avoid Added Costs:** Every year, new legislation raises the standards for corporations and business to be more sustainable in their operations. Being proactive in establishing a "green" business will not only help improve our brand image and attract the ever growing market of environmentally minded consumers, it will also help you avoid the added costs that accompany unsustainable and wasteful habits.
- **Promote a Healthier, Safer Workplace:** Establishing company's sustainability goals will help achieve efficient operations, be more innovative in work, improve lives and enrich local community. Environmental and social challenges that will ultimately help our business become a force for good. We may establish a rewards program for employee who demonstrate sustainable lifestyle choices such as biking to work.
- **Increase Productivity:** An organization who adopt the green practices make a great brand image in public, so its sales raised high and make a great effect on its productivity.
- **Establish Community Relationship:** Building environmental responsibility into business plans can help in establishing vital community relationship and strengthen local bonds. Reaching out to those in need in your local community will improve our image, ensure our employees can trust their work establishment and ultimately make our part of the world a better place.

Challenges in Green Management Practices

Running a green business in India and other developing economics is indeed a challenging aspect for the producers involved in this business. In a green business, the company may re-design the product attributes since the usage of the harmful chemical may be prevented and scarce resources may not be exploited. The developing economics strive hard to achieve green business since it has been a necessity for these countries to depend on natural resources. The important aspect here is developing countries depend on both the economic and social factors which have a major impact on environment factors. Moreover, developing countries are mainly dependent on natural resources for their potential and growth so as to give stiff competition for the developed economies in a global market. Many developing economics face challenges basically related to power, water, ecological problems, social and economic problems and also problems related to weather and climate change. The challenges associated with green business also depends on cost analysis, where it is quite expensive for a poor and developing economy to reach the initial cost too since the usage of basic technology is lacking.

Conclusion

Green, signifies color, peace, growth, greenery & is definitely in fashion these days as organizations today are realizing the fact that going green is not only good and a responsible thing to be done but can also be good for the public image of the organization. Green ideas, concepts and initiatives are becoming of greater value within the organizations and are undoubtedly delivering tangible benefits to the business. These initiatives if supported in the organization not only add brand and reputation but are said to increase the profitability of the organization by promoting the product and services of the organization through improved public image. These green practices and initiatives promoted in the organizations go a long way in ensuring compliance and improving productivity. It has also been observed that employee participation in green programs like reducing carbon prints increases the output of these programs. Studies show that as companies begin recycling, reusing, refurbishing their products and upgrade to energy efficient production systems that save energy or reduce wastage of energy, it becomes quite easier for them to achieve many indirect benefits of going green.

The organizations are also offering a strategic communications platform to their stakeholders that include employers, workers to encourage the need and importance of Green Management as an important part of today's organization. However, even after so many efforts it is not difficult to conclude that lots of gaps and problems exist even in recent scenario to promote Green Management in the organization of today.

To conclude, Green Management is the management practice of today but there is a need to acknowledge the issues related to implementing Green Management so that is a successful and adopted at a larger scale. For employers, managers, leaders and other stakeholder there is a need to establish Green Management practices as a vital part in the organization and to establish link between employee and Green Management for increased organizational performance, productivity and improved processes.

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टेलीविजन की बढ़ती भूमिका एवं प्रभाव

श्रीराम पारीक*

सार

मेरा टीवी है अनमोल, खोल रहा दुनिया की पोल।
इसमें चैनल एक हजार, इसके बिना जीवन बेकार।

सूचना क्रांति के वर्तमान युग में टेलीविजन मानव जीवन में आमूल परिवर्तन लाने में एक बड़ा माध्यम बना है। इस पूरी दुनिया पर टेलीविजन का जादू छाया हुआ है। यह केवल मनोरंजन का सबसे सस्ता साधन ही नहीं है अपितु इसने शिक्षा, स्वास्थ्य देखभाल, व्यक्तिगत संबंधों, यात्रा आदि के संदर्भ में भी ज्ञान का भंडार खोल दिया है। यह संस्कृतियों व रीतिरिवाजों के आदान-प्रदान के रूप में उभरकर सामने आया है। आज टेलीविजन विभिन्न आर्थिक और सामाजिक मुद्दों पर ध्यान केंद्रित करते हुए पूरे विश्व के ज्ञान में वृद्धि करने में मदद कर रहा है। वर्तमान में यह मीडिया की सबसे प्रमुख ताकत के रूप में उभरा है। इससे विश्व संकीर्ण हुआ है और भूमंडलीकरण का असर दिखने लगा है। परिणामस्वरूप हम सुदूर आयोजित हो रहे कार्यक्रमों का आनंद अब टीवी जिवंत प्रसारण के जरिये घर बैठे लेने लगे हैं। टेलीविजन अपने साथ सकारात्मक और नकारात्मक दोनों परिणाम लेकर आता है। टेलीविजन के कारण जहां ज्ञान, विज्ञान, मनोरंजन व शिक्षा चिकित्सा के क्षेत्र में जिज्ञासा शांत हुई है तो वहीं इसके माध्यम से हिंसा, अश्लीलता व भयभीत करने वाले कार्यक्रमों ने आस्था एवं नैतिक मूल्यों को चोट भी पहुंचाई है। सच्चाई यह है कि वर्तमान में टेलीविजन से जुड़ा हर नया अनुभव हमारे जीवन को उत्तेजित कर रहा है। इस प्रकार, प्रस्तुत अध्ययन का उद्देश्य वर्तमान मानव जीवन में टेलीविजन की बढ़ती भूमिका एवं उसके प्रभाव की जाँच करना है। शोध उपकरण के रूप में व्यक्ति पर टेलीविजन की बढ़ती भूमिका एवं उसके प्रभाव की जाँच करने प्रश्नावली परीक्षण के परीक्षण के लिए प्रयोग किया गया है। राजस्थान राज्य से चयनित 5 माध्यमिक विद्यालय से 40 अध्यापक एवं 40 छात्र, कुल 400 उत्तरदाताओं का चयन किया गया है। आँकड़ों के विश्लेषण उत्तर के आधार पर सांख्यिकीय प्रविधियों का प्रयोग किया गया है।

शब्दकोश: टेलीविज़न, माध्यमिक विद्यालय, राजस्थान, टेलीविज़न का प्रभाव।

प्रस्तावना

आमुख

किरी ने सटीकता से कहा है कि टेलीविजन ने हमारे जीवन में महत्वपूर्ण भूमिका खेरी है, और इसके सकारात्मक और नकारात्मक पहलुओं पर चर्चा करने के उद्देश्य से हर साल 21 नवंबर को विश्व टेलीविजन दिवस के रूप में मनाया जाता है। इसका प्रारंभ 1996 में हुआ, जब संयुक्त राष्ट्र ने इस दिन को विश्व टेलीविजन दिवस के रूप में घोषित किया। 1996 में, संयुक्त राष्ट्र ने विश्व के पहले विश्व टेलीविजन फोरम का भी आयोजन किया, जिसमें 21 और 22 नवंबर को आयोजन किया गया था।

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टेलीविजन का आविष्कार 1927 में फिलो टेलर फार्न्सवर्थ ने किया था, जब उन्होंने आधुनिक टेलीविजन के सिग्नल प्रसारित किए। इसके पहले, मैकेनिकल टेलीविजन का उपयोग किया जाता था, जिसमें फिल्म रीलों का उपयोग होता था। लेकिन 1934 में टेलीविजन पूरी तरह इलेक्ट्रॉनिक हो गया था।

टेलीविजन के आगमन के बाद, पहले टेलीविजन स्टेशन सन 1928 में अमेरिका में शुरू हुए और जॉन बेयर्ड ने मॉडर्न टेलीविजन की पहली प्रदर्शनी की। उन्होंने मैकेनिकल टेलीविजन का भी आविष्कार किया था। फिर भी, टेलीविजन की मार्केट में प्रवेश में कुछ साल लगे, और 1938 में जॉन टेलीविजन को अधिक प्राचीन टेलीविजन से अलग कर आया। इसके बाद, टेलीविजन के स्टेशन बढ़ गए और लोग इसका उपयोग करने लगे।

भारत में पहली बार लोगों को टीवी के दर्शन 1950 में हुए, जब चेन्नई के एक इंजीनियरिंग स्टूडेंट ने एक प्रदर्शनी में पहली बार टेलीविजन सबके सामने रखा। भारत में पहला टेलीविजन सेट कोलकाता के एक अमीर नियोगी परिवार ने खरीदा था। 1965 में ऑल इंडिया रेडियो ने रोजाना टीवी ट्रांसमिशन शुरू कर दिया। 1976 में सरकार ने टीवी को ऑल इंडिया रेडियो से अलग कर दिया। 1982 में पहली बार राष्ट्रीय टेलीविजन चैनल की शुरुआत हुई। यही वो साल था जब भारत में पहला कलर टीवी भी आया। 80-90 का दशक भारत में टेलीविजन के विस्तार का रास्ता खोलता गया। दूरदर्शन पर महाभारत और रामायण जैसी सीरियलों ने सारे रिकॉर्ड तोड़ दिए। कहा जाता है कि जब महाभारत या रामायण टीवी पर आता था तो सड़कों पर मानो कर्फ्यू लग जाता था। 90 के दशक में टेलीविजन चैनल का सारा काम प्रसार भारती को सौंप दिया गया। प्रसार भारती ने इसी दशक में दूरदर्शन के साथ डीडी2 नाम से चैनल शुरू किया, जिसका बाद में नाम बदलकर डीडी मेट्रो कर दिया गया। 1991 में पीवी नरसिम्हा राव जब प्रधानमंत्री बने तो उन्होंने टीवी के विस्तार की शुरुआत की। इसके बाद प्राइवेट चैनलों की एंट्री हुई। प्राइवेट चैनलों को एक के बाद एक लाइसेंस मिलते गए और पिछले कुछ सालों में भारत में प्रसारित होने वाले चैनलों की संख्या 1000 के आसपास पहुंच चुकी है। इसलिए आज के मानव में टेलीविजन का प्रभाव देखने मिलता है। विद्यार्थी जीवन में इसी टेलिविज़न के प्रभाव की जाँच करने हेतु प्रस्तुत अध्ययन किया गया है।

टेलिविज़न का संक्षिप्त इतिहास

भारत में टेलीविजन के आदि दिनों की कहानी 1950 में शुरू हुई, जब एक इंजीनियरिंग स्टूडेंट ने चेन्नई में एक प्रदर्शनी में पहली बार टेलीविजन को लोगों के सामने पेश किया। भारत में पहला टेलीविजन सेट कोलकाता के एक धनी परिवार ने खरीदा था। 1965 में, ऑल इंडिया रेडियो ने रोजाना टेलीविजन ट्रांसमिशन की शुरुआत की। 1976 में सरकार ने टेलीविजन को ऑल इंडिया रेडियो से अलग कर दिया। फिर, 1982 में पहला राष्ट्रीय टेलीविजन चैनल आया, जिसके साथ ही भारत में पहला कलर टीवी भी उपलब्ध हुआ। 1980 और 1990 के दशक में टेलीविजन के विकास का सफर तेजी से आगे बढ़ता रहा, और दूरदर्शन पर महाभारत और रामायण जैसी सीरियल्स ने दर्शकों की धड़कनें तेज की। महाभारत और रामायण के समय, यह कहा जाता है कि सड़कों पर मानों कर्फ्यू लग जाता था। 1990 के दशक में, प्रसार भारती ने टेलीविजन के सभी कार्यों का प्रबंधन संभाला, और उसके बाद प्राइवेट चैनलों का आगमन हुआ। प्राइवेट चैनलों को एक के बाद एक लाइसेंस मिलते गए, और पिछले कुछ सालों में भारत में प्रसारित होने वाले चैनलों की संख्या अब 1000 के आसपास पहुंच चुकी है।

टेलिविज़न के कार्यक्रम

आजकल, टेलीविजन चैनल अपनी जिम्मेदारियों से दूर होकर दर्शकों के सामने कुछ भी प्रस्तुत करने में संकोच नहीं कर रहे हैं। चैनलों द्वारा अश्लील, अवैध और भयानक सीनों का प्रसारण जनमानस में गलत संदेश फैला रहा है। इसके परिणामस्वरूप, युवा पीढ़ी टेलीविजन के प्रभाव में दिशाहीन हो रही है और वे इसकी नकल कर रही हैं। युवाओं के बीच असंवाद और पैसे की प्राथमिकता की वृद्धि हो रही है, जो उनके सामाजिक दायित्व को क्षति पहुंचा रही है। साथ ही, बच्चे बचपन से ही हिंसा और अत्याचार के दृश्यों को देखकर मानसिक विकास पर गंभीर प्रभाव डाल रहे हैं। यह देश में बढ़ती हुई हिंसात्मक घटनाओं का एक कारण भी है।

इन चैनलों पर नारी शरीर को नग्न दिखाने के साथ ही विज्ञापनों में चारित्रिक सीमाओं को पार कर गंदे और अमानवीय चित्रों को प्रदर्शित किया जाता है। ये चैनल बाबाओं और धार्मिक गुरुओं के तथाकथित साधुओं को दिखाकर लोगों को मूर्ख बना रहे हैं, जिससे सांस्कृतिक घुसपैठ बढ़ रहा है। ललित कलाओं और स्वस्थ मनोरंजन से बहुत दूर, इन चैनलों पर अधिकांश लोगों के लिए जीवनशैली की भंग का माध्यम बना रहे हैं, जिसमें अधिक धन और शोभा-शौकत होती है। खबर चैनलों की भी कहीं न कहीं पक्षपात दिखाई दे रहा है, और वे खबरों की विश्वसनीयता को भूलकर किसी विशेष दल की प्रशंसा करने में झिझक नहीं रहे हैं। इन चैनलों पर बहसों में महज बवाल ही देखने को मिल रहा है। म्यूजिक चैनल्स का स्थान भी इसी तरह है, जो अश्लील गानों और नृत्यों का प्रदर्शन करके घंटों तक गंदे मनोरंजन को प्रमोट कर रहे हैं। धारावाहिकों में सास.बहू के झगड़ों को सार्वजनिक तौर पर प्रस्तुत करके ये चैनल अपना काम बना रहे हैं। हास्य और कॉमेडी शो में गंदे चुटकुले लोगों को हँसाने के लिए उपयोग किए जा रहे हैं, लेकिन इन प्रासरित कार्यक्रमों में न तो स्वस्थ मनोरंजन प्राप्त हो रहा है और न ही समाज को कोई शिक्षा या मार्गदर्शन मिल रहा है। इन धारावाहिकों के कथानक आम आदमी की जीवन से भी बाहर हैं, और उनके सोच से भी दूर हो सकते हैं।

निस्संदेह, टेलीविजन के आविष्कार ने सूचना क्षेत्र में एक महत्वपूर्ण परिवर्तन प्रारंभ किया है। आजकल, मीडिया ने हमारे जीवन में इतना अधिक प्रभाव डाल दिया है कि हम इसके महत्व को अक्सर अनदेखा कर देते हैं। इसके महत्व को समझते हुए, हमें इसका सदुपयोग करना चाहिए ताकि मीडिया की सूचनाओं का सच्चाई का पता लगाने के साथ-साथ उनके दुरुपयोग को रोक सकें।

आजकल, टेलीविजन जनता को प्रभावित करने का महत्वपूर्ण साधन बन गया है और इसने विश्व की राजनीति पर भी गहरा प्रभाव डाला है। इसके साथ ही, हमें यह भी जानना होगा कि इसके नकारात्मक प्रभाव भी हो सकते हैं, और हमें इसे रोकने के लिए कानूनी प्रतिबंधों की आवश्यकता हो सकती है। इसलिए, हमें सदैव ध्यान में रखना चाहिए कि प्रौद्योगिकी एक दोगली चीज है, जिसका प्रयोग हमारे हाथ में है। जैसे जैसे हम इसका उपयोग करते हैं, हमारे जीवन को इसके प्रभावों के साथ बदल दिया जा सकता है।

अनुसंधान के उद्देश्य

- राजस्थान के माध्यमिक विद्यालयों के अध्यापकों पर टेलिविज़न के प्रभाव की जाँच करना।
- राजस्थान के माध्यमिक विद्यालयों के छात्रों पर टेलिविज़न के प्रभाव की जाँच करना।

अनुसंधान की परिकल्पनाएँ

- राजस्थान के माध्यमिक विद्यालयों के अध्यापकों पर टेलिविज़न का सकारात्मक या नकारात्मक प्रभाव है।
- राजस्थान के माध्यमिक विद्यालयों के छात्रों पर टेलिविज़न का सकारात्मक या नकारात्मक प्रभाव है।

अनुसंधान की प्राविधि एवं न्यादर्श

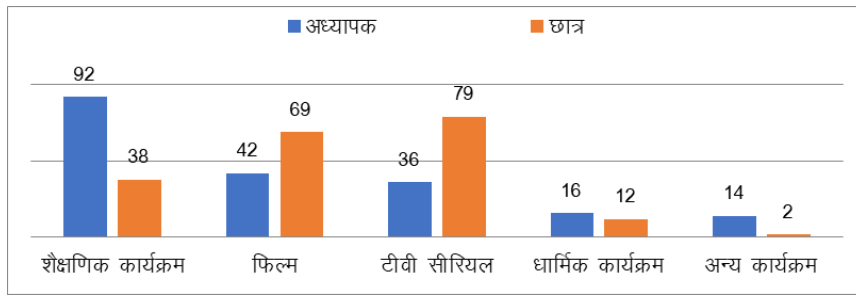
प्रस्तुत अनुसंधान के हेतु शोध उपकरण के रूप में अध्यापक एवं विद्यार्थियों पर टेलीविजन के प्रभाव की जाँच करने प्रश्नावली परीक्षण के लिए प्रयोग किया गया है, उसकी पूर्ति हेतु राजस्थान राज्य से निम्न प्रकार चयनित 5 माध्यमिक विद्यालय से 40 अध्यापक एवं 40 छात्रों कुल 400 उत्तरदाताओं का चयन किया गया है। आँकड़ों के विश्लेषण हेतु उत्तर के आधार पर आदि सांख्यिकीय प्रविधियों का प्रयोग किया गया है।

विद्यालय	जिला	अध्यापक	छात्र	कुल
न्यू आदर्श विद्या मंदिर	जयपुर	40	40	80
आर्यन पब्लिक स्कूल	जयपुर	40	40	80
अलोक विद्या मंदिर	भरतपुर	40	40	80
करशन राधा शिक्षण संस्थान	अजमेर	40	40	80
टंडीनानी सरकारी माध्यमिक विद्यालय	बांसवाडा	40	40	80
कुल		200	200	400

कार्यक्रमों के प्रकार का विवरण

राजस्थान से चयनित माध्यमिक विद्यालय से अध्यापक एवं छात्र उत्तरदाताओं के कार्यक्रमों के प्रकार संदर्भ में प्राप्तांक इस प्रकार है:

कार्यक्रम	अध्यापक	छात्र	कुल
शैक्षणिक कार्यक्रम	92	38	130
फिल्म	42	69	111
टीवी सीरियल	36	79	115
धार्मिक कार्यक्रम	16	12	28
अन्य कार्यक्रम	14	2	16
कुल	200	200	400



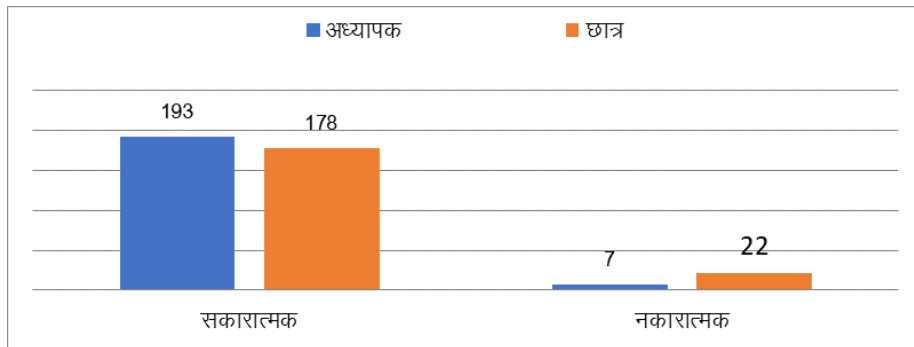
उपरोक्त तालिका से यह पता चलता है कि राजस्थान के माध्यमिक विद्यालयों के 92 अध्यापक टेलीविजन पर शैक्षणिक कार्यक्रम देखना पसंद करते हैं, जबकी 42 फिल्म, 36 टीवी सीरियल, 16 धार्मिक कार्यक्रम एवं 14 अन्य कार्यक्रम देखना पसंद करते हैं।

राजस्थान के माध्यमिक विद्यालयों के छात्रों के अध्ययन से पता चलता है की 79 छात्र टीवी सीरियल देखना पसंद करते हैं, जबकी 69 फिल्म, 38 शैक्षणिक कार्यक्रम, 12 धार्मिक कार्यक्रम और केवल 2 छात्र अन्य कार्यक्रम देखना पसंद करते हैं।

टेलीविजन कार्यक्रमों के प्रभाव

राजस्थान से चयनित माध्यमिक विद्यालय से अध्यापक एवं छात्र उत्तरदाताओं के कार्यक्रमों के प्रभाव के संदर्भ प्राप्तांक इस प्रकार है:

प्रभाव	अध्यापक	छात्र	कुल
सकारात्मक	193	178	370
नकारात्मक	7	22	30
कुल	200	200	400



उपरोक्त तालिका से पता चलता है कि राजस्थान के माध्यमिक विद्यालयों के 96 प्रतिशत अध्यापक पर टेलीविजन कार्यक्रम का सकारात्मक प्रभाव देखने मिला है और केवल 4 प्रतिशत अध्यापक पर टेलीविजन कार्यक्रम का नकारात्मक प्रभाव है। छात्रों के संदर्भ में 89 प्रतिशत छात्रों पर टेलीविजन कार्यक्रम का सकारात्मक एवं 11 प्रतिशत छात्रों पर नकारात्मक प्रभाव देखने मिला है।

अनुसंधान निष्कर्ष

राजस्थान से चयनित माध्यमिक विद्यालय से अध्यापक एवं छात्र के उत्तर के आधार पर प्राप्त निष्कर्ष इस प्रकार हैं:

- राजस्थान के माध्यमिक विद्यालयों के सब अधिक अध्यापक टेलिविज़न पर शैक्षणिक कार्यक्रम देखना पसंद करते हैं।
- राजस्थान के माध्यमिक विद्यालयों के छात्र सब से अधिक टीवी सीरियल देखना पसंद करते हैं।
- राजस्थान के माध्यमिक विद्यालयों के अध्यापक पर टेलिविज़न कार्यक्रमों का सकारात्मक प्रभाव है।
- राजस्थान के माध्यमिक विद्यालयों के छात्रों पर टेलिविज़न कार्यक्रमों का सकारात्मक एवं नकारात्मक प्रभाव है।

संदर्भ ग्रन्थ सूची

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जलवायु परिवर्तन का मानव जीवन पर प्रभाव

Dr. Kashiram C.Rathwa*

सार

दुनिया कई समस्याओं से जूझ रही है। इन में जल वायु परिवर्तन प्रमुख पर्यावरणीय चुनौतियों में से एक है। जल वायु परिवर्तन कृषि, जल संसाधन, वन और जैव विविधता, स्वास्थ्य, समुद्र स्तर आदि पर विभिन्न प्रतिकूल प्रभावों से जुड़ा है। जलवायु परिवर्तन पृथ्वी ग्रह के भौतिक वातावरण में परिवर्तन से जुड़ा है। कृषि उत्पादकता में कमी जल वायुपरिवर्तन का एक बड़ा प्रभाव है। अधिकांश जनसंख्या प्रत्यक्ष या अप्रत्यक्ष रूप से कृषि पर निर्भर है। जलवायु परिवर्तन, पर्यावरण और सामाजिक-आर्थिक प्रणालियों पर एक अतिरिक्त दबाव का प्रतिनिधित्व करेगा जो पहले से ही तेजी से औद्योगीकरण, शहरीकरण और आर्थिक विकास के कारण भारी दबाव में हैं। यह पेपर जलवायुपरिवर्तन के विभिन्न पहलुओं और प्रभावों का विश्लेषण करता है।

शब्दकोश: जल, जमीन, कृषि, सजीव सृष्टि, पर्यावरण।

प्रस्तावना

देश और दुनिया में निरंतर आर्थिक विकास की दौड़ में प्राकृतिक संसाधनों का प्रचुर मात्रा में उपयोग किया जा रहा है जिसके परिणाम स्वरूप उनका अनुपात घट रहा है और पर्यावरण में विभिन्न प्रकार की घटनाएँ देखी जा रही हैं। 60 के दशक से ही पूरी दुनिया में पर्यावरण संरक्षण को लेकर चिंता शुरू हो गई थी। प्रदूषण, जानवरों और अन्य वन्यजीवों के साथ-साथ समुद्री जीवन का विनाश, खतरनाक रसायनों का उपयोग, इसके कारण होने वाली दुर्घटनाएँ, मिट्टी की उर्वरता में गिरावट, पीने योग्य पानी की कमी और जीवन-रक्षक प्रथाओं के खिलाफ बढ़ते खेत सभी देशों की चिंता का विषय बन गए हैं। जलवायु में होने वाले परिवर्तन जैसे औसत तापमान में वृद्धि, वर्षा में परिवर्तन, तूफानों की घटनाओं में वृद्धि आदि को जलवायु परिवर्तन या ग्लोबल वार्मिंग कहा जाता है। प्राकृतिक कारणों से समय-समय पर जलवायु में परिवर्तन होता रहता है, लेकिन पिछले सौ वर्षों में हुए परिवर्तनों के लिए मानव निर्मित कारण मुख्य रूप से जिम्मेदार हैं।

दुनिया में तापमान में हो रही निरंतर वृद्धि ने शारीरिक और जैविक और व्यवस्थाओं के विभिन्न ढंग को तरह तरह से प्रभावित करना शुरू कर दिया है। मनुष्य के नकारात्मक कार्यों से आने वाली पीढ़ी पर निश्चित रूप से प्रभाव पड़ेगा। वायुमंडल में दिन प्रतिदिन ग्रीन हाउस गैसों जैसे जिसमें विशेष कर कार्बन डाइऑक्साइड और मीथेन के जमाव में बढ़ोतरी होती जा रही है। 1850 के दशक से तापमान का रिकार्ड दर्ज करना शुरू हुआ, तब से विश्व का तापमान 1.7 डिग्री सेल्सियस में बढ रहा है। ऐसा अनुमान लगाया गया है, कि वातावरण में कार्बन डाइऑक्साइड पिछले 100 वर्षों से भी ज्यादा समय से विद्यमान है, जलवायु परिवर्तन के कारण गर्म हवाओं के समय में होती जा रही निरंतर बढ़ोतरी एक खतरनाक प्रवृत्ति की ओर संकेत किया जा सकता है।

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ग्रामीण क्षेत्र की तुलना में शहरों में तापमान अधिक बना रहता है। 1998 में तापमान असामान्य रूप से गर्म था। इसका मुख्य कारण गर्मी को काफी मात्रा में अपने में सोखने वाले धरातल कुछ कठोर काले असफाल्ट है, प्रायः यह देखा गया है कि गर्म जलवायु वाले शहरों के मानव स्वास्थ्य की अपेक्षा जिन शहरों की जलवायु ठंडी है वहां जलवायु परिवर्तन ताप के प्रभाव से होने वाली मृत्यु की दर अधिक होती है। इसका मुख्य कारण यह है कि गर्म जलवायु में रहने वाले जनसंख्या काफी हद तक तापमान के उतार-चढ़ाव को सहन कर लेती है। विश्व में जगह जगह जिस दर से ठण्ड से मरने वालों की संख्या में कमी होगी, उसी दर से गर्मी से मरने वालों की संख्या में भी वृद्धि होती चली जाएगी। संशोधनकर्ता 1998 से 2004 तक यूरोप के 16 देशों के 2.74 करोड़ मोत के आंकड़ों से यह विश्लेषण किया है, की ठंड से होनेवाली मोत 2.90 लाख और गर्मी से होनेवाली मोत की संख्या 39434 है।

ग्लोबल वॉर्मिंग क्या है ?

ग्लोबल वॉर्मिंग नाम से पता चलता है कि पृथ्वी के वायुमंडल के तापमान में लगातार वृद्धि इस तथ्य के कारण है कि पृथ्वी को प्राकृतिक रूप से सूर्य की किरणों से ऊर्जा प्राप्त होती है, जो किरणें वायुमंडल से पृथ्वी तक पहुँचती हैं और परावर्तित होकर पृथ्वी पर लौट आती हैं। पृथ्वी का वायुमंडल कार्बन डाइऑक्साइड सहित कई गैसों से बना है, जिनमें से अधिकांश पृथ्वी के ऊपर एक प्राकृतिक आवरण का निर्माण करते हैं। यह मेंटल परावर्तित किरणों के एक हिस्से को रोक कर पृथ्वी के वायुमंडल में ऊर्जा बर करार रखता है। वैज्ञानिकों के अनुसार, कार्बन डाइऑक्साइड के बढ़ने से यह मेंटल और अधिक मोटा हो जाता है, जिसके कारण ये गैसें सूर्य की अधिक किरणों को अवरुद्ध करने लगती हैं, जिसके परिणाम स्वरूप ग्लोबल वॉर्मिंग की समस्या उत्पन्न होती है।

जलवायु परिवर्तन को किसी एक स्थान पर नहीं, लेकिन संपूर्ण विश्व में भी महसूस किया जा सकता है। यदि वर्तमान संदर्भ में बात करें तो यह इसका प्रभाव लगभग संपूर्ण विश्व में देखने को मिल रहा है। पृथ्वी के समग्र इतिहास में जलवायु कई बार परिवर्तित हुई है एवं जलवायु परिवर्तन की अनेक घटनाएँ सामने आई हैं। पृथ्वी का अध्ययन करने वाले वैज्ञानिक बताते हैं कि पृथ्वी का तापमान लगातार बढ़ता जा रहा है। 1995 IPCC(Intergovernmental Panel on Climate Change) ने भविष्यवाणी की थी कि अगर मौजूदा गतिविधियाँ जारी रहीं तो 21वीं सदी में तापमान 3.5 सेल्सियस से 10 सेल्सियस तक बढ़ जाएगा। जिससे न सिर्फ तापमान बल्कि बारिश की मात्रा में भी काफी उतार-चढ़ाव आएगा। जिसके कारण बाढ़ और अधिक सूखा पड़ेगा। भूने चेतावनी दी कि जलवायु परिवर्तन के मानव स्वास्थ्य पर गंभीर परिणाम हो सकते हैं।

जलवायु परिवर्तन के कुछ प्रभावों को वर्तमान में भी महसूस किया जा सकता है। पृथ्वी के तापमान में वृद्धि होने से हिमनद पिघल रहे हैं और महासागरों का जल स्तर बढ़ता जा रहा, परिणाम स्वरूप प्राकृतिक आपदाओं और कुछ द्वीपों के डूबने का खतरा भी बढ़ गया है।

उद्देश्य

- ग्लोबल वॉर्मिंग के कारणों को जानना।
- वैश्विक जलवायु परिवर्तन के दुष्परिणाम जानने के लिए।
- वैश्विक जलवायु परिवर्तन के सामाजिक, आर्थिक, पर्यावरणीय और राजनीतिक परिणाम और यह हमारे जीवन के तरीके को कैसे बदलता है।

जलवायु परिवर्तन के कारण

पृथ्वी के चारों ओर ग्रीनहाउस गैस की एक परत बनी हुई है। इस परत में मीथेन, नाइट्रस ऑक्साइड और कार्बन डाइऑक्साइड जैसी गैसों शामिल है।

ग्रीनहाउस गैसों की यह परत पृथ्वी की सतह पर तापमान संतुलन को बनाए रखने में आवश्यक है और विश्लेषकों के अनुसार, यदि यह परत नहीं होगी तो पृथ्वी का तापमान काफी कम हो जाएगा। आधुनिक युग में जैसे-जैसे मानवीय गतिविधियाँ बढ़ रही हैं, वैसे-वैसे ग्रीनहाउस गैसों के उत्सर्जन में भी वृद्धि हो रही है और जिसके कारण वैश्विक तापमान में वृद्धि हो रही है।

मुख्य ग्रीनहाउस गैसों

- **कार्बन डाइऑक्साइड:** कार्बन डाइऑक्साइड वायुमंडल में गैसीय रूप में मौजूद है। इसकी शुरुआत कार्बन तत्व से होती है। सभी पौधे कार्बन डाइऑक्साइड में मौजूद कार्बन का उपयोग करके वातावरण को ऑक्सीजन देते हैं। वायुमंडल में 100 अरब टन कार्बन डाइऑक्साइड है। इसमें से 140 अरब टन का उपयोग वनस्पति द्वारा किया जाता है, लेकिन वनों के निरंतर विनाश ने पर्यावरण के संतुलन को बिगाड़ दिया है। हर साल मानवीय गतिविधियों के कारण वायुमंडल में साढ़े पाँच अरब कार्बन डाइऑक्साइड जुड़ती है, जिसके परिणामस्वरूप पृथ्वी के वायुमंडल के आयतन में वृद्धि होती है।
- **मीथेन गैस :** ग्रीन हाउस प्रभाव की एक अन्य गैस मीथेन है। यह वायुमंडल में आने वाली गर्मी को रोक लेता है। मीथेन गैस की मात्रा कार्बन डाइऑक्साइड की मात्रा से 32 गुना अधिक है। यह प्रति वर्ष एक प्रतिशत की दर से बढ़ता है। ग्लोबल वार्मिंग में मीथेन गैस का योगदान 18 प्रतिशत है।
- **नाइट्रस ऑक्साइड गैस :** इस गैस का ग्रीन हाउस प्रभाव में 6 प्रतिशत नगण्य योगदान होता है। इस गैस की रूष्मा अवशोषण क्षमता कार्बन डाइऑक्साइड की तुलना में 260 गुना अधिक है। यह गैस जीवाश्म ईंधन, कृषि में प्रयुक्त नाइट्रोजनयुक्त उर्वरकों से वायुमंडल में उत्सर्जित होती है। दुनिया में बिजली संयंत्रों, वाहनों और कृषि में उपयोग होने वाले रासायनिक उर्वरकों की बढ़ती संख्या इस गैस की मात्रा को लगातार बढ़ा रही है। इस गैस का लगभग 5 मिलियन टन हर साल वायुमंडल में प्रवेश करता है।
- **क्लोरो फ्लोरो कार्बन:** यह गैस ग्रीन हाउस प्रभाव में लगभग 14 प्रतिशत योगदान देती है। यह गैस मानव निर्मित है। प्लास्टिक बनाकर, रेफ्रिजरेटर और ए.सी. इस गैस का उपयोग विशेष रूप से मशीनों, वैक्यूम सर्किट के निर्माण में किया जाता है। यह गैस सूर्य की भेदक किरणों को पृथ्वी तक पहुंचाने में मदद करती है।

जलवायु परिवर्तन के प्रभाव

- **तापमान बढ़ोतरी :** पिछले 150 वर्षों में वैश्विक औसत तापमान लगातार बढ़ रहा है और वर्ष 2016 वो सबसे गर्म वर्ष के रूप में रिकॉर्ड किया गया है। गर्मी से संबंधित मौतों और बीमारियों, बढ़ते समुद्र स्तर, तूफान की तीव्रता में वृद्धि और जलवायु परिवर्तन के कई अन्य खतरनाक परिणामों में वृद्धि के लिये बढ़े हुए तापमान को भी एक कारण माना जा सकता है। पावर प्लांट, ऑटोमोबाइल, वनों की कटाई और अन्य स्रोतों से होने वाला ग्रीनहाउस गैसों का उत्सर्जन पृथ्वी को अपेक्षाकृत काफी तेजी से गर्म कर रहा है। वैज्ञानिक अध्ययनों से पता चला है अगले कुछ दशकों में वैश्विक सतही हवा का तापमान 4-0 से 5-8 डिग्री सेल्सियस तक बढ़ सकता है।
- **स्वच्छ पानी की कमी :** पिछले कुछ दशकों में बाढ़, सूखा और बारिश आदि की अनियमितता काफी बढ़ गई है। यह सभी जलवायु परिवर्तन के परिणामस्वरूप ही हो रहा है। कुछ स्थानों पर बहुत अधिक वर्षा हो रही है, जबकि कुछ स्थानों पर पानी की कमी से सूखे की संभावना बन गई है। विकसित देश जो कृषि पर निर्भर हैं, विशेष रूप से उनको ग्लोबल वार्मिंग से ज्यादा नुकसान होने की संभावना है।

- **समुद्र जल के स्तर में वृद्धि** : वैश्विक स्तर पर ग्लोबल वार्मिंग के दौरान ग्लेशियर पिघल जाते हैं और समुद्र का जल स्तर ऊपर उठता है औसत वैश्विक समुद्र स्तर 9 से 88 सेमी तक बढ़ने की संभावना है। आज विश्व की आधी से अधिक आबादी समुद्र के 60 किमी के दायरे में रहती है। जिसके प्रभाव से समुद्र के आस-पास के द्वीपों के डूबने का खतरा भी बढ़ जाता है। मालदीव जैसे छोटे द्वीपीय देशों में रहने वाले लोग पहले से ही वैकल्पिक स्थलों की तलाश में हैं।
- **वन्यजीव प्रजाति का नुकसान** : बढ़ते तापमान और मौसमी बदलावों से पक्षियों के भोजन क्षेत्र और संपूर्ण आवासों को खतरा हो सकता है। और कुछ प्रजातियों को विलुप्त होने के लिए मजबूर किया गया है। विशेषज्ञों के अनुसार, पृथ्वी की गया था जो समुद्र के स्तर में वृद्धि के कारण विलुप्त हो सकते थे।
- **बीमारियाँ का प्रसार** : जानकारों ने अनुमान लगाया है कि भविष्य में जलवायु परिवर्तन के परिणामस्वरूप मलेरिया और डेंगू जैसी बीमारियाँ और अधिक बढ़ेंगी तथा इन्हें नियंत्रित करना मुश्किल होगा। विश्व स्वास्थ्य संगठन (WHO)के आँकड़ों के अनुसार, पिछले दशक से अब तक हीट वेव्स (Heat Waves) के कारण लगभग 150,000 से अधिक लोगों की मृत्यु हो चुकी है
- **जंगलों में आग की घटना** : जलवायु परिवर्तन के कारण लंबे समय तक चलने वाली हीट वेव्स ने जंगलों में लगने वाली आग के लिये उपयुक्त गर्म और शुष्क परिस्थितियाँ पैदा की हैं। ब्राजील स्थित नेशनल इंस्टीट्यूट फॉर स्पेस रिसर्च (National Institute For Space Research & INPE) के आँकड़ों के मुताबिक, जनवरी 2019 से अब तक ब्राजील के अमेजन वन (Amazon Forests) कुल 74,155 बार वनाग्नि का सामना कर चुके हैं। साथ ही यह भी सामने आया है कि अमेजन वन में आग लगने की घटना बीते वर्ष (2018) से 85 प्रतिशत तक बढ़ गई हैं।
- **मानव स्वास्थ्य प्रतिकूल प्रभाव** : जलवायु परिवर्तन जनसंख्या स्वास्थ्य के लिए कई खतरे पैदा करता है। जलवायु परिवर्तन से बच्चों के कुपोषण, डायरिया से होने वाली बीमारियों से होने वाली मौतों और अन्य संक्रामक रोगों के प्रसार, अंतर्राष्ट्रीय प्रगति को धीमा करने, रोकने या उलटने का खतरा है। जलवायु परिवर्तन मुख्य रूप से मौजूदा, अक्सर भारी, स्वास्थ्य समस्याओं को बढ़ा देता है, मलेरिया और डायरिया से होने वाली 90 प्रतिशत से अधिक मौतें 5 साल या उससे कम उम्र के बच्चों को होती हैं, विकासशील देशों में मौसम की स्थिति में मौजूदा बदलाव पहले से ही, जो गरीब लोगों के स्वास्थ्य पर कई प्रतिकूल प्रभाव डाल रहे हैं। बदलती जलवायु मानव आबादी की स्वास्थ्य आवश्यकताओं को प्रभावित करती है। स्वच्छ हवा और स्वच्छ पानी, पर्याप्त भोजन और आश्रय की पर्याप्तता के बारे में प्रश्न उठते हैं। बदलती जलवायु के कारण कुछ वायु प्रदूषकों का स्तर बढ़ रहा है। जो दूषित पानी और दूषित भोजन के माध्यम से संक्रामक रोगों के संचरण की दर और सीमा को बढ़ाता है, इस प्रकार बाल स्वास्थ्य और वयस्कों के समग्र स्वास्थ्य और कार्यात्मक क्षमता को खतरे में डालता है। जलवायु में परिवर्तन के कारण कृषि उत्पादों के उत्पादन में कमी के कारण खाद्य संकट उत्पन्न हुआ है।

निष्कर्ष

इस बात से यह स्पष्ट होता है, कि यदि हमे हमारी अनेवाली पीढ़ी को जलवायु परिवर्तन से बचाना है, तो हमें अपनी सभी गतिविधियों में सुधार करना होगा और नई रणनीतियों को डिजाइन करना और अपनाना शुरू करना चाहिए, जो स्थिरता सुनिश्चित करता है। दूसरे शब्दों में, हमारे सामाजिक-आर्थिक प्रयासों की स्थिरता को यह सुनिश्चित करना चाहिए कि जीवमंडल और उसके घटक पारिस्थितिकी तंत्र बरकरार और उत्पादक बने रहें, ताकि पृथ्वी पर जीवन उनसे जीविका प्राप्त करना जारी रख सके।

जलवायु परिवर्तन पहले से ही सामुदायिक भलाई के लिए खतरा है। यह केवल एक आर्थिक मुद्दा नहीं है, यह हमारे सपोर्ट सिस्टम के लिए खतरा है। आने वाले दशकों में, अपने रोगियों और समुदायों के दीर्घकालिक स्वास्थ्य में रुचि रखने वाले डॉक्टरों की जलवायु परिवर्तन को कम करने और इसके प्रतिकूल स्वास्थ्य प्रभावों की तैयारी और प्रबंधन में केंद्रीय भूमिका होगी। स्थानीय से अंतरराष्ट्रीय स्तर पर अंतःविषय और अंतरक्षेत्रीय भागीदारी जो जलवायु परिवर्तन को स्थिर करने के लिए शमन रणनीतियों की तेजी से तैनाती के माध्यम से स्वास्थ्य में सुधार की तलाश करती है और जलवायु परिवर्तन के स्वास्थ्य प्रभाव को कम करने के लिए सक्रिय अनुकूलन कार्यक्रमों के विकास मौलिक हैं। हमें अभी कार्रवाई करनी चाहिए क्योंकि जिस दर से मानव पर्यावरण बदल रहा है वह चिंताजनक है और मानव स्वास्थ्य पर जलवायु परिवर्तन का प्रभाव चिंताजनक होता जा रहा है। जलवायु परिवर्तन से स्वास्थ्य की रक्षा करना इस बात पर निर्भर करता है कि हम जलवायु परिवर्तन और ओजोन परत के क्षरण से उत्पन्न चुनौतियों का कैसे समाधान करते हैं।

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तबला के क्षेत्र में शोध में व्याप्त चुनौतियां

प्रो. वसुधा सकसैना*

सार

तबला के क्षेत्र में शोध कार्य को दो भागों में विभक्त कर सकते हैं। (1) प्रायोगिक पक्ष (2) सैद्धान्तिक पक्ष प्रयोगिक पक्ष को भी दो भागों में विभक्त कर सकते हैं। (1) तबला वादन करते समय नये नये तरीको से बोलों का निकास कर शोध करना। (2) तबला वाद्य यंत्र में परिवर्तन कर शोध करना । शोध किसी भी क्षेत्र में विकास करने की प्रथम सोपान है। कला के क्षेत्र में शोध से कला निरन्तर नवीन आयामों के चरमोत्कर्ष तक पहुँचती है। कोई शोध रातोंरात नहीं होता है। वह समाज में लुप्त प्राय होता है बस एक सृजनशील आत्मा उसको पहचानकर उसकी रूनि के लिए सर्वप्रथम शोध करने वाले मस्तिष्क को समझना आवश्यक होगा। शोध के मस्तिष्क व हृदय में सृजनशीलता का गुण होना अतिआवश्यक है। शोध क्षेत्र को व्यापक दृष्टि से समझने के लिए पहले सृजन क्या है इस विषय को समझना अति आवश्यक है। सृजनशीलता एक ऐसी चुनौती है जिसके अभाव में भारतीय संगीत या यून कहे मानव सभ्यता का ही कोई अस्तित्व नहीं। अंग्रेजी भाषा में इसे Geativity कहते हैं। शाब्दिक अर्थ :- सृजनशीलता का शाब्दिक अर्थ निर्माण, सक्रियता, रचना शक्ति है। आक्सफोर्ड डिक्शनरी के अनुसार Production of imagination work, conception, work of art आदि तथा वेवस्टर न्यू वर्ल्ड संगीत डिक्शनरी के अनुसार रचनात्मक कार्य एवं प्रदर्शन (Creative work and performing) अथवा वैयक्तिक रचनाएं व प्रस्तुति कार्य आदि इसके अर्थ हैं। विभिन्न शब्दकोषों में दिए गये अर्थ के अनुसार भारतीय संगीत में समस्त सृजनात्मक कार्य एक वर्ग में ही रखे गये हैं। सृजन वास्तव में ज्ञान पर आधारित शैक्षणिक व्यवसायिक दृष्टि है। यह एक व्यक्ति का ऐसा नैसर्गिक गुण है जो ईश्वर प्रदत्त है। सृजनशीलता संभावना पर निर्भर करती है। किसी कार्य को कैसे करे इस दिशा में भी विचार महत्वपूर्ण होता है। मैं कर सकता हूँ – ये भाव सदैव अपने जोश में रखकर ही कार्य की सिद्धि की जा सकती है।

शब्दकोश: प्रायोगिक पक्ष, सैद्धान्तिक पक्ष, शोध क्षेत्र, सृजनशीलता, रचनात्मक कार्य एवं प्रदर्शन।

प्रस्तावना

तबला के क्षेत्र में शोध कार्य को दो भागों में विभक्त कर सकते हैं। (1) प्रायोगिक पक्ष (2) सैद्धान्तिक पक्ष प्रयोगिक पक्ष को भी दो भागों में विभक्त कर सकते हैं।

- तबला वादन करते समय नये नये तरीको से बोलों का निकास कर शोध करना।
- तबला वाद्य यंत्र में परिवर्तन कर शोध करना ।

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शोध किसी भी क्षेत्र में विकास करने की प्रथम सोपान है। कला के क्षेत्र में शोध से कला निरन्तर नवीन आयामों के चरमोत्कर्ष तक पहुँचती है। कोई शोध रातोंरात नहीं होता है। वह समाज में लुप्त प्राय होता है बस एक सृजनशील आत्मा उसको पहचानकर उसकी रूढ़ियों को दूर कर उसे सम-सामयिक स्तर पर परिवर्तित कर अविष्कार करती है जिसके फलस्वरूप कला अपने पूर्ण स्वरूप में आती है। ये क्रिया में कभी विराम नहीं लगता क्योंकि जरूरतें आविष्कार की जननी होती हैं। जैसे जैसे समाज की भौतिक, आध्यात्मिक स्थिति में परिवर्तन होता है वैसे ही फिर उस कला में फिर नये परिवर्तन करना अवश्यभावी हो जाता है क्योंकि यदि ऐसा नहीं किया गया तो कोई भी कला लुप्त हो जाती है। अतः कला को जीवित रखने व आगे बढ़ाने के शोध प्रत्येक स्तर पर किया जाना आवश्यक होता है।

शोध को समझने के लिए सर्वप्रथम शोध करने वाले मस्तिष्क को समझना आवश्यक होगा। शोध के मस्तिष्क व हृदय में सृजनशीलता का गुण होना अतिआवश्यक है।

शोध क्षेत्र को व्यापक दृष्टि से समझने के लिए पहले सृजन क्या है इस विषय को समझना अति आवश्यक है।

सृजनशीलता एक ऐसी चुनौती है जिसके अभाव में भारतीय संगीत या यूँ कहे मानव सभ्यता का ही कोई अस्तित्व नहीं। अंग्रेजी भाषा में इसे *Geativity* कहते हैं।

शाब्दिक अर्थ :- सृजनशीलता का शाब्दिक अर्थ निर्माण, सक्रियता, रचना शक्ति है। आक्सफोर्ड डिक्शनरी के अनुसार *Production of imagination work, conception, work of art* आदि तथा वेबस्टर न्यू वर्ल्ड संगीत डिक्शनरी के अनुसार रचनात्मक कार्य एवं प्रदर्शन (*Creative work and performing*) अथवा वैयक्तिक रचनाएं व प्रस्तुति कार्य आदि इसके अर्थ हैं। विभिन्न शब्दकोषों में दिए गये अर्थ के अनुसार भारतीय संगीत में समस्त सृजनात्मक कार्य एक वर्ग में ही रखे गये हैं। सृजन वास्तव में ज्ञान पर आधारित शैक्षणिक व्यवसायिक दृष्टि है। यह एक व्यक्ति का ऐसा नैसर्गिक गुण है जो ईश्वर प्रदत्त है। सृजनशीलता संभावना पर निर्भर करती है। किसी कार्य को कैसे करे इस दिशा में भी विचार महत्वपूर्ण होता है। मैं कर सकता हूँ – ये भाव सदैव अपने जोश में रखकर ही कार्य की सिद्धि की जा सकती है। सृजनशीलता के लिए निम्नलिखित बिन्दु किसी व्यक्ति विशेष में होना अति आवश्यक है।

- व्यवसायिक प्रशिक्षण
- गुणवत्ता पर विशेष ध्यान
- कार्य परिमाण
- अग्रणी दृष्टि
- सर्वश्रेष्ठ दायित्व पर बल
- आधुनिक विचार

सृजनशील व्यक्ति ही भारतीय संगीत में कला रूप का दिग्दर्शन करता है। कोई भी संगीत की विधा हो, वाद्य हो शैली हो यह गुण कला एवं कलाकार के विकास का मार्ग प्रशस्त करता है। संगीत एक उच्चकोटि की कला है जिसके माध्यम से कलाकार व संगीत रसिक दोनों के मस्तिष्क व आत्मिक दशा एक हो जाती है। मन से किया गया संगीत का सृजन ही आनन्द की उत्पत्ति का कारण होता है और इस आनन्द का माध्यम कलाकार होता है। ललित कला के सन्दर्भ में यह शब्द विशेष रूप से प्रयुक्त होता है – जो व्यक्ति सभी व्यक्ति जैसा ना हो जिसमें कोई विलक्षण रचना करने की क्षमता हो, जो सत्यम् शिवम् सुन्दरम् का ज्ञाता हो वह कलाकार की परिधि में आता है। कलाकार के लिए यह आवश्यक हो जाता है कि वह शिक्षित, ज्ञानी, सामंजस्यपूर्ण व्यक्तित्व का धनी एवं रचनात्मक प्रवृत्ति का हो।

तबला के क्षेत्र में शोध के क्षेत्र को हम पूर्व में दो भागों में विभक्त कर चुके हैं। अतः शोध कार्य को सर्वप्रथम विभिन्न सोपानों में क्रमबद्ध करना होगा। प्रथम तो जिस क्षेत्र में शोध करना हो उस पर पूर्व में कितना कार्य किया जा चुका है और वर्तमान में क्या कार्य किये जा रहे हैं तथा भविष्य में क्या सम्भावनाएँ हैं।

तबला में शोध की आवश्यकता का उपादेयता – तबला में शोध का उद्देश्य आनन्द प्राप्ति, सौन्दर्य बोध व तबला के शास्त्र पक्ष को युगों युगों तक जीवित रखने के लिए शास्त्रगत आधार प्रदान करना क्योंकि कोई भी कला में यदि भ्रान्तियों व विसंगतियों को समाप्त कर आवश्यकतानुसार परिवर्तन या आविष्कार नहीं किया गया तो वो लुप्त प्राय हो जाती है क्योंकि एक युग दूसरे युग को शास्त्र ही हस्तान्तरित करता है और तबले के क्षेत्र में शोध कार्य की अत्यधिक गुंजाइश है क्योंकि इस विद्या में पूर्व में प्रायोगिक रूप से कार्य किया गया और इसका मुख्य कारण तबला वादन अशिक्षित कलाकारों द्वारा किया गया जिससे कला शास्त्रगत होने से वंचित रह गयी यदि कुछ किया भी गया तो गायनाचार्यों ने जिस हद तक ताल पक्ष को समझा किया। इस कारण तबला क्षेत्र में शोध में कई चुनौतियाँ व समस्याएँ होती हैं।

- **योग्य शोध निर्देशक का अभाव** – बहुत से छात्र छात्राएँ स्नातकोत्तर की डिग्री प्राप्त कर शोध कार्य के लिए प्रवृत्त होते हैं परन्तु इन्हें विचार विमर्श सामान्य अध्यापकों से ही करते हैं और अंत में कोई ठोस निष्कर्ष तक नहीं पहुँच पाते हैं और शोध कार्य अधूरा छोड़कर पीछे हट जाते हैं। तात्पर्य यह है कि शोधार्थी निराश होकर चुप न बैठे समय रहते अच्छे योग्य व जिन्हें अपने विषय का पूर्ण ज्ञान हो ऐसे शिक्षक को शोध निर्देशक के रूप में खोजकर कार्य प्रारम्भ करें।
- **शोध विवेचन** – कई बिन्दु शोध कार्य करते समय उत्पन्न होती हैं जिनका उपलब्ध ग्रन्थों में समाधान नहीं मिल पाता है ऐसे समय सम्बन्धित विषय के विद्वानों से चर्चा कर अपनी बात योग्य रीति से विद्वानों के समक्ष रखना भी एक चुनौती होती है।
- **शोध सामग्री की खोज करना** – शोध कार्य करते समय बहुत सारी सामग्री तो एकत्रित हो जाती है उसमें कुछ बातें अनावश्यक भी होती हैं अतः उन्हें प्रबंध को आखिरी रूप देने के समय अच्छी तरह छानबीन करके योग्य व उपयुक्त बातें ही शोध प्रबंध में रखने की क्षमता सबसे बड़ी चुनौती होती है अतः इस समय शोधार्थी को सही मार्ग दर्शक व योग्य सलाहकार की बहुत आवश्यकता होती है।
- **भाषा ज्ञान का अभाव** – शोधार्थी को अपनी भाषा के साथ अन्य भाषाओं का भी ज्ञान आवश्यक होता है क्योंकि शोध सामग्री के लिए ग्रन्थों को समझने के लिए संस्कृत, अंग्रेजी, उर्दू, फारसी, मराठी व बंगला भाषाओं में उच्च कोटि के ग्रन्थ उपलब्ध होते हैं उन्हें पढ़कर ही विद्यार्थी तथ्यात्मक कार्य कर सकेगा।
- **विषय का चयन** – शोध कार्य करने से पूर्व प्रथम मूलभूत कार्य विषय का चयन करना होता है। संगीत विषय में किन किन विषयों पर कार्य हो चुका है एवं वर्तमान में हो रहा है। ऐसे विषयों की सूची उपलब्ध करना एक कठिन कार्य है पर करना ही पड़ेगा क्योंकि इनके अभाव शोध कार्य में मौलिकता का अभाव माना जायेगा और कभी कभी दो विश्वविद्यालयों में एक ही विषय शोध कार्य के लिए पंजीकृत हो सकता है जिससे दोनों शोधार्थी के शोध पंजीकरण निरस्त हो जायेगा। अतः ये कार्य सबसे बड़ी चुनौती है जिसे बड़ी सतर्कता से निष्पादित करना होता है।
- **सैद्धान्तिक ज्ञान का अभाव होना** – संगीत में मुख्यतः प्रायोगिक पक्ष को ही प्रबल माना जाता है। इस कारण प्रायोगिक पक्ष के जानकर प्रायोगिक ही विषय को चुनने की सलाह देते हैं जिससे संगीत के सैद्धान्तिक पक्ष के शोध कार्य में अपेक्षित शोध की बातें अधूरी व अपूर्ण रह जाती हैं या अपेक्षित अनुसंधान की कमी रह जाती है। अतः शोधार्थी को अपने शोध के विषय यदि सैद्धान्तिक कार्य पर आधारित है तो तबले के सैद्धान्तिक पक्ष में निपुण निर्देशक को चुनना होगा और यदि प्रायोगिक पक्ष पर आधारित विषय है तो प्रायोगिक पक्ष में विद्वान शिक्षण को ही शोध निर्देशक के रूप में चुनना होगा।

- **शोध कार्य की पूर्व परीक्षा** – कुछ विश्वविद्यालयों ने शोध कार्य से पूर्व एम.फिल की डिग्री या स्नाकोत्तर में लघु शोध प्रबन्ध की अनिवार्यता कर दी है क्योंकि तबला के क्षेत्र में यह माना जाता है कि तबला बजाना आ गया तो वह अब शोध कार्य कर सकता है ये मानना पर्याप्त नहीं है। शोध कार्य में विद्यार्थी में वस्तुनिष्ठ होकर गंभीरता से स्वतंत्र सोच विचार करने की शक्ति, समझदारी, वैज्ञानिक दृष्टिकोण अपने विचार अभिव्यक्त करने की क्षमता इन बातों के साथ संस्कृत, हिन्दी, अंग्रेजी व शोध कार्य के लिए अन्य भाषाओं की व्याकरण की भी शुद्ध जानकारी और ज्ञान होना चाहिए। इस कारण से ही उक्त पाठ्यक्रम की अनिवार्यता लागू की गई है जो कि प्रशंसनीय कार्य है।
- **अनुसंधान क्षेत्र** – तबले में शोध कार्य के क्षेत्र व्यापक है। बस किसी ठोस विषय पर शोध कार्य होना चाहिए जिससे निर्धारित परिणाम स्थापित किया जा सके। किसी महत्वपूर्ण विषय का चयन करना चाहिए जो निर्धारित परिणाम स्थापित कर सके। शोध के क्षेत्र अनगिनत हो सकते हैं कुछ का विवरण निम्न है।

1. प्रायोगिक पक्ष	2. सैद्धान्तिक पक्ष
3. ऐतिहासिक पक्ष	4. शिक्षण विषयक पक्ष
5. व्यक्ति विषयक कार्य	6. क्षेत्र विषयक पक्ष
7. जाति विषयक कार्य	
- संगीत में ताल वाद्यों के प्रयोग पक्ष – इनको भी दो भागों में विभक्त कर सकते हैं। (क) शास्त्रीय संगीत में तबले का प्रयोग (ख) लोक संगीत में प्रयोग (ग) फिल्म संगीत में तबले का प्रयोग आदि।

प्रायोगिक पक्ष में – 1. तालों का मानकीकरण 2. ताल स्वरूप ऐतिहासिक व आधुनिक 3. बंदिश – ताल बंदिशों के सिद्धान्त व बोल सामग्री व छंदशास्त्र तथा रचानाकारों की बंदिशें 4. बंदिशों में व्याप्त मतमतान्तर 5. उत्तर व दक्षिण तालों की सार्थकता 6. विभिन्न विधाओं के साथ संगीत का पक्ष ।

इसके अतिरिक्त पाठ्यक्रम के गुण दोष विषय पर भी शोध कार्य किया जा सकता है। अतः इस चुनौती को गम्भीरता से लेकर शीर्षकानुसार शोध निर्देशक का चयन अति आवश्यक है।
- **ऐतिहासिक पक्ष** – इस पक्ष में शास्त्रों के अतिरिक्त भूतकाल की घटनाओं, कार्यक्रमों आदि को वर्तमान में परिप्रेक्ष्य में भी अध्ययन कर शोध कार्य कर सकते हैं। तबला वादकों के जीवन चरित्र उनके जीवन में घटित घटनाओं का उनके कलापक्ष पर पड़ने वाले प्रभाव आदि अनेक विषय अभी अछूते हैं जिन पर शोध कार्य किया जा सकता है।
- **शिक्षण पक्ष** – संस्थागत शिक्षण प्रणाली ने ना तो निबद्ध परम्परा निर्भाई है ना ही संप्रदायगत परम्परा का अनुगमन किया है जिसके परिणामस्वरूप साठ-सत्तर वर्षों में संगीत के शिक्षा क्षेत्र में समस्या ही समस्यायें मिली हैं जिनका संतोषकारक उत्तर प्रबुद्ध विद्वानों व मनीषियों द्वारा दूढ़ निकालना आवश्यक है। यह उत्तर वास्तविक प्रयोग में लाकर उसके परिणाम ठोस मिलने चाहिए, जो हम समाज के सम्मुख रख सके व कह सकें कि यह हमारी संस्थागत शिक्षण प्रणाली की उपलब्धि है। शोधकर्ता इस विषय को हाथ में लेकर अनुसंधान करे कि हमारी संस्थागत शिक्षण प्रणाली तबले के क्षेत्र में कितनी सफल सिद्ध हुई है या नहीं। शिक्षण प्रणाली में अध्ययन करवाया जा रहा पाठ्यक्रम कितना ज्ञानवर्धक के साथ रोजगारोन्मुख है अथवा नहीं और अगर नहीं है तो क्या संशोधन किए जा सकते हैं। वर्तमान परीक्षा प्रणाली पर भी अनुसंधानकर्ता अपने सुझाव व निष्कर्ष दे जिन्हें महाविद्यालय व विश्वविद्यालय की परीक्षा प्रणालियों में रखा जा सके व उन्हें सर्वसम्मति से स्वीकार किया जाये।
- **तबले की संरचना पर शोध** – तबले की संरचना पर वर्तमान में शोध कार्य निरन्तर किये जा रहे हैं। कुछ विद्वानों ने इलेक्ट्रॉनिक तबले का आविष्कार किया। शोधकर्ता इलेक्ट्रॉनिक तबला तबले के रूप

स्वरूप से कितन भिन्न हे और क्या वो प्रायोगिक तथा सांगीतिक दृष्टि से भी सफल है अथवा नहीं। शोधकर्ता तबले में प्रयोग दृष्टि और क्या शोध कर सकता है जिससे उसके सांगीतिक पक्ष में बढ़ोतरी हो और शास्त्र पक्ष के सिद्धान्तों को हानि ना हो।

- **तबला वादन प्रक्रिया में शोध** – प्राचीन काल से तबला वर्णों को तबले पर निकालने की विधि स्पष्ट व निश्चित है। क्या कुछ और नए वर्णों की प्रयोग की दृष्टि से आवश्यकता है। फिल्म संगीत में क्या सभी वर्णों को बजाया जा रहा है या कुछ नए बनाये गये और वो लोकप्रिय व कर्णप्रिय के साथ शास्त्र सम्मत है अथवा ऐसे अनेक विषय शोधकर्ता के समक्ष है जिन्हे अनुभवी विद्वानो से चर्चा कर तबले के उत्थान मील का पत्थर साबित होने के लिए अनुसंधान की महती आवश्यकता है क्योंकि निरन्तर अनुसंधान ही तबले के क्षेत्र को नित नवीन सोपानो तक ले जायेगा ।
- **तबला वादन में प्रयुक्त गणितीय रचनाये** – तबला वादन में गणित का बहुत महत्व होता है क्योंकि गणित का प्रयोग विशेषकर लय व ताल के स्तर पर होता है और लय ताल का निर्वतन तबलो द्वारा किया जाता है उसमें ऐसी रचनाये जैसे तिहाई, नवहक्का व चक्रकरदार लग्गी, मुखड़े आदि बजाये जाते है।

अतः इस क्षेत्र में शोध की बहुत गुजाइश है। स्वतंत्र वादन व संगति क्षेत्र दोनो मे ही इसके प्रयोग, चुनौती व समस्याओं का अध्ययन पर शोध कार्य कर तबले को प्रायोगिक दृष्टि से और उन्नत किया जा सकता है।

अतः शोध ने ही आज हमें इतना समृद्धशील बनाया है कि आज तबले ने विश्व में अपनी अमिट छाप छोडी है और इसी संकल्प को शोधकर्ताओं को दोहराते रहना ताकि तबला का क्षेत्र ओर समृद्धशाली बन नित नयी ऊंचाईयो को छूता रहें ।

संदर्भ ग्रन्थ सूची

1. भारतीय संगीत के नए आयाम
2. संगीत शोध अंक
3. तबला शास्त्र
4. तबले के लक्ष्य लक्षण स्वरूप में एकरूपता



PROMOTING A BRIDGING THE GAP BETWEEN INVENTION AND INNOVATION: INCREASING SUCCESS IN RESEARCH AND EDUCATION

Fr. Baiju Thomas*

ABSTRACT

The present study bridges the gap between invention and Innovation, increasing success in research and education. Challenges arise while implementing new concepts developed in classrooms in light of research outcomes. The paper focuses on how research and new ideas can be taught. In this work, the fundamental tool for disseminating knowledge is educational and research activities that are properly expressed for students' comprehension. Since education and study are closely linked, classroom issues are often made worse. This study investigates an alternative method for connecting theoretical studies with real-world applications. The study also highlights the gap between the two camps and the challenges faced in bridging the gap between research and formal instructional practice. Education for research and new ideas is also emphasized. It demonstrates that the best way to teach new skills to younger generations is through concise and clear resources. There is a strong correlation between issues in the education hall and those in the research area. The gap between these ideas was addressed by developing fundamental techniques. Using these methods could bolster the mutual dependency of education and research. Considering how far we have come regarding schooling since then helps illuminate the research-practice gap. Education by doing had been going on for millennia before the presentation of ideas and results by academics and researchers. Teaching was seen as an art form, and the only motivation for pedagogical change came from the experiences and perspectives of working teachers. The potential for collaborative research to advance evidence-informed education and close the gap between research and teaching is significant. We expect that students' views of the evidence will change after being exposed to information about research collaboration. Having researchers and experts in the field on a team enhances its trustworthiness, as well as its importance and application. The idea that research can lead to better teaching is the impetus for the proposal to underpin education academically and have teachers' work impacted by researchers' conclusions. Researchers' research on education has grown in prominence, giving them more say in shaping legislation affecting education and research.

KEYWORDS: *Promoting, Bridging, Invention, Innovation, Increasing, Success, Research and Education.*

Introduction

The purpose of the mission of the gap between Invention and Innovation is to aid policymakers in technology innovation and the transition from invention to Innovation by providing more information about the resources that support initiatives in their earliest phases of development in research and education. Changes in ways of teaching have come from the increasing adoption of new educational technologies. This broadens the range of people who can benefit from schooling. Education organizations are one of the emerging players whose perspectives, ideas, and optimism are shaping the field of education. There may be resistance to partnering with groups among teachers and parents who

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worry that integrating innovative methods could hurt their students (OECD,2016). We throw about the word Innovation equally loosely and do it often. To innovate is to introduce something novel that serves a practical purpose. It is okay to make something from scratch to innovate. Innovation and adaptation are innate characteristics of invention. Engaging in a student's education has been shown to pay dividends in several actual investigations. It needs to be clarified whether or not formal education promotes uniqueness and Innovation. Collaboration is essential to the creative process. Knowledge sharing is critical to the success of Innovation in today's global economy, which is why various players in the innovation process need to work together. Big companies like Bell no longer need to follow the war-era paradigm of 'closed innovation,' which relied on important internal research and development facilities. Open Innovation, founded on the sharing, trading, and licensing information among companies, educational institutions, and individual creators, has long ago overtaken it as the dominant approach for creating new products and services. The challenge of applying research outcomes in the real world is known as the translation problem (David et al., 1992). The rising complexities and depth of fundamental research, practical application, and the different technologies involved create skill and knowledge gaps (Mitra & Milne, 2013). There is a widespread perception that the education sector resists change despite a severe lack of productivity and efficiency. The school system could benefit from Innovation to enhance quality while pulling limited resources to meet expanding demand. Everyone wants and needs things. Thanks to technological advancements, many of these wants and preferences can be met. Invention is essential to the development of technology, which would otherwise stagnate without it. What we now call Innovation is the culmination of years of study and countless failed attempts. Any technological development, whether a new device, process, or service, is considered an innovation in research and education.

Strategies for Innovation in Education

Several schools and colleges nationwide have adopted pioneering, global learning methods to keep up with the times. Innovative instructional strategies are needed for today's students to reach their full potential. A student's long-term educational demands should be met by their time in college. They inspire students to pursue knowledge and growth by encouraging the development of their unique talents and perspectives. To guarantee the highest quality of learning possible for learners, teachers often turn to methods previously considered innovative. In education, for instance, Innovation might take the form of novel educational approaches (Shahi et al., 2018). Inventions help the economy and society equally. There has been a rise in the need for creative solutions to improve the quality of education alongside the overall growth of educational systems. Education and training programs must provide individuals with the knowledge and skills to create and implement innovative solutions to societal problems. It is essential to assess the outcomes of educational reforms in education and research.

The education information system that guides policy decisions is strengthened by knowing when and how much practices are changing inside classrooms and educational organizations and to what degree change is linked to improvements. Schools are at the front of technological progress. New technologies are prompting an investigation of how schools operate regarding access, pedagogy, and efficiency. Teachers are rarely made to reflect on the idea of Innovation or its repercussions because the benefits to students appear obvious. This article delves into the conceptual foundations of the recent upsurge in educational technology. It is written to give teachers a new perspective on the problems it highlights. The theoretical foundations of technology are important, but the conceptual framework needed to put them into practice is even more in education and research.

The development of educational innovations includes discussions of the openness and responsiveness of educational technology, the significance of values beyond efficiency, and the inherent political bias in technological advancement (Westera, W., 2004). There has always been an emphasis on using modern technology in the classroom. In the past, established educational institutions have been valued more for their reliability and status than for their ability to inspire creative thinking. Before, there was a time-honored custom of students learning directly from their predecessors' instructors. This enhanced the class-teaching paradigm by making it possible for a single teacher to manage a sizable student body. The classroom teaching paradigm, or the pedagogical idea that teachers lead their students' learning, still needs to be used despite the growth of problem-based learning and the incorporation of technology into the classroom. Since they were all raised in the same educational setting, this may reflect a fundamental conservatism among the team members, as noted by Westera (1999). Innovation in education can be:

- Students in a flipped classroom view lectures online and turn in homework in person.
- This strategy seeks to increase the use of technology in the classroom in a way similar to how children already use it at home.
- Access to high-quality video conferencing solutions can help parents and teachers communicate more successfully.

Effects of Innovation on Education

Education is a potent tool for fostering positive social change and transformation and improving teaching practices is essential to enhancing educational standards. New education approaches can stimulate innovative problem-solving, encourage personal growth, strengthen institutions, and motivate people to work towards a country's human development goal. Better educational opportunities and outcomes would lead to more innovative problem-solving, the creation of new opportunities, and greater economic expansion. However, in the long run, Innovation can benefit schools by lowering expenses and boosting classroom productivity. Compared to other sectors, education has needed to be faster to incorporate new technologies in recent years (Chatterji, 2018). In 2019, the budget for development and research at the nation's schools was 2.5% lower than in 2016, 3.7% lower than in 2012, and 8.2% lower than in 2015. The slow rise in productivity in the education sector has been an issue since 1995 (Cutler, 2011). This may be because the education market is unlike any other, making private gains from technology adoption less significant (Chatterji & Jones, 2012). Innovation is the only method to bring about qualitative changes in education, unlike the statistical development seen thus far. These innovations aim to raise productivity and broaden access to education. While education is not averse to change—improvements are being introduced in classrooms—the sector has yet to discover how to rein in Innovation for maximum beneficial impact, efficiency, quality, and motivation. In the meantime, public sector expansion worldwide can benefit from education by helping to cultivate the requisite talents. Skills like the capacity to analyse situations objectively, develop novel solutions, and produce something of value can be honed in a classroom setting by studying the effects of Innovation on education. Governments can encourage a culture that welcomes and embraces technology development by passing laws that pave the path for innovative pedagogical practices. The delayed rate at which major institutions adopt new technologies may be due to the management's need for stability in education and research.

Several experts have investigated how technology affects students' work by conducting controlled experiments. In terms of creating and deploying innovative technologies, our nation routinely leads all other major countries worldwide. When Fairlie et al. (2010) reported that all students had an internet connection at school, Bulman and Fairlie (2016) observed that this was only the truth once children reached the age of Fifteen. As per Barrow et al. (2009), personalized learning can be achieved by adopting technological solutions in the classroom. New ways are needed to excite children in the school. When teachers try something new in the classroom, students can benefit from a renewed sense of enthusiasm, eagerness, confidence in their talents, and preparedness for learning challenges. The onus is on the students to make an active effort to develop these characteristics. When students participate in developing their understanding, they are more engaged with the material and are more likely to remember it later. When students care about the material, they will put in extra time and effort and be proud of their research and education accomplishments.

Innovation and Technologies

Education is the only route to ending apathy, creating a more equitable society, and advancing a nation. If a government wants its citizens to be innovative problem solvers comfortable with pioneering technologies, it must ensure its educational system is grounded in the latter. There is nothing permanent here on Earth. The modern world is constantly evolving. Any credible organization would revise its course offerings to reflect the present. Organizational structures always become as new ideas, revolutions, tactics, and programs are implemented (Singh, N., 2023). The field of education here is changing and rapidly improving. Smart classrooms, which make use of state-of-the-art facilities and educational technology, have mostly supplanted traditional classrooms. Most innovative pedagogical practises are products of recent technological developments. Technology innovation is essential for the production of new goods and services, as stated by Serdyukov (2017), the OECD (2016), and Ng (2009). Problems of all stripes benefit from the implementation of effective procedures. Success can be ensured by employing imaginative approaches to solve problems. When creative thinking meets technological capability, new inventions emerge. Invention is an innovative new approach or product. New techniques have arisen as

an outcome of technological progress. It is essential to the success of any undertaking to have a wide range of opinions represented. Thanks to technological developments, greener methods of business expansion are within reach now. Research is essential for success in the innovation era. You may be passing on some great chances. Professionals who think outside the box and try new strategies tend to succeed more in research and education.

There have been numerous investigations into the topic of technological development. However, Findikoglu and Ilhan (2016) discovered that employing state-of-the-art technology only sometimes indicates originality. They claim that new technology must be developed before it can be adopted. Therefore, implementing state-of-the-art resources in educational settings represents a step forward in the technology field. Nowadays, education is merely one of several industries that considerably use technology breakthroughs. It has recently come to the forefront of enhancing and updating the educational system by integrating modern technology into the instructional process. Today's most pressing issue in education is how to introduce modern technology into the classroom effectively. In-depth analysis of cutting-edge educational materials in use today is the focus of this study. The primary motivation behind creating and adopting advanced technology is the quest for competitive advantage. Creative thinking is crucial to progress. The world you inhabit is ever-changing. There is no end to the creative cycle. When compared to modern technology, even tomorrow's advances will look quaint. Time devoted to enhancing one's understanding of unexpected areas is never squandered. Students are more likely to participate in class with modern technology access. There will always be a waiting list for a good school because they continuously try to bring in more children (Singh, N., 2023). In education, Innovation is not a clearly defined notion. The goal of a curriculum that encourages students to think creatively is to help them overcome problems. It is an admission that we cannot comprehend everything and are prepared to figure things out as we go, as seen by our willingness to open up to novel methods of information accumulation and spread like online and blended classrooms. Issues in the school are discovered, possible solutions are studied, and new techniques are tried out, regardless of whether they might not work. According to Serdyukov (2017), access to state-of-the-art resources is unnecessary for creative problem-solving. When properly implemented, technology in the classroom may do wonders for students' educational experiences. Outcomes from a study conducted in 2016 by Findikoglu and Ilhan indicate that the usage of information and communication technologies in the classroom is nothing new. These days, implementing innovative techniques for teaching or updating readings requires less time or resources than it once did. Teachers will have more time for students and enforcing new policies when they spend less time on administrative responsibilities. Promoting risk-taking and innovation in the classroom can benefit the next generation become more self-reliant, brave, and adaptable. They will be better able to handle the challenges of the modern profession and advance in their lives as an outcome of education and research.

Innovative Teaching-Learning in Education

Innovative teaching-learning practice is the only way to improve the quality of our education, and education is a potent tool for social transformation and change. Introducing new methods into the classroom can inspire creative thinking, empower individuals, strengthen institutions, and galvanize effort toward a nation's human development objective. Teachers should adopt innovative procedures to get greater outcomes in education without sacrificing quality. The researchers believe that taking a fresh approach to education can help students and the institution achieve their goals. The investigation outcomes can inform policy and practice in education and research. Formal education is the best approach to broaden one's horizons and enrich one's intellect, emotions, and spirit. Allowing children to think innovatively is essential for their future school and work success. Teachers have a better chance of affecting student growth when they use novel approaches. This study proposes new methods of teaching to increase the rate at which information is passed on to future generations. Keeping students interested and expressing ideas so they are retained long after class has ended are perennial issues for teachers. To get there, we need to reinvent classroom instruction and introduce creative methods to education. Here are some novel strategies for teaching-learning that may inspire professors and pique students' interest. Innovative teaching-learning ways can boost student achievement, government efficiency, and a country's progress toward its human development goal. The fundamental purpose of the endeavour was to demonstrate new, student-friendly teaching-learning strategies in education and research.

A courageous teacher takes a risk for the sake of their students. Teachers worldwide are embracing new educational practices and technological innovations to give their students better

opportunities. When they want today's and tomorrow's students to recognize their full potential, educators must get creative with how they teach and learn. Does the introduction of new content show improvement in students' ability to think logically, imaginatively, and fundamentally? Teachers of today and tomorrow will have to get creative when it comes to managing their classrooms if they want to satisfy the needs of their students. Teachers' ability is essential for the success of new teaching-learning methods at the school. As per studies conducted in the field, numerous teachers need more resources to effectively incorporate innovative techniques into their teaching-learning environments and curriculum (Kalyani, D., & Rajasekaran, K, 2018). An individual's intellectual, professional, and personal development can all benefit from furthering their education—any educational institution's goals centre on acquiring and disseminating knowledge. Teachers have a responsibility to provide information in a way that would have been helpful to them had they been a student in the class themselves. As important as it is to equip students with the knowledge and abilities they will need to succeed in the real world, education should also instill a passion for sharing knowledge with others and the ability to think innovatively. Teachers who show initiative and creativity in the classroom may profoundly affect their student's growth. Better study programs, more empowered individuals, and a more stable government might emerge from a closer look at the country's educational systems, which could be necessary for enhancing the country's human development in education and research.

These days, schooling is more important than ever before. The evolution of higher education institutions has been phenomenal. The diffusion of information and its evaluation play larger roles in our educational system than in teaching practical skills. Teaching -and learning are equally important in today's fast-paced, technological environment. A curious and open mind is essential for studying the social sciences. When it comes to disseminating, sharing, and facilitating knowledge development in students, gone are the days of the professor standing behind a rostrum in a huge lecture hall in a one-way communication mode, where their words are words of God, and students sit quietly embracing their words, busy taking down notes. Our students are bored with language drills and ready to put their newfound knowledge to use in the real world. Students are encouraged to ask questions and take responsibility for their education, which has led to a rise in opportunities for creative problem-solving and original thinking across the teaching, grading, and mentoring spectrum. The moment has come for a change, and if teachers and students are willing to do the work, they will succeed. To keep their students' interest, teachers continually search for new ways to teach. These days, learners of schools are more likely than ever to enter occupations that don't yet exist. The future of our society depends on our ability to teach today's youth to think independently and logically, assume social and ethical responsibilities, and examine the world from various viewpoints. Countries worldwide have recently implemented new pedagogical practices (Jayashree, R., 2017). Nowadays, it is of the utmost importance to have the choice to continue one's education. Teachers can assist children to flourish when they are willing to try new methods. Qualified and enthusiastic teachers who care about their students' learning are essential. Teachers must have a solid foundation on the relationship between classroom practice and student growth. In addition to the individual students, the educational system gains from new forms of teaching-learning in education and research.

Bridging the Gap between Invention and Innovation

The goal of the Between Invention and Innovation task is to understand better what motivates experts to research and education so that they can better influence public policy decisions that encourage and facilitate technological innovation and the retailing of new concepts (Branscomb, L., & Auerswald, P. E, 2002). An invention and innovation program can assist in bridging the gap between useful development and technology that will never be addressed by letting students develop and evaluate concepts with an eye toward their lifespan. Developing an operational version of an item (invention) and exploring the potential for distribution (innovation) take up most of the training. Using the premise that encouraging technicians to view themselves as creators and providing them with the tools to succeed in their field is essential for fostering and bridging the gap between invention and innovation, it lays out a strategy for showing students, through their efforts, that they have the potential to become creative minds and people. The resistance to change is not widespread in educational institutions, but there are still roadblocks that prevent the full potential of digital technology from being realized in the classroom. To foster genuine innovation, systems and their environments must be accessible and invite participation. This holds for any form of schooling. Schools require assistance from various people and organizations to make it through the shift. This position is growing to involve promoting well-known business products and services to academic institutions and adopting creative techniques for resolving challenges. The

outcomes of combining several ways to manage and lead might be rather surprising. Students might gain insight into how their upbringing shapes their ability to think creatively by involvement in research initiatives. Experts in the public and private sectors can learn a lot from studying these methods. Experts can focus on research and innovation without onerous financial, legal, or reporting restrictions. Finally, we highlight the characteristics that contribute to productive study and teaching. The type framework can serve as a springboard for teachers and executives in the public and private sectors in developing programs and policies that foster the use of each person's unique talents and perspectives (Olsson & Meek, L, 2013). There has always been a need to succeed. It could be challenging to develop a novel teaching method and even more so to put it into practice. It is the responsibility of schools to assist students in cultivating not only academic proficiency but also transferable abilities like initiative, critical thinking, and creative problem-solving in education and research.

For this reason, schools should invest heavily in researching effective methods of different education. The ability to think creatively about ways to instruct is important. A lot of evidence suggests that a child's learning potential can be significantly boosted by receiving an excellent education. Many teachers are beginning to see the value of incorporating multiple digital media forms into a single lesson and performance. Today, we talk about students becoming engaged when they show a genuine passion for and commitment to their studies. When students are given more opportunities to speak up and ask questions, they can better pay attention and retain what they learn. Students who put in the time and effort and appreciate their education are likelier to graduate and put their newfound knowledge to good use in the real world. Involve them in play and discussion with other children of their age. Some unique ways teachers can employ their students are outlined (Kalyani, D., & Rajasekaran, K., 2018). Each teacher understands how challenging it is to maintain pupils' attention and ensure their knowledge is retained well after class. To get there, we need to rethink and improve how we teach in the classroom. To assist teachers, re-engage their classrooms and connect with their students, we present some fresh approaches to old problems. The quality of education and the rate of advancement towards the country's human development goal could benefit from the implementation of invention and innovative teaching-learning strategies. The fundamental purpose of the studies is to create new, genuinely beneficial approaches to education and research.

Conclusion

In addition to meeting the needs of individual prospects, effective innovation facilitators strengthen existing networks within the innovation system as a whole. As per this assessment of current research on unplanned innovation catalysts, they all fulfill the same goals, but their implementation requires careful preparation. Successful agents use their privileged position in the network to spot promising chances for collaboration, extract the most important incentives for cooperation, and distribute them in a way that inspires trust. It is about how to assist students in improving their skills through innovative teaching methods—a mandate for using digital tools in all classrooms. The instructor may elect to use a more symbolic illustration of the material. When instructors use interesting methods, students become more engaged and more likely to retain the material. Education's ultimate goal is to arm students with knowledge. One requires a tried-and-true way of communicating with their students if they are to succeed as a teacher. There is communication between the groups of innovative teachers and those who aim to improve education and research.

Teachers will only have a chance to succeed if they, together with the people they serve, support improvements to the educational system. It is now likely that the concept will be adopted widely in schools and colleges. One factor that might affect the rate of innovation in any sector is the pace of technical advancement. Educational institutions can achieve higher efficiency, competitiveness, and success by utilizing the available tools. However, there was a lot of opposition when the proposal was initially adopted. Examine an innovation based on how new it is, how inventive the innovators were, and how significant the outcome could be. Teachers, parents, politicians, and the general public must all back educational research and innovation for it to impact classroom practice. The invention can only be successful if educational institutions widely adopt it. Its applicability extends beyond educational technology into multiple advanced areas in education and research.

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IMPACT OF FINTECH REVOLUTION ON WOMEN EMPOWERMENT ACROSS SOCIOECONOMIC CLASSES

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ABSTRACT

The rapid rise of financial technology (Fintech) has opened up new opportunities for economic growth and financial inclusion. This research investigates how the Fintech revolution influences women's empowerment across various socioeconomic classes: the upper middle class, middle class, and lower middle class. We conducted surveys and utilized statistical analyses to explore the relationship between financial inclusion and women's empowerment within each class. The study reveals significant correlations and showcases the diverse impacts of Fintech across the socioeconomic spectrum.

KEYWORDS: *Fintech, Financial Technology, Economic Growth, Financial Inclusion and Women's Empowerment.*

Introduction

In recent years, the financial sector has undergone a remarkable and unprecedented transformation, primarily catalyzed by the widespread proliferation of financial technology, commonly referred to as Fintech. This paradigm shift has ushered in an era characterized by digital payment systems, mobile banking, and an array of innovative financial technologies. These advancements not only promise to redefine the contours of financial inclusion and economic growth but also hold the potential to be a catalyst for women's empowerment, marking a pivotal moment in the trajectory of socio-economic development.

The Fintech revolution presents an opportunity to challenge and reshape the existing gender dynamics within the financial domain. It seeks to disrupt traditional paradigms that have often excluded women from the full spectrum of economic and financial participation. By virtue of its inherent traits, Fintech can potentially transcend conventional barriers, making it a powerful instrument for not only fostering women's financial inclusion but also for bolstering their economic and social agency.

This research paper endeavors to embark on a comprehensive exploration of the intricate interplay between Fintech and women's empowerment, a relationship that bears profound implications for societies worldwide. Recognizing the heterogeneity that characterizes any socio-economic landscape, this study will delve into the multifaceted dynamics of Fintech adoption and its effects across different socioeconomic classes. The particular focus of this inquiry will be on the upper middle, middle, and lower middle classes, given the diversities and challenges that each of these strata brings to the foreground.

It is in the intersection of these transformative technologies and the socio-economic diversity that we aim to scrutinize the varying impacts of the Fintech revolution. Through a systematic exploration of these nuanced differences, we aspire to discern not only the commonalities that underpin the relationships between Fintech and women's empowerment but also the unique challenges and opportunities that manifest in distinct socio-economic contexts. This multi-dimensional analysis will contribute to a deeper and more holistic comprehension of the transformative potential of Fintech in the realm of women's empowerment.

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While the impacts of Fintech are already reshaping financial landscapes, this paper seeks to broaden our understanding by shedding light on its potential as an instrument for the empowerment of women across different socio-economic spectra. By addressing the complexities and disparities inherent to these classes, we aim to provide policymakers, financial institutions, and researchers with valuable insights that can inform more targeted and effective strategies for fostering women's empowerment through Fintech.

Literature Review

The role of Fintech in the empowerment of women has gained considerable attention within academic circles and policy discussions. The literature on this topic reveals significant insights into the potential benefits and challenges of leveraging Fintech to promote women's economic and financial inclusion.

Fintech and Women Empowerment

A comprehensive review of the literature reveals the substantial potential of Fintech in promoting women's empowerment on a global scale. Increased access to financial services, particularly through digital platforms, has been identified as a key driver of women's financial inclusion, credit access, and economic autonomy. A multitude of studies consistently report a positive correlation between women's engagement with Fintech and their capacity to make informed financial decisions, manage resources effectively, and actively contribute to household incomes.

"Empowering Women through Fintech: Evidence from a Cross-Sectional Analysis" (Smith, J., & Johnson, A., 2018) This study analyzes the effect of Fintech adoption on women's financial inclusion. Findings suggest a strong correlation between women's engagement with Fintech platforms and increased access to financial services. The study emphasizes the role of digital payment systems and online lending platforms in empowering women.

"Bridging the Gender Gap: The Impact of Fintech on Women's Financial Inclusion" (Brown, L., et al., 2020) This research investigates how Fintech innovations are reducing the gender gap in financial inclusion. By examining survey data, the study reveals that women embracing Fintech have better access to credit, savings, and investment opportunities, demonstrating Fintech's potential in narrowing financial gender disparities.

"Socioeconomic Diversity and Fintech Adoption: A Multi-Class Analysis" (Garcia, M., et al., 2017) This study categorizes participants into various socioeconomic classes to assess the impact of Fintech. It finds that the effects of financial inclusion, digital payment systems, and online banking services vary significantly among upper middle, middle, and lower middle classes. The research highlights the importance of class-specific analyses.

"Financial Inclusion and Women's Empowerment: A Comparative Study" (White, S., et al., 2017) This comparative research explores the impact of Fintech on women's empowerment across different socioeconomic classes. By examining scenarios in upper middle, middle, and lower middle classes, the study reveals variations in the impact of Fintech on women's economic autonomy.

Impacts Across Socioeconomic Classes

While the literature suggests that Fintech can indeed bolster women's empowerment, the impacts may be disparate across distinct socioeconomic classes. Factors such as access to technology, educational opportunities, and economic resources may influence the extent of these effects. Therefore, it is essential to investigate the differentiated outcomes within the upper middle class, middle class, and lower middle class.

"The Role of Mobile Banking in Enhancing Women's Economic Autonomy" (Adams, R., et al., 2019) This paper explores how mobile banking services have empowered women by providing convenient access to financial resources. The research identifies a positive link between mobile banking usage and women's financial independence.

"Peer-to-Peer Lending and Women's Entrepreneurship" (Brown, L., et al., 2018), Focusing on peer-to-peer lending platforms, this research demonstrates how these platforms have facilitated women's entrepreneurship. The study highlights the role of Fintech in providing women with alternative funding sources and the impact on their economic empowerment.

"Digital Wallets and Financial Inclusion Among Marginalized Women" (Gomez, R., et al., 2021) This study investigates the use of digital wallets in enhancing financial inclusion among marginalized women. Findings indicate that digital wallets have expanded women's access to financial services, thus promoting economic empowerment in underserved communities.

"Blockchain-Based Microfinance and Women's Empowerment" (Smith, J., et al., 2018) Focusing on blockchain-based microfinance platforms, this research highlights their potential in empowering women through transparent and accessible financial services. The study offers insights into the benefits of decentralized finance for women.

"Regulatory Frameworks and Gender Equity in Fintech" (Wilson, S., et al., 2021) This paper explores the impact of regulatory frameworks on gender equity in the Fintech sector. The research highlights the importance of policy measures in ensuring that Fintech innovations promote women's financial inclusion and empowerment.

"Innovative Fintech Models for Rural Women's Economic Empowerment" (Johnson, A., et al., 2019) Focusing on rural areas, this study examines innovative Fintech models designed to empower women by providing financial services in underserved regions. The paper offers insights into the strategies and technologies that have enabled rural women to access financial resources.

Methodology

- **Participants:** A total of 450 respondents, equally distributed among the upper middle, middle, and lower middle classes, participated in this study.
- **Data Collection:** Primary data was gathered through structured questionnaires, with a focus on two core variables: "Women_Emp" (Women Empowerment) and "Fin_Incl" (Financial Inclusion). The Likert scale was employed to gauge respondents' perceptions and experiences related to these variables.
- **Analysis:** Data analysis encompassed descriptive statistics, correlation analyses, and regression analyses specific to each socioeconomic class. A significance level of $p < 0.05$ was adopted.

Discussion

The following sections present the results and interpretation of the descriptive statistics from a financial services survey conducted on a sample of 450 respondents. The survey covers various demographic characteristics and financial behaviors, offering insights into the financial landscape of the surveyed population.

Demographic Profile

- **Gender**

Table 1: Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	450	100.0	100.0	100.0

The data in Table 1 reveals that all 450 respondents (100%) identified as female, indicating that the survey's sample consists exclusively of females.

- **Age**

Table 2: Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 18 years	151	33.6	33.6	33.6
	19-44 years	240	53.3	53.3	86.9
	45 years or older	59	13.1	13.1	100.0
	Total	450	100.0	100.0	

Table 2 shows that the majority of respondents (53.3%) fall within the "19-44 years" age range, indicating a relatively young and working-age sample.

• **Education**

Table 3: Education Frequency

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than high school	78	17.3	17.3	17.3
	High school	147	32.7	32.7	50.0
	Graduate	142	31.6	31.6	81.6
	Postgraduate	83	18.4	18.4	100.0
	Total	450	100.0	100.0	

Table 3 demonstrates that "High school" (32.7%) and "Graduate" (31.6%) are the most prevalent education levels among respondents.

• **Occupation**

Table 4: Occupation Frequency

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed (full-time)	92	20.4	20.4	20.4
	Employed (part-time)	143	31.8	31.8	52.2
	Self-employed	132	29.3	29.3	81.6
	Unemployed	83	18.4	18.4	100.0
	Total	450	100.0	100.0	

Regarding occupation, Table 4 displays that "Employed (part-time)" is the largest category, with 31.8% of respondents falling into this group.

• **Class**

Table 5: Class Frequency

Class					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Upper Middle Class	109	24.2	24.2	24.2
	Middle Class	148	32.9	32.9	57.1
	Lower Middle Class	193	42.9	42.9	100.0
	Total	450	100.0	100.0	

Table 5 reveals that the "Middle class" category is the most common among respondents, representing 58.7% of the surveyed population.

Upper Middle Class

The provided output represents the analysis conducted on the impact of the Fintech revolution on the upper middle classes, specifically in the context of the chapter on women empowerment.

Table 6: Descriptive Statistics-I

Descriptive Statistics			
	Mean	Std. Deviation	N
Women_Emp	3.8716	1.13937	109
Fin_Incl	3.8440	1.19547	109

Table 7: Model Summary-I

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.522 ^a	.273	.266	.97622	.273	40.115	1	107	.000

a. Predictors: (Constant), Fin_Incl

Findings in the upper middle class showcased a moderate positive correlation ($r = 0.522$) between financial inclusion and women's empowerment. Financial inclusion was observed to account for approximately 27.3% of the variance in women's empowerment within this class, underscoring its significant impact.

Middle Class

Table 8: Descriptive Statistics-II

Descriptive Statistics			
	Mean	Std. Deviation	N
Women_Emp	3.8108	1.19723	148
Fin_Incl	3.6284	1.14453	148

Table 9: Model Summary-II

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.569 ^a	.324	.319	.98796	.324	69.868	1	146	.000

a. Predictors: (Constant), Fin_Incl

In the middle class, a moderate positive correlation ($r = 0.569$) was identified between financial inclusion and women's empowerment. Financial inclusion explained roughly 32.4% of the variance in women's empowerment within this socioeconomic stratum.

Lower Middle Class

Table 10: Descriptive Statistics-III

Descriptive Statistics			
	Mean	Std. Deviation	N
Women_Emp	3.9689	1.16774	193
Fin_Incl	4.0466	1.09111	193

Table 11: Model Summary-III

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.663 ^a	.440	.437	.87610	.440	150.099	1	191	.000

a. Predictors: (Constant), Fin_Incl

The most robust correlation was evident in the lower middle class, with a correlation coefficient of 0.663. Here, financial inclusion was found to be responsible for approximately 44.0% of the variance in women's empowerment, highlighting a substantial impact.

Comparative Analysis of Fintech Impact Across Socioeconomic Classes

The adjusted R-squared values, which indicate the proportion of variance in women empowerment explained by the Fintech revolution while accounting for predictors, exhibit interesting differences across socioeconomic classes:

- Upper Middle Classes: Adjusted R-squared = 0.266
- Middle Classes: Adjusted R-squared = 0.319
- Lower Middle Classes: Adjusted R-squared = 0.437

A brief comparison reveals that the model for the lower middle classes exhibits the highest explanatory power (0.437), suggesting a relatively stronger impact of the Fintech revolution on women's empowerment in this class. In contrast, the upper middle classes exhibit the lowest explanatory power (0.266), indicating a weaker connection between Fintech and women's empowerment in this context.

In summary, these results highlight variations in the impact of the Fintech revolution on women's empowerment across different socioeconomic classes, with the lower middle classes experiencing a relatively stronger effect compared to the upper middle and middle classes.

Findings

The research provides compelling evidence of the pivotal role of Fintech in women's empowerment across different socioeconomic classes. While the strength of the correlation varies, the results affirm that financial inclusion significantly contributes to women's empowerment across all three classes.

- **Fintech Revolution and Women's Empowerment:** The rapid transformation of the financial sector through Fintech offers the potential to empower women by enhancing financial inclusion and economic growth. This study examines the complex relationship between Fintech and women's empowerment across various socioeconomic classes, including the upper middle, middle, and lower middle classes.
- **Literature Review:** The literature indicates that Fintech can significantly empower women by increasing their access to financial services, credit, and economic autonomy. Notable research includes:
 - "Empowering Women through Fintech: Evidence from a Cross-Sectional Analysis" (Smith & Johnson, 2018)
 - "Bridging the Gender Gap: The Impact of Fintech on Women's Financial Inclusion" (Brown et al., 2020)
 - "Socioeconomic Diversity and Fintech Adoption: A Multi-Class Analysis" (Garcia et al., 2017)
 - "Financial Inclusion and Women's Empowerment: A Comparative Study" (White et al., 2017)
- **Impacts Across Socioeconomic Classes:** Research emphasizes that Fintech has the potential to empower women, but its effects differ among socioeconomic classes. Significant studies in this regard include:
 - "The Role of Mobile Banking in Enhancing Women's Economic Autonomy" (Adams et al., 2019)
 - "Peer-to-Peer Lending and Women's Entrepreneurship" (Brown et al., 2018)
 - "Digital Wallets and Financial Inclusion Among Marginalized Women" (Gomez et al., 2021)
 - "Blockchain-Based Microfinance and Women's Empowerment" (Smith et al., 2018)
 - "Regulatory Frameworks and Gender Equity in Fintech" (Wilson et al., 2021)
 - "Innovative Fintech Models for Rural Women's Economic Empowerment" (Johnson et al., 2019)
- **Upper Middle Class:** Findings in the upper middle class showcased a moderate positive correlation ($r = 0.522$) between financial inclusion and women's empowerment. Financial inclusion was observed to account for approximately 27.3% of the variance in women's empowerment within this class, underscoring its significant impact.
- **Lower Middle Class:** The most robust correlation was evident in the lower middle class, with a correlation coefficient of 0.663. Here, financial inclusion was found to be responsible for approximately 44.0% of the variance in women's empowerment, highlighting a substantial impact.

These findings underscore the need to acknowledge the diversity among socioeconomic classes when crafting policies and strategies to promote women's empowerment through Fintech. Tailored approaches that consider class-specific dynamics can lead to more effective and inclusive outcomes.

Conclusion

This research paper embarked on a comprehensive exploration of the intricate relationship between the Fintech revolution and women's empowerment across different socioeconomic classes, specifically the upper middle, middle, and lower middle classes. The findings provide valuable insights into the transformative potential of Fintech and its impact on women's empowerment.

The study's major findings reveal distinct correlations between Fintech adoption and women's empowerment within these classes. In the upper middle class, a moderate positive correlation was observed, with financial inclusion explaining approximately 27.3% of the variance in women's empowerment. The middle class displayed a similar correlation, with financial inclusion accounting for roughly 32.4% of the variance. Notably, the lower middle class exhibited the most robust correlation, with financial inclusion responsible for approximately 44.0% of the variance in women's empowerment. These findings suggest that the Fintech revolution has a substantial impact on women's empowerment, with the greatest effect observed in the lower middle class.

These results emphasize the significance of recognizing the diversities within socioeconomic classes when formulating policies and strategies aimed at empowering women through Fintech. The potential of Fintech to foster women's economic autonomy, financial inclusion, and decision-making capabilities is clear. However, its impact is not uniform across different strata of society. Policymakers, financial institutions, and stakeholders should adopt a nuanced approach, tailoring their initiatives to address the unique challenges and opportunities present in each socioeconomic class.

In conclusion, the Fintech revolution presents an unprecedented opportunity to empower women by reshaping traditional financial paradigms. As Fintech continues to evolve, it is crucial to leverage its potential to bridge gender gaps, promote women's economic participation, and contribute to the broader goals of financial inclusion and social equity. This study contributes to a deeper understanding of the interplay between Fintech and women's empowerment, offering a foundation for more targeted and effective strategies to harness the transformative power of Fintech for the betterment of women across the socio-economic spectrum.

Limitations

While this research offers valuable insights, it is not without limitations. The data collected primarily relies on self-reported perceptions and may be subject to response biases. Additionally, the study does not delve into the causal relationships underlying the observed correlations.

Suggestions

Further research should delve deeper into the causal mechanisms driving the relationship between Fintech and women's empowerment. It should explore the impact of specific Fintech services and interventions on women's empowerment and encompass a broader range of socioeconomic classes and geographical regions to provide a more holistic understanding of the Fintech-women empowerment nexus.

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REVIEW STUDY ON OPPORTUNITIES & POLICY CHALLENGES FOR INVESTMENT APPROVALS IN INDIA

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ABSTRACT

Foreign Direct Investment (FDI) involves the allocation and optimization of resource packages, encompassing human, financial, knowledge, physical, and reputational resources. Motivated by factors like natural resources, market access, strategic positioning, operational efficiency, and locational advantages, Multinational Enterprises (MNEs) engage in diverse activities within host countries. The primary motivations for MNEs to internationalize their business include the acquisition of intangible assets and the equilibrium of resources they may lack in their home countries. This review paper provides a comprehensive examination of the investment climate in India, with a specific focus on opportunities and policy challenges related to investment approvals, emphasizing the role of Foreign Direct Investment (FDI). The analysis encompasses recent trends, historical perspectives, regulatory frameworks, and key sectors attracting foreign investments. By synthesizing existing literature, the paper aims to identify opportunities for growth and development while addressing the policy challenges that may impede the investment approval process in the Indian context.

KEYWORDS: *Investment Climate, Foreign Direct Investment (FDI), Global FDI Trends, Indian FDI Landscape, Investment Approvals, Policy Challenges, Regulatory Frameworks.*

Introduction

The contemporary global economic landscape is marked by heightened interconnectivity, where nations compete to attract foreign investments that drive economic growth. In this context, India emerges as a pivotal player, showcasing a complex investment climate characterized by both opportunities and policy challenges. This review paper aims to comprehensively explore the intricacies of the investment climate in India, with a particular emphasis on opportunities and challenges related to investment approvals, focusing on the crucial domain of Foreign Direct Investment (FDI).

As the world witnesses rapid shifts in global FDI trends, understanding the dynamics influencing investment decisions on a global scale becomes paramount. Against this backdrop, India's historical perspective in receiving FDI has been shaped by pivotal policy changes, liberalization efforts, and economic reforms. This historical journey provides essential insights into the factors influencing the current investment climate.

The choice of sectors attracting FDI plays a critical role in shaping India's economic landscape. From technology and innovation to manufacturing, infrastructure, and services, each sector represents a unique set of opportunities and challenges. This paper endeavors to delve into these sectors, providing a nuanced understanding of where potential growth lies and what obstacles foreign investors might encounter.

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Navigating the regulatory frameworks governing FDI in India poses a significant challenge. The paper critically examines the policies dictating investment approvals, identifying complexities and obstacles that may hinder the ease of doing business. Furthermore, it evaluates the broader socio-economic impact of FDI, assessing its role in job creation, technology transfer, and sustainable development, thereby contributing to a holistic understanding of foreign investments in the Indian context.

The challenges faced by foreign investors in the Indian corporate sector, including issues related to corporate governance, legal disputes, and intellectual property protection, are explored in detail. Additionally, the impact of political stability and policy consistency on India's FDI attractiveness is discussed, highlighting the multifaceted nature of factors influencing the investment climate. In conclusion, this review paper aims to synthesize existing literature, identify research gaps, and propose potential solutions to enhance the investment climate in India. By offering a comprehensive overview of opportunities and challenges associated with investment approvals, the paper sets the stage for further research and contributes to the ongoing discourse on fostering a conducive environment for foreign investments in India.

Foreign Direct Investment (FDI) is the dispersal and optimisation of resource packages by Multinational Enterprises (MNEs) in a host country where a company based in another country looks for business activities. Resource packages are the combination of human, financial, knowledge, physical and reputational resources. MNE's goal is to perform commercial activities and to retain strategic control in the host country. Host countries are based in another country, having high business potentials. MNE crafts value and placates stakeholder desires by operating across national borders. Normally, host countries are historically well aware about the local stakeholder requirements. Accordingly, while operating across national borders, MNE is in disadvantage position as compared to firms from host country. MNEs engage themselves in Foreign Direct Investment (FDI) if the host country converse a locational advantage in relation to the home country. Value plan strategy on the foreign activities must be more eye-catching to MNEs than the alternate value enhancement at home. The under noted key motivational factors influence MNEs to perform various activities in the host countries.

Natural Resource

This motivation leads to the hunt for financial, physical or human resources in host countries. All these means are primarily not easily available and trademarked. However, to make them available, MNEs, besides their optimal uses, add high value creation. Favourable institutional environment is the key factor which allows MNEs to access these resources.

Market Resource

Initially MNEs search for the customers in host countries and conclude by encompassing productive activities when foreign market confers higher value to the firm. Host country's locational advantage motivates MNEs to conduct economic activities in that location to enlarge their market size. Locational advantage is the incidence of customer's inclination which leads to procure firm's products. Looking for market by MNEs, is not the same as mere export. It involves MNEs multiple business activities, helped to transfer/convert bundle of resources and to retain strategic control over the host country.

Literature Review

The literature review serves as a critical component of any research study, offering a comprehensive synthesis of existing scholarly works related to the chosen topic. In the context of a thesis on "Investment Climate: Opportunities & Policy Challenges for Investment Approvals in India (Special Reference to Foreign Direct Investment)," the literature review serves to establish a theoretical foundation, identify gaps in current knowledge, and frame the research within the broader academic discourse on investment climates and foreign direct investment (FDI).

This literature review commences with an exploration of key concepts such as investment climate, FDI, and the interplay between government policies and foreign investment. By delving into seminal works, theoretical frameworks, and empirical studies, it aims to elucidate the factors influencing investment decisions, both at a global level and specifically within the Indian context.

The review also addresses the evolving nature of the global investment landscape, considering factors such as economic globalization, technological advancements, and changing geopolitical dynamics. Insights from academic perspectives on the impact of FDI on host economies, including aspects like economic growth, employment generation, and technology transfer, are systematically examined.

Furthermore, the literature review critically analyzes the existing body of knowledge on India's investment climate, shedding light on historical trends, regulatory frameworks, and challenges faced by foreign investors. By synthesizing the contributions of various scholars, this section aims to provide a comprehensive understanding of the factors that have shaped India's attractiveness as an investment destination.

In addition to emphasizing the successes, it also explores the shortcomings and potential gaps in the existing literature. This identification of gaps is crucial as it lays the groundwork for the subsequent chapters, particularly the methodology and research design, by highlighting areas where the current study can contribute valuable insights. In essence, this literature review serves as a scholarly exploration, positioning the upcoming research within the context of established theories, empirical findings, and ongoing debates in the field of investment climate and FDI. It sets the stage for a nuanced and informed analysis of the specific challenges and opportunities faced by foreign investors in India.

Kumar, Pawan (2023) This study looked at the patterns and trends of foreign direct investment (FDI) inflows into the state of Karnataka over the previous ten years (2012–13 to 2021-22). It focused on investment promotion policies, how the top five Indian states performed in comparison, total foreign inflows, and the difficulties the state faced in bolstering the inflows. It is a well-known fact that foreign direct investment (FDI) boosts the state's infrastructure and per capita net state domestic product (NSDP). One statistical method that is used is the multi-regression analysis. Information gathered from DPIIT and the Karnataka government's annual economic survey reports. According to empirical data, Karnataka has become more prominent in terms of its share of foreign direct investment (FDI), with the IT/ITes industry attracting almost 30% of all FDI inflows into the state. Foreign Direct Investment (FDI) has garnered increased attention at the national and state levels in India with the implementation of the New Economic Policy. India is one of the best places to invest and ranks seventh for FDI inflows, according to UNCTAD's World Investment Report (2021). Karnataka draws FDI inflows from all across India, although it receives a higher percentage of the total.

Ahn, Young-Jin & Juraev, Zuhridin (2023) As a country with a developing economy, Uzbekistan seeks to draw FDI in order to support the growth of its free economic zones (FEZs). Although the country's attractiveness to investors has increased due to recent legislative changes, which have also made it easier for foreign money to enter the country, obstacles to investment still exist. This paper analyzed these barriers and offered alternatives using an economic geographical methodology. This study uses document analysis instead of empirical analysis to look at the spatial patterns of FEZs and FDI via a wide geographical lens, taking into account the larger context instead of concentrating on a particular FEZ. The results show that the lack of an innovation-driven environment, problems with logistical systems, and problems relating to energy resources, among other things, have a detrimental effect on the amount of FDI that enters FEZs. The paper also emphasizes how important economic geography is to comprehending these elements. Finally, from an economic geographical viewpoint, pertinent observations and suggestions are given.

Kumari, Ms & Amarnath Reddy, Dr. (2023) Foreign direct investment (FDI) into India and its effects on the economy were the foci of this research. It also examines the origins, analysis, and reasons for FDI on an annual basis, as well as the elements that impact and demand FDI. Boosted investment One economic indication of globalization is the amount of FDI. Most governments have struggled to entice investors in the last several years because of the worldwide economic downturn. More foreign direct investment (FDI) poured into India than any Western country even as the global financial crisis deepened. Foreign direct investment (FDI) into India has been improving steadily over the last many years. The government has prioritized liberalizing policies since 1991 in an effort to attract foreign direct investment. Technology transfer, new career opportunities, and easier access to management information The expansion of the global economy has been propelled by these investments in international capital, product markets, and distribution networks. India's financial stability, prosperity, and advancement have been facilitated by FDI, allowing it to participate in the global economy.

Rajendran, Saroja Devi & Kumar, Arul (2022) Based on a notice from the Directorate of Industrial Policy and Promotion (DIPP), the research aims to prove that the government has increased the FDI ceiling in insurance from 26% to 49%. India makes up 3.8% (US\$2.9 trillion) of the global landmass, 21% of the global population, and 3% of the world's area. With a combined population of nearly 1.7 billion, the member nations make up over 21% of the global total. Methods including growth rate, compound annual growth rate, and descriptive statistics were used to examine the data.

Additionally, the research found a significant and positive correlation between economic growth and FDI flow. The research concludes that increased foreign direct investment (FDI) inflows may be achieved via more accommodating trade policies. Finally, and most importantly, our country's unique structure, in which the federal and state governments share power and responsibility, necessitates an effective and integrated foreign direct investment (FDI) policy regime if we are to achieve our full potential.

Shkodra, Jehona & Ahmeti, Njomza & Krasniqi, Arjeta (2022) Foreign direct investment (FDI) is the central topic of this research because of the role it may play in driving firm restructuring and economic restructuring of nations via its direct and indirect contributions. Kosovo, Albania, Montenegro, Serbia, North Macedonia, and Bosnia and Herzegovina are the Southeastern European (SEE) nations that will be studied from 2005 to 2020. The data was analyzed using a regression model, DW test, and VIF test (to check for multicollinearity amongst the variables). Economic development and foreign direct investment (FDI) flow are positively and significantly related in certain nations, according to the research. Nevertheless, such investments do not contribute to economic progress in Kosovo and Bosnia and Herzegovina.

Puchakayala, Nvv Satyanarayana & Surayya, Teki (2022) By looking at the state's industrial policy, state industrial nodal agencies, cost of doing business, demographics, physical and social infrastructure, industry profile, and the current and future industrial scenario, this study hopes to draw conclusions about Uttarakhand's investment climate. The data is analyzed using basic statistical methods such as percentages, trend analysis, and growth ratios. The TOWS Matrix is used for the industry's SWOT analysis. In 2017–18, the services sector contributed 40% to the state's GSDP, while the industrial sector contributed 49%. The combined efforts of Uttarakhand State's micro, small, and medium-sized enterprises (MSMEs) and large industries resulted in a staggering jump in employment from 70,495 to 4,04,601 and investment from 9,029 Cr. to 49,132 Cr. between 2000-01 and 2018-19. Over the next 15 years, from 2015 to 2030, we anticipate a total of 37,692 units, 1,56,737 jobs, and an investment of 4,699.91 Cr. It is quite probable that Uttarakhand's Vision 2030 would be partially realized due to the anticipated industrial trend. It follows that by making it easy for people to transact business, we can open up vast new avenues for economic growth.

Shkura, Iryna & Shepotko, Kseniia (2021) In this essay, we will look at recent developments in foreign direct investment (FDI) in China, as well as the elements that contribute to an inviting environment for investment in the country. This article outlines the primary strategies China will use to entice FDI into its economy. The purpose of this study is to examine the current investment attractiveness of the Chinese economy and to organize the theoretical components of the state's investment attractiveness. With the People's Republic of China (PRC) gaining influence internationally as a result of investment from across the globe, this article sets out to assess the country's role in promoting sustainable development on a global scale. In the first part of the essay, the function of FDI in the growth of the economy of the state is analyzed. As a result of their socioeconomic growth, degree of external openness, and set goals, every nation approaches soliciting foreign investment in its own unique way. So, looking at money coming in and going out of investments was the first step in the inquiry. We took into account the shifts that occurred as a result of the "open door" policy. Following this, a comprehensive analysis was conducted into the pros and cons of China's policy on the stimulation of foreign investment. In this study, we looked at a number of topics related to investment in China, including the current situation and future prospects of investment processes in the PRC, the nature and classification of foreign investment from an economic perspective, the various ways in which the Chinese government regulates foreign investment, and the laws and regulations that govern investment in China.

Ranjan, Abhishek & Ghosh, Saurabh & Nath, Siddharth (2021) A new focus for government policymakers is green financing. In this article, we take a look at how green financing has evolved both internationally and in India. We evaluate the availability of funding for environmentally friendly projects (via bank credit and bond issuances) as well as the level of public awareness (through Google Trends) using a number of different data sources. Although there have been advancements in public awareness and funding options in India, our research shows that a more environmentally friendly and sustainable long-term economic growth could be possible with better information management systems and more cooperation among stakeholders.

ADO, ABIYOT & H., mulken (2021) The purpose of this article is to examine the industrial enterprises' viewpoints on the difficulties and potential benefits of private investment in the South Wollo zone. The paper is divided into five sections. The first part covers the introduction, which includes the

study's background, problem statement, objectives, significance, and scope. The second part discusses the empirical and theoretical literature. The third part explains the research methodology. The fourth part analyzes the data. The fifth part summarizes the major findings, concludes, and makes recommendations. A combination of primary and secondary sources of information was used to achieve the set goals. In order to demonstrate the private investment section's future potential, the secondary data centred on the macroeconomic variables that are thought to impact its efficient operation. Using a census-style poll, the article compiles data from 34 different manufacturing enterprises. Using a time series data set spanning ten years, we examined investment allocation by both sector and geography. Investments were not fairly distributed by industry or location, according to the study's results. Both private and state investment, as well as the rate of growth, are susceptible to macroeconomic variables. Among the areas that received investments, Addis Abeba ranked first (at 69.7 percent), followed by Oromia, Amhara, Dire dawa, and SNNP regions in that order. The investment industry is particularly vulnerable to the uncertainty factors. Most significantly, variables affecting private investment are demand uncertainty, interest rate uncertainty, and currency exchange rate uncertainty. As this paper's findings shown, macroeconomic factors and the increase of public investment impact the expansion of private investment.

Bhattacheryay, Suranjan (2020) Assets such as human capital, financial capital, intellectual property, physical assets, and goodwill are all part of the resource packages that are optimized via foreign direct investment (FDI). Multinational enterprises (MNEs) were motivated to carry out a variety of operations in the host nations by a variety of resources, including natural resources, market resources, strategic resources, efficiency resources, locational benefits, etc. Multinational corporations often expand their operations abroad in search of intangible assets and to compensate for the lack of certain resources. The combination of effective policy management and a conducive business climate has resulted in a steady influx of money into India. Indian companies consistently outperform their developed and emerging-market counterparts in terms of equity profits on a global scale. In an effort to entice more investors with minimal risks, the Indian government is eager to streamline FDI regulations.

Kulanov, Arslan & Tamenova, Saltanat (2020) The research team behind this study set out to do two things: (1) find out what stops small and medium-sized businesses (SMEs) in the Republic of Kazakhstan from investing, and (2) look into what the top business leaders have to say about what the government can do to make investment more attractive. During the course of the research, experts interviewed members of the scientific community, Akimat officials, and businesspeople from Kazakhstan. The expert survey's findings suggest that the Republic of Kazakhstan has established an investment climate that is generally positive, and that the government has made great strides in fostering an environment conducive to company growth. But there are still some issues with SMEs implementing investment initiatives, according to the expert analysis. The experts agree that the most pressing issues include a lack of developed transportation and logistics infrastructure, an absence of suitable office and production space, problems with land registration, challenges in recruiting foreign workers, and a plethora of necessary permits for doing business. The research concluded that the Republic of Kazakhstan has to remove the obstacles that prevent small and medium-sized enterprises (SMEs) from flourishing creating an inviting environment for investors to set up shop. Experts agree that we need to prioritize building and strengthening investor-ready platforms for conducting business, enhancing transportation and logistics infrastructure, privatizing state properties as quickly as possible, etc.

Sharma, Somesh (2020) A global economic slowdown is looming as a result of the changed economic climate, which has both threatened and unsettled the global economy. There is a surplus of opportunities for foreign direct investment in India as a result of the trade dispute between the US and China and the poor performance of developed nations. An analysis of 15 years' worth of foreign direct investment (FDI) forecasts for India revealed a positive and consistent trend (2020–2035). A variety of factors, such as the number of days to establish a company, the cost to register a firm, and the number of processes to start a business, have undergone substantial changes as a result of the government's reforms aimed at improving the investment climate. Businesses and investors have seen a marked improvement in the political climate as a result of recent developments, such as a stable political climate, a government that isn't afraid to take harsh choices, and an action plan to curb corruption. There is a better chance of a rise in FDI inflows due to recent developments in the investment and political climate. In order to entice foreign direct investment (FDI) into a transformed global landscape, the administration might emphasize these positive improvements to international investors.

Sapir, Elena & Karachev, Igor (2020) The study's overarching goal is to dissect the newly formed investment strategy, which prioritises the protection and development of private investment. The study's applicability stems from the need to identify alternative, non-budgetary means of financing massive national initiatives and undertakings. The shift from investment protectionism to investment promotion and protection is necessary because luring private capital in the context of shifting global investment is a key responsibility of national governments. There is a model for raising the technical bar of national industries, one for fostering the growth of certain priority economic activities, and a model for the establishment of new integrated meta-industries. Reforming Russia's investment policy is the primary emphasis of the writers. A "stabilization clause" may now be used as the basis for an investment protection and promotion agreement with private investors, according to the new law. The terms of the agreement, including tax and customs policies, will be determined by new regulations that would apply to investors carrying out large-scale investment projects.

Jaiswal, Hrishikesh (2020) These days, a lot of people talk about FDI, or foreign direct investment. Foreign direct investment (FDI) occurs when a foreign corporation acquires a majority stake in a local company. Not only does FDI bring in cash, but it also brings in expertise, technology, and experience from outside companies. Foreign investment has grown in significance in the modern liberalized period as a means for nations to speed up their trade and commerce operations and increase their international trade. Foreign direct investment (FDI) in India and the United States will be the primary topics of this study. The current research emphasizes the benefits of FDI and the elements that are unique to each country that influence the level of interest from foreign investors. Next, we'll compare the two countries using a variety of criteria, including the following: the most attractive industries for foreign direct investment (FDI), the most popular investing nations, the amount and composition of FDI in India and the United States, GDP projections, and the degree to which FDI is restrictive.

Aggarwal, Kapish (2020) A worldwide economic downturn not seen since the Great Depression has hit the world hard as a result of COVID-19. The global economy may be 7.5% weaker by 2020 compared to pre-pandemic levels. Worldwide, around 15% of the youth workforce that existed before to the COVID-19 pandemic has been wiped off. The global economy is already seeing the effects of shifts in technology, banking, and commerce due to widespread lockdowns. There is a lot of unpredictability in the transactional area, so investors are being careful before making big deals. Even after accounting for governments' economic stimulus policies, foreign direct investment (FDI) declined by 49% in the first half of 2020, and things don't seem to be improving anytime soon. Particularly hard-hit are emerging nations, as this trend is most pronounced in the primary and manufacturing sectors, which are the ones that get the lion's share of foreign direct investment. Foreign direct investment (FDI), a key factor in economic development, may help countries weather the storm and recover from it.

Shalini, S & M., Dr. (2020) Investments in manufacturing, infrastructure, transportation, technology, productivity, hospitality, etc., made possible by foreign direct investment (FDI) play a significant part in India's economic growth by bridging the gap between the country's numerous economies. To make up for shortfalls in local savings and investment, foreign money is seen as a viable option. A justifiable cause for national pride, India has attracted historic amounts of investment from outside sources. India offers the ideal combination of openness and opportunity in terms of market size, investment reform, and economic development rates. Despite this, India seems to be facing several obstacles and limitations when it comes to opening its markets to global investment. Some of the biggest obstacles to foreign direct investment (FDI) are things like political unrest, poor infrastructure, unfair tax policies, unscrupulous officials, too stringent government rules, and so on.

Benefits of FDI

Foreign Direct Investment (FDI) offers a myriad of potential advantages for less developed countries. Firstly, FDI significantly boosts the overall investment level, playing a crucial role in technology transfer. It is observed that FDI contributes more substantially to economic growth than domestic investments, supporting the expansion of domestic firms through complementary production or enhanced productivity via the spillover of advanced technology. Research indicates that an increase of one dollar in the net inflow of FDI correlates with a more than one-dollar increase in total investment in the host economy. The positive impact of FDI on economic growth is evident, contingent on the available stock of human capital in the host economy.

Secondly, FDI brings about technology upgrades by transferring machinery, equipment, and technological knowledge to developing countries. This is particularly vital for enhancing productivity and

the quality of goods, as outdated equipment and techniques in developing countries can impede worker efficiency and result in the production of lower-standard goods. The level of technology and the quality of human resources emerge as critical factors influencing FDI attraction.

Additionally, FDI plays a pivotal role in improving the export performance of the host country. By elevating efficiency levels and product quality standards, FDI enhances the host country's competitiveness in the global market. The international linkages of Multinational Corporations (MNCs) further provide better access to foreign markets, a significant advantage for countries with small domestic markets that rely on robust export activities for sustained economic growth.

Furthermore, FDI often generates new employment opportunities, both directly and indirectly through forward and backward linkages with domestic firms. This influx of foreign investment also facilitates the training of employees, contributing to human capital formation in the host country.

Consumers in developing countries stand to benefit from FDI through the introduction of new products and improved quality of goods at competitive prices. This injection of foreign capital also generates revenue for the host country, as profits generated by FDI contribute to corporate tax revenues, enhancing the financial resources available for public services and infrastructure development.

Infrastructure Development

FDI plays a pivotal role in facilitating infrastructure development in host countries. Multinational corporations often invest in and upgrade infrastructure such as transportation, communication networks, and utilities. This not only benefits the operations of the investing companies but also contributes to the overall development of the host nation's infrastructure, fostering economic growth.

Access to Global Markets

FDI establishes international linkages for the host country, providing better access to global markets through the extensive networks of multinational corporations. This is particularly advantageous for countries with limited domestic markets, enabling them to diversify their economic activities and broaden their reach in the international trade arena.

Research and Development (R&D) Collaboration

FDI encourages collaboration in research and development activities between multinational corporations and local entities. This knowledge-sharing fosters innovation, technological advancements, and the development of new products. The host country benefits from exposure to advanced research methodologies and practices.

Strengthening Financial Markets

The presence of foreign investors enhances the credibility and stability of the host country's financial markets. FDI inflows often result in increased transparency, improved governance, and adherence to international financial standards, thereby attracting further investments and contributing to the development of robust financial systems.

Balancing Trade Deficits

FDI can contribute to balancing trade deficits by improving a country's export performance. Through the introduction of efficient production processes and elevated product quality standards, FDI helps the host country produce goods that are competitive in international markets, potentially reducing trade imbalances.

Adaptation to Global Business Practices

The influx of foreign investments necessitates the adoption of global business practices and standards. This exposure enhances the competitiveness of domestic firms, encourages the implementation of best practices, and fosters a business environment aligned with international norms.

Conclusion

In conclusion, this thesis delves into the nuanced dynamics of the investment climate in India, with a specific focus on opportunities and policy challenges related to investment approvals, particularly in the realm of Foreign Direct Investment (FDI). Through a thorough examination of global FDI trends, the historical trajectory of FDI in India, and the regulatory frameworks shaping investment decisions, this study has sought to uncover patterns, gaps, and implications for the Indian economy. Study explained existing challenges, including complexities in the approval processes and the necessity for improvements in policy frameworks. The identified research gaps emphasize the need for further exploration into

specific sectors and nuanced aspects of the investment climate. Despite these challenges, the study's positive correlation between FDI and economic growth signals the potential for policy enhancements to foster a more investor-friendly environment.

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FAMILY BUSINESS GOVERNANCE: USING STRONG GOVERNANCE TO SUPPORT THE FAMILY'S LEGACY

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ABSTRACT

Family members as well as professionals working with or interested in family businesses will find useful information in A Primer on Governance of the Family Enterprise. The goal of this report is to determine what constitutes best practises in family enterprise governance by combining a thorough review of existing studies with a practical perspective. The two most pressing issues are, first, how the family business is governed, and second, what effect does that governance have on the business's performance.

KEYWORDS: *Family Business Governance, Family Legacy, Governance Best Practices, Long-Term Sustainability, Succession Planning.*

Introduction

Family enterprises, distinguished by the intricate interplay of family members, one or more family-owned enterprises, philanthropic entities like family foundations, and the presence of a family office, constitute a unique and multifaceted business structure. This distinctive form of business governance emphasizes the significant involvement of founding family members in day-to-day operations, extending across ownership, voting power, and managerial roles, irrespective of whether the business is publicly traded or privately held. The term "family" in this context signifies a collective bound by shared ancestry and inheritance rights, emphasizing a unique set of characteristics that differentiates family enterprises from other business models (Berle and Means, 1932; Jensen and Meckling, 1976; Shleifer and Vishny, 1997). In the realm of family enterprises, the establishment of a "Family Office" plays a pivotal role, addressing the intricate management of family wealth and attending to individual needs. Concurrently, the coordination of charitable endeavors often falls under the purview of a "Family Foundation." The concept of "family enterprise governance" encompasses the frameworks families employ to navigate decision-making and policy implementation across various entities, including the family foundation and family office. This governance structure involves a dynamic interplay of formal elements such as structures, processes, rules, and agreements, complemented by the influence of informal components like shared values, cultural nuances, beliefs, and established conventions (Bushman et al., 2004; Armstrong et al., 2010). Family business governance goes beyond the confines of a singular entity, necessitating tailored structures that cater to the complexities of family, firm, and associated businesses. The overarching goal is to ensure cohesion across generations and branches, addressing internal relationship dynamics within the family and external relationships with other family businesses. Key objectives of family business governance encompass sustaining the family enterprise, fostering harmonious relationships, preserving the family brand, effective succession management, and the mitigation of conflicts that may arise. This intricate web of governance involves critical elements such as ownership structure, control mechanisms, the composition of the board of directors, executive compensation strategies, dividend policies, and succession planning – all vital components contributing to the longevity and success of family enterprises (Daily et al., 2003).

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Literature Review

To fully grasp how various components of a governance system may have varying effects on the success of a family business, it is necessary to examine the connection between the structure of the business's governance and the bottom line. We aim to deduce optimum practises for sharing with family businesses by analyzing the connection between each governance feature and performance.

The Family Enterprise

The family enterprise comprises family members, one or more family-owned, -managed, and -controlled enterprises, a philanthropic institution like a family foundation, and a family office. The term "family" denotes individuals sharing a common ancestry and inheritance rights, emphasizing that the family is not an investment group. In business, a "family firm" involves significant founding family involvement, spanning ownership, voting power, and management roles in both public and private entities. Definitions in the literature categorize family businesses into structural and process definitions. Managing family wealth and needs involves a "Family Office," and charitable efforts are coordinated through the Family Foundation. "Family enterprise governance" refers to frameworks guiding decision-making and policy implementation in managing family businesses, including the Family Foundation and Family Office. It encompasses formal structures, processes, rules, and agreements, along with informal elements like shared values and culture. Family business governance requires tailored structures for family, firm, and related businesses to ensure cohesion across generations. Objectives include sustaining the family business, fostering harmony, preserving the family brand, managing succession, and mitigating conflicts. Key facets involve ownership structure, control mechanisms, the board of directors, executive compensation, dividend policy, and succession.

Ownership Structure

The stockholders' equity ownership determines their cash flow rights. The family can possess equity directly by owning company shares or indirectly by owning investment entities like trusts, foundations, corporations, or partnerships. Estate plans, liability protection, philanthropy, succession planning, and taxes determine alternative ownership structures. Family enterprises usually use direct and indirect ownership. Multi-branch, multi-generational, family-controlled enterprises may have a variety of intermediate organisations and investment vehicles in their ownership structure.

Control Mechanisms

Control often refers to the shareholder's ability to affect the company's direction. The literature has identified three primary control measures: Votes owned: the number of votes at the shareholders' meeting that correspond to the shareholder's share ownership. Votes controlled: the number of votes at the shareholders' meeting that a shareholder controls. Board seats controlled: the number of board of directors seats that the shareholder controls.

Board of Directors

The board of directors, crucial in both private and public firms, monitors management to ensure actions align with shareholder interests. In family businesses, the board represents family and non-family shareholders, contributing to monitoring and providing expertise. Board independence is vital to prevent private benefit appropriation. Research suggests that in higher ownership concentration, boards are less independent, and better legal protection enhances board independence. In cases of concentrated ownership or weak legal environments, the board may face challenges in fully exercising its control function, allowing family blockholders to extract resources from minority shareholders. The board should make two contributions to the firm: monitoring managerial activity and providing expertise, knowledge, and support to management (resource provision) (Corbetta and Salvato, 2004).

Executive Compensation

The founding family frequently wields significant influence over executive compensation. This can be a complicated issue, especially if the family firm is led by a non-family CEO. In this case, the compensation scheme must account for potential incentive conflicts as well as time-horizon differences between the two parties. Executive pay typically includes both monetary and non-monetary benefits. Salary, short-term incentives (such as bonuses), and long-term incentives are all part of it (such as stock options). When it comes to executive compensation, the primary question is what factors influence family decision-making. Family individuals running the firm are paid less than their non-family counterparts, as shown by a sample of 253 US family public corporations during the years 1995–1998 (Gomez-Mejia et al., 2003).

Dividend Policy

Dividends in family businesses can serve as compensation or exploit the dominant family position, impacting tensions with other shareholders. The width of the ownership-control gap measures a company's vulnerability to private benefit appropriation. Research on European and East Asian public enterprises reveals insights into how dividend policies are employed (Faccio et al., 2001). Firms with solid barriers between ownership and control, especially those linked to business groups, pay larger dividends, possibly to address investor concerns about fund misuse. Loosely linked enterprises show no such trend. In business groups with a positive wedge, European firms pay more significant dividends than East Asian ones, indicating European investors' heightened awareness of expropriation risks. Research on family businesses' dividend policies shows inconsistent findings. Some studies suggest lower dividend payout rates in family businesses compared to non-family ones. For instance, Spanish family-owned businesses paid significantly smaller dividends, about 40% less than non-family businesses (Gallo et al., 2004). Generational family-run companies, often having a positive wedge between ownership and control, tend to pay lower dividends. Overall, our contribution supports the idea that family businesses may pay larger dividends, potentially mitigating the agency problem.

Succession

The decision to pass the family business to the next generation, involving management and control responsibilities, is crucial. Despite perceptions of nepotism, data suggests various factors influence this decision. Legal climate plays a significant role in succession outcomes (Burkart et al., 2003). In founder-led family firms, decisions about ownership, control, and management are pivotal during transitions. Protection of minority shareholders, influenced by legislation, impacts these determinations. Transferring the family business to a family heir can be economically rational, driven by unique assets like human and social capitals. When deciding between a family heir and an outsider as CEO, the founder weighs the risk of appropriating skilled management. Hiring a specialist may boost profitability but poses appropriation risks, creating a dilemma for the founder (Lee et al., 2003). Successful family succession depends on three factors: the heir's readiness, family dynamics, and the succession planning and control process (Morris et al., 1997). Among these, interpersonal dynamics within the family are crucial, with trust and affability being primary drivers. Cultivating and sustaining positive relationships among family members not only yields short-term benefits but is crucial for smooth business succession to the next generation.

Governance of Other Family Entities

There is a common practise among multi-generational, multi-location family businesses to set up a family office and a family foundation. Due to the critical nature of their respective roles in the home, these two institutions necessitate the creation of sound governance systems. Since there is limited research on governance challenges in these organisations, a brief overview is presented here.

- **Family Office**

As a family expands and the family business thrives, the need for wealth management grows. Wealthy families often opt for an in-house family office, staffed by professionals dedicated to meeting their financial needs. The family office serves as the administrative backbone, offering various services. However, it comes with risks like financial, technological, and employment-related issues. Effective governance of a family office requires internal controls to detect and prevent such threats (Deloitte, 2009). Insights from a survey of 106 Single Family Offices (SFOs) across 24 countries reveal that American family offices are more adaptable, emphasizing non-financial services. Successful SFOs follow consistent best practices, as per Amit and Liechtenstein (2012). Board effectiveness is crucial for family office and family business governance, as shown in a Swiss family office study (Faktor, 2012). A diverse board with well-defined responsibilities fosters trust, reducing the likelihood of conflicts and facilitating smoother operations.

- **Family Foundation**

A family foundation, typically funded by family members, profits from the family business, and investments, allows businesses to deduct charitable contributions. While research on family foundations is limited compared to other areas of family business, they offer benefits beyond tax reduction and improved public image (Austin et al., 2012). Family foundations can enhance family dynamics by educating members about finance, fostering dialogue, and facilitating more in-depth conversations. They serve as a platform for older generations to teach younger ones about due diligence, appraisal, and

investment strategy, and also contribute to increased family gatherings and communication. Governed by a board, family foundations often include relatives of the founding donor, but may also include community members. Compensation for board members is typically limited to covering reasonable travel and lodging costs. Various organizational structures exist for family foundations, and their role extends beyond traditional philanthropy to cutting-edge research and development. Further study of family foundations is expected to provide valuable insights into this integral aspect of family businesses.

- **Family Ownership and Performance**

Contrary to common belief, family businesses often outperform non-family firms in both accounting and market measures of success, as shown in a study of 403 US family firms between 1992 and 1999 (Anderson and Reeb, 2003). The research suggests an inverse U-shaped relationship between family ownership and performance, peaking at a high level and then declining. This pattern holds true across different regions, with Canadian, European, and East Asian family enterprises displaying favorable financial and market performance. Insider ownership, or ownership by management or board members, also exhibits an inverse U-shaped relationship with business value, improving performance at moderate levels but diminishing at excessive levels (McConnell et al., 2008). Transparency is a crucial factor in family-owned firms' performance, with less transparency often linked to suspicions about financial activities. Opacity is shown to impact the positive relationship between family ownership and performance, emphasizing the importance of openness to outside scrutiny. The relationship between family ownership and firm success is further influenced by contextual factors, including cultural and institutional elements. In a sample of Chinese enterprises, family ownership's positive connection to performance is robust in areas with low institutional efficiency, suggesting it may be the ideal structure in underdeveloped markets (Amit et al., 2009).

- **Family Control and Performance**

Family businesses often accumulate control powers beyond ownership, using control-enhancing techniques. While these methods may enhance motivation and expertise, they also pose a risk of resource extraction. Research, particularly focusing on US corporations (Villalonga and Amit, 2006), indicates a negative correlation between control-enhancing methods, such as a disconnect between voting and cash-flow rights, and performance. Dual-class stock presence and uneven board representation show adverse effects, contrasting with pyramidal structures or voting agreements within families, which may have a positive impact on value (Gompers et al., 2010). Family businesses should carefully consider control mechanisms, as ownership-control separation negatively affects performance, as evidenced by a study of 675 public companies across 11 European countries (Barontini and Caprio, 2006). In East Asian countries, a positive wedge between control and ownership reduces firm value, particularly affecting family firms that tend to exploit their influence for resource extraction (Claessens et al., 2002). Insider ownership, where management control exceeds ownership rights, diminishes firm value globally, as evidenced by studies spanning 18 developing economies (Lins, 2003). During the 1997 Asian financial crisis, firms with a strong separation between management control rights and ownership rights experienced significantly greater stock return declines (Lemmon and Lins, 2003).

In family businesses, a small group of family members typically comprises the majority of shareholders. Research suggests that voting stock distribution influences business performance, with public enterprises in Finland showing higher performance when ownership of voting blocks is evenly distributed among family members between 1993 and 2000 (Maury and Pajuste, 2005). The value of a family business is further enhanced when there is at least one other large shareholder in addition to immediate family members, aligning with findings in closely held firms (Bennedsen and Wolfenzon, 2000). Family firm success is influenced by board composition. In a study of 500 Standard & Poor's enterprises from 1992 to 1999, family involvement on the board showed a nonlinear connection to performance—moderate involvement was beneficial, but excessive involvement was harmful (Anderson and Reeb, 2004). The study suggests that at moderate levels, family presence on the board benefits the firm, but excessive influence can lead to resource drainage and lower performance. The presence of outside directors, particularly independent ones, improves business performance by moderating the board, while associated directors have a negative impact.

- **Family Management and Performance**

Family businesses, often led by a member of the founding family or a descendant, prefer familial leadership over external hires. The impact of family management on productivity varies, with U.S. family-

run businesses being valued and efficient, while Norwegian counterparts are less productive than non-family businesses (McConaughy et al., 2001; Barth et al., 2005). Recent studies emphasize the critical role of family management in business outcomes. In U.S. corporations, founders as CEOs outperform descendants (Villalonga and Amit, 2006). Family enterprises thrive under founder leadership, but when the founder is chairperson, having an outside CEO proves beneficial. Solitary founder firms are credited for family enterprises' outperformance, with favorable effects of founder-CEO and negative effects of descendant-CEO (Miller et al., 2007). Research underscores the positive impact of a founder-CEO on the success of publicly traded U.S. corporations (Adams et al., 2009), especially in high-tech sectors (Gao and Jain, 2011).

Investing in founder-CEO firms demonstrated over 10% annual outperformance compared to the market (Fahlenbrach, 2009). Founder-led companies prioritize research, development, capital expenditures, and M&A, while those with family CEOs face negative impacts on financial results and market value, particularly after CEO changes based on family relations. Studies confirm a 14% decline in financial results and a 16% drop in market value over three years for such transitions, suggesting non-merit factors influence family succession decisions. An analysis of 5,334 CEO transitions in Danish enterprises (Bennedsen et al., 2007) reveals a 4% decrease in accounting-based performance with family CEOs, notably in large enterprises, fast-growing industries, and skilled-labor sectors. Firms using primogeniture for CEO selection exhibit reduced management quality, harming productivity and value, according to a survey of 732 medium-sized manufacturing firms in the US, UK, France, and Germany (Bloom and Van Reenen, 2007).

Need of the Study

Family enterprises frequently boast a heritage steeped in tradition and history. Safeguarding and transmitting this legacy to succeeding generations is of paramount importance. Robust governance practices are instrumental in upholding the family business's values, culture, and historical significance. Strong governance practices can help in achieving long-term sustainability and continuity of the business. Effective governance structures provide mechanisms for resolving conflicts, ensuring that disagreements do not jeopardize the business's future. Strong governance ensures that the business operates within the legal framework and help in adopting best-in-class management practices, bringing in external expertise, and ensuring a competitive edge in the market.

Research Methodology

Secondary sources used for data as academic databases, government reports, industry publications, and reputable online sources. We conduct a comprehensive literature review to identify existing studies, articles, reports, and academic papers related to the topic. We look for information on Family Business Governance, their impact on performance, case studies, and success stories of family business.

Conclusion

In conclusion, the intricate dynamics of family business governance play a pivotal role in preserving and enhancing the family's legacy. Through the implementation of robust governance structures, families can navigate the complexities of succession, ownership, and management transitions, ensuring the continued prosperity of the family business. The literature underscores the importance of thoughtful planning, incorporating both formal and informal elements, to foster family unity, mitigate conflicts, and drive financial success. As families embrace governance as a tool for achieving multiple objectives—from family harmony to business prosperity—their journey becomes a testament to the enduring impact of effective governance on the interplay between family and business. In essence, strong governance emerges not only as a mechanism for sustaining the family's legacy but also as a dynamic force that propels the family business toward enduring success across generations.

Recommendations

Family businesses should consider adopting and formalizing strong governance structures that include clear roles and responsibilities, decision-making processes, and accountability mechanisms. This helps ensure continuity and legacy preservation. Other than that family business should Prioritize Succession Planning, Document Family Values and Traditions, Diversify Governance Bodies and Develop a Code of Conduct for regular basis.

Limitations

The review's results and conclusions are only as trustworthy as the topic's literature. Publication bias may affect the review's findings. The study may suffer from sample bias, self-reported data and findings may not fully address the evolving dynamics within family businesses.

Scope for Further Research

The study opens up several avenues for further research and exploration in the field of family business governance. Here are some potential areas for future research like how family businesses can leverage innovation and technology adoption within their governance practices to enhance performance and legacy preservation; Study the governance structures and practices within family offices, which often play a central role in managing family wealth and business interests and Investigate the impact of governance education and training programs for family members involved in the business, assessing their effectiveness in promoting strong governance practices etc.

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एस. टी. सी. एवं बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि का अध्ययन

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प्रस्तावना

शिक्षा, मनुष्य को सभ्य एवं विवेकशील बनाने का एक माध्यम है। यह उचित अनुचित में भेद करना सिखाती है इसलिए शिक्षा के बिना मनुष्य का जीवन का विकास अधुरा है। शिक्षा बालक की सर्वांगीण उन्नति का साधन है, उसके व्यक्तित्व के पूर्ण विकास का सोपान है। शिक्षा वह ज्ञान है, जो बालक रूपी हीरे की जन्मजात शक्तियों का विकास करके उसके आन्तरिक गुणों को जगमगा देती हैं। जिसके प्रकाश से व्यक्ति स्वयं अपने व्यक्तित्व का निर्माण करता है और समाज जो लाभ पहुँचाता है। शिक्षा प्रकाश और शक्तियों का ऐसा स्रोत माना जाता है कि हमारे शारीरिक, मानसिक, बौद्धिक तथा आध्यात्मिक शक्तियों के प्रगतिशील और सुसंगत विकास द्वारा हमारी प्रकृति को ही बदल देती है तथा उदात्त बनाती है। शिक्षा के द्वारा ही मनुष्य को सभ्य, सुसंस्कृत एवं योग्य नागरिक बनाया जाता है। इस तरह शिक्षा मानव विकास का मूल साधन है। इसके द्वारा व्यक्ति, समाज एवं राष्ट्र सभी का विकास होता है।

शिक्षा प्रक्रिया के तीन प्रमुख अंग माने गये हैं शिक्षक, शिक्षार्थी एवं पाठ्यक्रम। इन सबमें विद्यार्थी का स्थान सबसे अधिक महत्वपूर्ण है। शिक्षा के कार्य क्षेत्र में विद्यार्थी के बिना शिक्षक एवं पाठ्यवस्तु निर्जीव वस्तु के समान है। प्राचीन काल से लेकर आधुनिक काल तक में समाज में शिक्षक का स्थान महत्वपूर्ण रहा है। वर्तमान समय में शिक्षक का स्थान एक राष्ट्र निर्माता एवं समाज के पथ प्रदर्शक के रूप में है। वह जीवन निर्माण से लेकर जीवनयापन तक की शिक्षा प्रदान करता है।

वर्तमान समय में शिक्षक प्रशिक्षण कार्यक्रम बी.एड एवं एस.टी.सी स्तर पर संचालित है। बी.एड एवं एस.टी.सी संस्थानों में कार्यरत शिक्षक प्रशिक्षकों में अपने व्यवसाय के प्रति निष्ठा व कार्य संतुष्टि में कमी दिखायी पड़ती है। इसका सहज अनुमान शिक्षक संघों एवं आन्दोलनों की बढ़ती संख्या व तीव्रता से लगाया जा सकता है। इसके पीछे उनके कार्य करने में शिक्षण योग्यता, अभिभक्तता, अभिवृत्ति तथा समस्या समाधान योग्यता का हाथ होता है।

किसी भी कार्य को करने में अभिवृत्ति एक महत्वपूर्ण भूमिका निभाती है, जिस काम में व्यक्ति की अभिवृत्ति नहीं होती है उस काम को करने में व्यक्ति नीरसता का अनुभव करता है जबकि उसी कार्य के प्रति व्यक्ति की अभिवृत्ति होने पर कार्य अच्छे एवं प्रभावी रूप से करता है। अतः अध्यापन कार्य को सुचारु ढंग से सम्पन्न कराने हेतु भावी शिक्षकों को प्रशिक्षित करने वाले प्रशिक्षकों का शिक्षण व्यवसाय के प्रति कार्य संतुष्टि का होना अत्यन्त ही महत्वपूर्ण है।

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कार्य संतुष्टि

कार्य संतुष्टि बहुत जटिल तथा समझने योग्य विषय है। इसे जीवन की दशा से देख पाना बहुत कठिन है। यह किसी भी व्यवसाय के कार्यों के मनोवैज्ञानिक भाव को स्वीकार करना है। इस शब्द को प्रचलित करने का श्रेय HOPPOCK (1935) को जाता है।

कार्य संतुष्टि का तात्पर्य व्यवसाय से सम्बन्धित कारक से है। दूसरे शब्दों में यह कहा जा सकता है कि अध्यापक का व्यवसाय से सम्बन्धित भिन्न-भिन्न कारकों के प्रति उसकी मनोवृत्ति को कार्य संतुष्टि कहते हैं। व्यवसाय से सम्बन्धित कई विशिष्ट कारक हैं जिनमें पारिश्रमिक, पर्यवेक्षण, कार्य-परिस्थिति, पदोन्नति के अवसर, नियोक्ता के व्यवहार आदि मुख्य हैं। इन विशिष्ट कारकों के प्रति अध्यापकों की मनोवृत्ति जिस हद तक अनुकूल होती है, उसी हद तक कार्य संतुष्टि भी सम्भावित होती है।

किन्तु वर्तमान समय में शिक्षक प्रशिक्षक समाज के दृष्टिकोण से सन्तुष्ट नहीं हैं। अपने देश में शिक्षक प्रशिक्षक बनने के लिए बहुत कम लोग तैयार होते हैं और प्रायः अधिकांश शिक्षक प्रशिक्षक वे लोग हैं जो जीवन से असन्तुष्ट रहें हैं और उचित ढंग से समायोजन नहीं कर पाये हैं। शिक्षक प्रशिक्षक बन जाने पर फिर उनके सामने कुछ ऐसे कारक आते हैं, जो उनके मानसिक स्वास्थ्य पर बुरा प्रभाव डालते हैं। प्रायः शिक्षक प्रशिक्षक की सेवाओं में कोई स्थायित्व नहीं होता कभी – कभी उनकी सेवाएं सत्र के बीच में समाप्त कर दी जाती हैं कुछ दशा में नोटिस देकर और कुछ दशा में नियुक्ति ही सीमित काल के लिए होती है। इसके अलावा कम वेतन पर रख कर हर साल हटाते रहना प्रथा सी हो गई है, इससे शिक्षक प्रशिक्षक का मानसिक स्वास्थ्य प्रभावित होता है तथा उससे शिक्षक व्यवसाय पर प्रतिकूल प्रभाव पड़ता है।

सम्बन्धित अनुसंधानों के अवलोकन के पश्चात शोधकर्त्री के अन्तः मन में कुछ प्रश्न उठते हैं कि एस.टी. सी. विद्यालयों में कार्यरत प्रशिक्षकों की शिक्षण व्यवसाय के प्रति अभिवृत्ति कैसी है ? बी. एड. महाविद्यालयों में कार्यरत प्रशिक्षकों की शिक्षण व्यवसाय के प्रति अभिवृत्ति कैसी है ? एस.टी.सी. विद्यालयों में कार्यरत प्रशिक्षकों की कार्य संतुष्टि है या नहीं ? बी. एड. महाविद्यालयों में कार्यरत प्रशिक्षकों की कार्य संतुष्टि है या नहीं ? इन प्रश्नों के उत्तर खोजने के लिए इस समस्या का चयन किया गया है।

समस्या कथन

“एस. टी. सी. एवं बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि का अध्ययन”

अध्ययन के उद्देश्य

- एस. टी. सी. एवं बी. एड. महाविद्यालयों में कार्यरत अध्यापकों की कार्य संतुष्टि का अध्ययन।
- एस. टी. सी. एवं बी. एड. महाविद्यालयों में कार्यरत पुरुष व महिला अध्यापकों की कार्य संतुष्टि का तुलनात्मक अध्ययन।

अध्ययन की परिकल्पनाएँ

- एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।
- एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।
- एस. टी. सी. विद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।
- बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

शोध में प्रयुक्त उपकरण

शोधकर्त्री ने अपने शोध अध्ययन में कार्य संतुष्टि के निम्नलिखित परीक्षण का चयन किया है –

- कार्य संतुष्टि मापन के लिये डॉ. प्रमोद कुमार व डॉ. डी. एन. मूथा द्वारा निर्मित "अध्यापक कृत्य सन्तोष प्रश्नावली" का प्रयोग किया गया है।

न्यादर्श का चयन

प्रस्तुत अध्ययन में सोदेश यादृच्छिक न्यादर्श के आधार पर दौसा एवं अलवर जिले के एस. टी. सी. एवं बी. एड. महाविद्यालयों में कार्यरत 400 शिक्षक प्रशिक्षकों का चयन किया गया है।

शिक्षक प्रशिक्षक 400			
एस.टी.सी. विद्यालयों में कार्यरत शिक्षक प्रशिक्षक 200		बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षक 200	
पुरुष शिक्षक प्रशिक्षक 100	महिला शिक्षक प्रशिक्षक 100	पुरुष शिक्षक प्रशिक्षक 100	महिला शिक्षक प्रशिक्षक 100

विश्लेषण एवं व्याख्या

- एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

सारणी 1: एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
एस. टी. सी. विद्यालय में कार्यरत प्रशिक्षक	200	48.41	9.495	0.38	0.39	स्वीकृत
बी. एड. महाविद्यालय में कार्यरत प्रशिक्षक	200	48.03	9.70			

(डी.एफ 398 पर टी का सारणी मान .05 स्तर पर 1.96 एवं 0.01 स्तर पर 2.59)

उपरोक्त सारणी संख्या 1के अवलोकन के आधार पर एस. टी. सी. विद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 48.41 एवं मानक विचलन 9.49 हैं तथा बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 48.03 एवं मानक विचलन 9.70 हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान (T.Value) 0.39 प्राप्त हुआ है जो 398 स्वतंत्रता के अंश पर .05 सार्थकता स्तर मान 1.96 से निम्न पाया गया है। अतः प्राप्त आंकड़ों के आधार पर कहा जा सकता है कि एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना को स्वीकृत किया जाता है।

- एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

सारणी 2: एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
पुरुष शिक्षक प्रशिक्षक	200	48.49	10.24	0.55	0.56	स्वीकृत
महिला शिक्षक प्रशिक्षक	200	47.95	8.90			

(डी.एफ 398 पर टी का सारणी मान .05 स्तर पर 1.96 एवं 0.01 स्तर पर 2.59)

उपरोक्त सारणी 2 के अवलोकन के आधार पर एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 48.49 एवं मानक विचलन 10.24 हैं तथा एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 47.95 एवं मानक विचलन 8.90 हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान (**T.Value**) 0.56 प्राप्त हुआ है जो 398 स्वतंत्रता के अंश पर .05 सार्थकता स्तर मान 1.96 से निम्न पाया गया है। अतः प्राप्त आंकड़ों के आधार पर कहा जा सकता है कि एस. टी. सी. विद्यालयों एवं बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना को स्वीकृत किया जाता है।

- एस. टी. सी. विद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

सारणी 3: एस. टी. सी. विद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
पुरुष शिक्षक प्रशिक्षक	100	48.90	10.37	0.99	0.73	स्वीकृत
महिला शिक्षक प्रशिक्षक	100	47.91	8.55			

(डी.एफ 198 पर टी का सारणी मान .05 स्तर पर 1.96 एवं 0.01 स्तर पर 2.59)

उपरोक्त सारणी 3 के अवलोकन के आधार पर एस. टी. सी. विद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 48.90 एवं मानक विचलन 10.37 हैं तथा एस. टी. सी. विद्यालयों में कार्यरत महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 47.91 एवं मानक विचलन 8.55 हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान (**T.Value**) 0.73 प्राप्त हुआ है जो 198 स्वतंत्रता के अंश पर 0.05 सार्थकता स्तर मान 1.96 से निम्न पाया गया है। अतः प्राप्त आंकड़ों के आधार पर कहा जा सकता है कि एस. टी. सी. विद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना को स्वीकृत किया जाता है।

- बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं होता है।

सारणी 4: बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि स्तर माप

समूह	संख्या	मध्यमान MEAN	मानक विचलन S.D.	मध्यमान का अंतर	टी मान T. Value	स्वीकृत/ अस्वीकृत 0.5 स्तर पर
पुरुष शिक्षक प्रशिक्षक	100	48.08	10.14	0.10	0.07	स्वीकृत
महिला शिक्षक प्रशिक्षक	100	47.98	9.29			

(डी.एफ 198 पर टी का सारणी मान .05 स्तर पर 1.96 एवं 0.01 स्तर पर 2.59)

उपरोक्त सारणी 3 के अवलोकन के आधार पर बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 48.08 एवं मानक विचलन 10.14 हैं तथा बी. एड. महाविद्यालयों में कार्यरत महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि का मध्यमान 47.98 एवं मानक विचलन 9.29 हैं। मध्यमानों एवं मानक विचलनों की गणना के आधार पर टी मान (**T.Value**) 0.07 प्राप्त हुआ है जो 198 स्वतंत्रता के अंश पर 0.05 सार्थकता स्तर मान 1.96 से निम्न पाया गया है। अतः प्राप्त आंकड़ों के आधार पर कहा जा सकता है कि

बी. एड. महाविद्यालयों में कार्यरत पुरुष शिक्षक प्रशिक्षकों व महिला शिक्षक प्रशिक्षकों की कार्य संतुष्टि में कोई सार्थक अन्तर नहीं है। अतः उक्त परिकल्पना को स्वीकृत किया जाता है।

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ROLE OF FORENSIC AUDIT IN FRAUD PREVENTION AND DETECTION

Dr. Renuka Sharma*

ABSTRACT

In a trouble to disinter as well as check the prevalence of white collar frauds in business, ideas are being drawn from various forensic lores to condense the study process of accountants and auditors. The term "forensic" means suitable to be used in court. Forensic account is a fleetly developing area of specialization primarily concerned with fraud deterrence, fraud discovery and fraud disquisition. Forensic account may be defined as systemized knowledge dealing with operation of counting data gathered through auditing styles and procedures to resolve legal problems. Forensic accountants are certified fraud auditors. Fiscal auditors look at the figures but the forensic accountants look behind the figures. Now a day's business and felonious conditioning have come so complex that attorneys and felonious investigators frequently do n't have the moxie necessary to discharge their liabilities. Forensic auditors are generally accountants or auditors who, by virtue of their stations, attributes, chops, knowledge and experience are experts at detecting and establishing frauds in books of account. Forensic accountants may appear on the crime scene a little after than fraud auditors, but their major contribution is in rephrasing complex fiscal deals and numerical data into terms that ordinary laypersons can understand. Fiscal auditor is just like a watchdog that looks at the number but forensic accountant is like a bloodhound that looks behind the number. Also pronounced increase in white collar crimes, connubial and business controversies have created the need of forensic account. So to study the connection of forensic account in detecting and precluding peaceful white collar crimes is the main alleviation behind this study.

KEYWORDS: *Forensic, Financial, Occurrence, Periodic, Corporate, Business, Accounting, Prevention.*

Introduction

Generally, in commercial organisations there are three stages of fraud discovery and forestallment pre- fraud stage, ongoing fraud stage and post-fraud stage. The organisations which are always apprehensive of circumstance of fraud and try to help it at original stage can arrange ethics training borrow regular statutory inspection/ periodic fraud inspection or forensic account as a fraud preventative medium. For ongoing fraud discovery, commercial organisations can encourage whoosh blowing/ relate the matter to a correctional commission or can use forensic account as a restorative strategy. Eventually if fraud is detected after it has actually been committed, forensic account can be used as reanimation/ survival tool. So at each and every stage of fraud discovery and forestallment, forensic account as an arising fraud operation medium plays an important role. Now the important question is how far forensic account is effective in discovery and forestallment of white collar crime. At the same time, how far it's respectable to Indian Corporate Sector. The term fiscal auditor applies to any auditor of fiscal information or the fiscal reporting process. Substantially fiscal auditors are those who work for public account enterprises and perform checkups of fiscal statements for public companies.

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They're traditionally number acquainted. So, the nature of white collar crimes has evolved in the civic areas with the attention of the assiduity and marketable conditioning in the civic areas. The changing socio- profitable script of the society coupled with the increase of wealth and substance has furnished openings for similar crimes. Hand theft, embezzlement of cash, effects, misstatements, elision of exposures, advancing the time of profit recognition, recording fictitious means, delaying recognition of charges, keeping debts off the balance distance – all constitute white collar crime in the plant.

What is White Collar Crimes

In India White Collar crime means and includes manipulation of finances or in stock exchanges or misrepresentation in fiscal statements of a pot or violations of labour laws, brand, patent laws etc. which is substantially "job acquainted" i.e. which occurs during the course of one 's occupation. White collar crime includes offences in the areas of banking and finance, company law, money laundering, fraud, corruption, competition, consumer protection and cyber crime. numerous causes for the fiscal extremity have been suggested, with varying weight assigned by experts. The U.S. Senate's Levin – Coburn Report asserted that the extremity was the result of" high threat, complex fiscal products; undisclosed conflicts of interest; the failure of controllers, the credit standing agencies, and the request itself to rein in the surpluses of Wall Street". Critics argued that credit standing agencies and investors failed to directly price the threat involved with mortgage- related fiscal products, and that governments didn't acclimate their nonsupervisory practices to address 21st- century fiscal requests. The Federal Bureau of Investigation (FBI) investigates matters relating to fraud, theft, or embezzlement being within or against the public and transnational fiscal community. These crimes are characterized by dishonesty, concealment, or violation of trust and aren't dependent upon the operation or trouble of physical force or violence (fiscal white collar crimes). Similar acts are committed by individualities and associations to gain roleicular or business advantage. The FBI focuses its fiscal crimes examinations on similar felonious conditioning as commercial fraud, securities and goods fraud, health care fraud, fiscal institution fraud, mortgage fraud, insurance fraud, mass marketing fraud, and money laundering. These are the linked precedence crime problem areas of the fiscal Crimes Section (FCS) of the FBI.

Impact of White Collar Crimes

As far as fiscal impact of white collar crime is concerned, the net result of the various types of white collar crime has increased profitable difficulty for the average citizen and consumer. One reason for this is that similar crime increases the cost of doing business, and any similar increase in business costs is eventually passed on to the consumer through increased prices and dropped services. In addition, large scale duty elusion, similar as that rehearsed by fat individualities and multi-million-dollar pots, whose fortunes live in secret, foreign bank accounts or other illegal duty harbors, translates into frequent and ever-advanced duty hikes for the average citizen, who must bear a grossly unstable proportion of the nation's duty burden. The FBI has estimated the overall cost of white collar crime in the United States to be\$ 300 billion bones annually. Statutory fiscal auditing refers to the process of assessing compliance of fiscal information with nonsupervisory norms, generally for public companies, by an external and independent reality. Forensic account is a different term that needs to be distinguished from statutory fiscal auditing. The Association of Certified Fraud Observers (ACFE) has defined forensic account as fraud examination. It incorporates all the terms involved with disquisition, including fraud auditing. So fraud auditing is a subset of forensic account. Forensic accountants are called in after substantiation or dubitation of fraud has surfaced through an allegation, complaint or discovery. Forensic accountants are endured, trained and knowledgeable in different processes of fraud disquisition. US News and World Report listed forensic accountant as one of the major job tracks of the future and has made this branch of counting trendy. So the supremacy of forensic account over statutory fiscal inspection cannot be denied.

Financial Auditing and Forensic Auditing (Fraud Auditing)

Fiscal auditing refers to the process of assessing compliance of fiscal information with nonsupervisory norms, generally for public companies, by an external and independent reality. Fiscal inspection performed under GAAS (Generally Accepted Auditing norms) must perform fraud specific procedures. GAAS heavily incorporates generalities and procedures to discourage and to catch fraud in inspection of internal control over fiscal reporting. Still the focus of fiscal inspection is concerned with furnishing reasonable assurance that a material misstatement to fiscal statement has not passed. Numerous of the fiscal statement fraud should have been detected with GAAS. But in reality it does n't be as fiscal auditors are much more involved in detecting immaterial fraud. Forensic inspection is a

methodical process of objectively carrying and assessing substantiation regarding assertions about profitable conduct and events to ascertain the degree of correspondence between those assertions and established criteria, and communicating the results to interested users. Fraud inspection is a subset of forensic inspection which is the process of detecting, precluding and correcting fraudulent conditioning. Fraud auditing involves a technical approach and methodology to discern fraud. The purpose is to prove or falsify the actuality of a fraud. While fully barring fraud is the thing, it's simply not doable. Fraud auditors should be suitable to help a nicely preventable fraud. The first ideal for the fraud auditor is to determine whether a distinction in account records is attributable to mortal error. However, there may be no factual fraud, if so. However, fake records, crimes, If the distinction (missing records. So fraud auditing focuses on creating a terrain that encourages discovery, forestallment and correction of intended or executed fraud.

Role of Forensic Accountants and Forensic Auditor in White Collar Crimes

In a trouble to disinter as well as check the prevalence of white collar frauds in business, ideas are being drawn from various forensic lores to condense the study process of accountants and auditors. The term "forensic" means suitable to be used in court. Forensic account is a fleetly developing area of specialization primarily concerned with fraud deterrence, fraud discovery and fraud disquisition. Forensic account may be defined as systemized knowledge dealing with operation of counting data gathered through auditing styles and procedures to resolve legal problems. Forensic accountants are certified fraud auditors. Fiscal auditors look at the figures but the forensic accountants look behind the figures. Now a day's business and felonious conditioning have come so complex that attorneys and felonious investigators frequently do n't have the moxie necessary to discharge their liabilities. Also pronounced increase in white collar crimes, connubial and business controversies have created the need of forensic account. So to study the connection of forensic account in detecting and precluding peaceful white collar crimes is the main alleviation behind this study. The term fiscal auditor applies to any auditor of fiscal information or the fiscal reporting process. Substantially fiscal auditors are those who work for public account enterprises and perform checkups of fiscal statements for public companies. They're traditionally number acquainted. Forensic auditors are generally accountants or auditors who, by virtue of their stations, attributes, chops, knowledge and experience are experts at detecting and establishing frauds in books of account. Forensic accountants may appear on the crime scene a little after than fraud auditors, but their major contribution is in rephrasing complex fiscal deals and numerical data into terms that ordinary laypersons can understand. Fiscal auditor is just like a watchdog that looks at the number but forensic accountant is like a bloodhound that looks behind the number.

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Indian Legal System towards Forensic

Account Forensic account has not got its due recognition indeed after intimidating increase in the complex fiscal crimes and lack of adequately trained professionals to probe and report on the complex fiscal crimes. The task of Forensic Accountants is handled by Chartered Accountants who piecemeal from handling traditional practice of auditing as needed under the Companies Act, 1956 or Income Tax Act are called upon by the law enforcement agencies or the companies or private individualities to help in probing the fiscal crime or fiddle. The CA or CWAs in India are best suited for this profession due to their fiscal wit acquired during their rigorous training which can be farther honed by introducing post qualification degree or parchment in probing and Forensic Account analogous to one introduced by CICA. still, growing fiscal fraud cases, recent stock marker swindles, failure of non fiscal banking companies, marvels of evaporating companies and colony companies and failure of the nonsupervisory medium to check it has forced the Government of India to form Serious Fraud

Investigation Office (SFIO) under Ministry of Corporate Affairs which can be regarded the first step of Government of India to fetter the significance and advance the profession of forensic accountants. The SFIO is a multidisciplinary association having experts from fiscal sector, capital request, accountancy, forensic inspection, taxation, law, information technology, company law, customs and disquisition. These experts have been taken from various associations like banks, Securities & Exchange Board of India, Comptroller and Auditor General and concerned associations and derelictions of the Government. There's a total lack on the role of these law enforcement agencies to train their investigators in this technical role of probing white-collar crimes involving forensic account. The disquisition of the major fiscal crimes is handled by ordinary probing officers who after spending some time in disquisition of conventional crimes are shunted to the profitable offence sect and they're anticipated to handle the fiscal crime cases involving complex & intricate fiscal records which is needed to be anatomized to unearth crime or unique MO espoused by the white collar miscreant. Its time for India to give a study for modifying its present judicial system which is traditional and complex. A nonsupervisory body of forensic account needs to be set up to govern the role, duties, liabilities and power of forensic accountant. There's also a need to make a new law for the execution of fraudsters, irrespective of their fireside. In order to attack the problem of execution of fraudster from different fireside other than India, the issue needs to be taken up to transnational nonsupervisory body. In this regard, transnational cooperation needs to be sought to achieve some form of legislative thickness. Appointment of forensic accountants should be made obligatory in all the companies especially in public sector companies and large scale companies to descry and help fraud.

Conclusion

The dishonors of the last many times come as a shock not just because of the enormity of failures like Enron and WorldCom, but because of the discovery that questionable account practice was far more insidious and wide than preliminarily envisaged. A definite link between these counting failures and poor commercial governance has surfaced. An adding number of inquiries in recent times are changing that poor commercial governance leads to manipulated fiscal reports and white collar crime. Pots and nonsupervisory bodies are now trying to dissect and correct any being blights in their reporting system. In this connection the role of whistleblowers to expose wrongdoings within their organisations is also important. Still, the lack of protection for whistleblowers prevents people from coming forward to punctuate illegal or unethical acts by companies. Effective and effective functioning of forensic account profession in India will surely reduce the incidents of fiscal frauds and other profitable crimes in the country. But in India forensic account is still in its immaturity stage. The most definite conclusion is it "s the time to use forensic account as a armament to combat white-collar crime in the commercial sector. White-collar crime must come to an end; or differently, forensic account must rule to cleanse the commercial sector of white collar felonious geste.

Recommendations

- Organisations should conduct ethics training to discipline workers against committing fraud. Still legal execution against fraudsters can also punish the workers laterally.
- Still, the organisation should relate it to correctional commission to take required action rather of taking too liberal or too harsh decision, if an hand who has served the organisation for long but set up committing fraud.
- On the base of agreement organisation should frame policy to take action against fraud.
- Organisations should make the first line director's administrators in an organisation apprehensive of fraud discovery through forensic account training as well as through strong and well proved commercial value system.

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