



ISSN : 2395-7069 || Impact Factor: 6.751

## INSPIRA- JOURNAL OF COMMERCE, ECONOMICS AND COMPUTER SCIENCE

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

**VOLUME 10**

**NO. 03**

**JULY-SEPTEMBER, 2024**

### **CONTENTS**

1	EFFECTIVE e- GOVERNANCE AND INCLUSIVE DEVELOPMENT <i>Kamlesh Kumar Sharma &amp; Dr. Aditi Gaur</i>	01-08
2	CONFIDENCE BUILDING MEASURES IN INDIA-CHINA RELATIONS: A CRITICAL REVIEW AND SECURITY IMPLICATIONS FOR INDIA <i>Mohan Singh Dhangar, Dr. Neeta Rani &amp; Sandeep Kumar</i>	09-14
3	ROLE OF SELF-HELP GROUPS TOWARDS ECONOMIC EMPOWERMENT OF WOMEN: A GEOGRAPHICAL STUDY OF BIKANER DISTRICT <i>Bhagwana Ram Godara</i>	15-23
4	IMPACT OF WORKFORCE DIVERSITY ON EMPLOYEE PERFORMANCE: A CASE STUDY OF WOMEN WORKING IN PUBLIC AND PRIVATE SECTOR HIGHER EDUCATIONAL INSTITUTIONS IN RAJASTHAN <i>Nidhi Jain</i>	24-30
5	IMPACT OF ECONOMIC GROWTH ON ENVIRONMENT DEGRADATION <i>Manoj Choudhary</i>	31-35
6	HUMAN RESOURCE ACCOUNTING DISCLOSURE PRACTICES: BIBLIOMETRIC MAPPING AND CONTENT ANALYSIS <i>Ardra Gopan &amp; Prof. (Dr.) Anitha.S</i>	36-50
7	EFFECT OF MINDFULNESS ON ACADEMIC DISHONESTY AMONG SCHOOL GOING ADOLESCENTS <i>Dr. Deepa Sikand Kauts &amp; Vandana Bhanot</i>	51-56
8	A STUDY ON THE IMPACT OF MERGERS AND ACQUISITIONS OF INDIAN BANKING SECTOR <i>Ms. Deepa Choudhary</i>	57-65
9	SUBJECTIVITY AND OBJECTIVITY, TRUTH AND RELATIVITY: INSIGHTS FROM KEVALAJNANA <i>Vinodha Jain B</i>	66-70
10	LABOUR MIGRATION FROM INDIA TO THE GULF COUNTRIES <i>Tarun Manjhi</i>	71-74

cont.....

## EFFECTIVE e- GOVERNANCE AND INCLUSIVE DEVELOPMENT

---

Kamlesh Kumar Sharma\*  
Dr. Aditi Gaur\*\*

### ABSTRACT

*Governance, like regulatory theory, has roots that extend beyond the field of communication studies, originating from various academic disciplines. The concept of governance first emerged in the discipline of economics, where it initially referred to institutional regulations designed to reduce transaction costs. In this context, a company's organizational structure was seen as an alternative to market-based cooperation. In contemporary economics, the term "governance" is frequently associated with "corporate governance," which involves the separation of ownership and management within a company. Researchers, drawing on agency theory, explore the relationship between shareholders (owners) and management, addressing the issue of how management can be controlled and held accountable.*

**KEYWORDS:** *Good Governance, Rural Development, Digital India, ICT, Transparency, Service Delivery.*

---

### Introduction

Political science is the foundation of good governance. Governing was first used to the study of international affairs. Transnational issues that are beyond the purview of any one nation-state may often be addressed via international organisations, systems, and agreements. To "govern without government" is to "assume the lack of any overarching governmental authority at the international level". In this way, governance is filling the void in international relations' power structures. Growing interest is being shown in Europe for yet another application of governance. The term "multilevel governance" is used to the European Union in order to characterise and study the relationship between many tiers of authority. Another perspective on governance is implied by democratic rule. It is intrinsically normative since it concerns itself with enhancing governance and regulation. One common definition of governance is the process through which citizens are included in policymaking at all levels of government. Governing is linked to social movements, active citizenship, and the use of one's voice in public. The transition from government to governance has been used to characterise contemporary efforts to overhaul the regulatory framework. The state's ability to regulate is said to be constrained by factors such as the rising complexity of social issues, the dispersion of knowledge and authority, the growing autonomy of various segments of society, and the fuzziness of the line between the two. So, it's decided that "new governance" is what we need.

Governance is widely employed in politics in addition to its applications in economics and the social sciences. The World Bank has been dedicated to spreading "good governance" in poor nations since the 1980s. It advocates for neoliberal-style changes in the public sector. Principles of good governance such as trustworthiness, accountability, efficiency, and openness in government are something that the Organization for Economic Co-operation and Development advocates.

---

\* Research Scholar, Department of Commerce & Management, Career Point University, Kota, Rajasthan, India.

\*\* Associate Professor & HOD, Department of Commerce & Management, Career Point University, Kota, Rajasthan, India.

### **Narrow and Broad Definitions of Governance**

Governing is a phrase that is often used in many fields and contexts. However, the loss of precision that results from using "governance" as a "catch-all term" is not negligible. It follows that we need a definition. The more recent governance issues related with regulatory reform in political science become especially useful when thinking about policy and regulation. The same issues arise under statutory regulation. Convergence, commercialisation, and the globalisation of social and cultural life as well as economic arrangements "exert pressure towards a more wide and varied form of social administration," further complicating the situation. Therefore, new types of regulation are required, it is suggested, since the old ones are inadequate. Scholars often differentiate between limited and wide notions of governance when debating this presumed need for change.

"signifies a shift in the meaning of government, referring to a new process of ruling; or an altered state of ordered rule; or the new way by which society is ruled," as defined by the Oxford English Dictionary. So, academics highlight the distinction between government (traditional statutory regulation) and governance (modern, creative, collaborative regulation). As Heritier (2001) puts it, "only contain methods of political steering in which non-hierarchical mechanisms of guidance are applied, and/or public and private players are involved in policy development". It is made clear that the term "governance" does not include the traditional kind of statutory control.

In contrast, broader conceptions of governance emphasise collective collaboration in general rather than only "new kinds of regulation." Governing is defined as "maintaining coordination and coherence among a large range of players with varied goals and aims," which includes political actors and institutions, business interests, civil society, and multinational organisations.

For several reasons, it's preferable to have a wide stance on governance: To begin with, limiting the term "governance" to its ideologically loaded designation for purportedly new and better forms of regulation suggests that regulatory reform is inevitable owing to government failure and other social, economic, and technical developments. This type of thinking conforms to a neoliberal narrative that distinguishes between "bad" and "good" administration by way of a small, limited government. Functional models that see governance largely as a solution to governability challenges deriving from social complexity overlook the crucial issue of democratic accountability, which is not defined by commercialised markets and technology convergence but by political choices.

Second, notwithstanding the rise of non-statutory means of regulation, the role of the state remains crucial. The state retains its monopoly on the lawful use of force and governments are elected to handle societal issues, thus the existing social order is unlikely to be dissolved very soon. Thus, governance does not replace the need for conventional legislative regulation. However, the ability for traditional "command and control" regulation is believed to be complimented and eventually replaced by the ability to exert influence. The modern state acts as a facilitator or first among equals. We stress again that "new governance" does not imply the demise of the state but rather its modification and adaptation to the society in which it now finds itself. The state's role as an institution for establishing priorities is especially important. Scholars use the term "meta governance" to characterise the state's control over the many governing institutions and actors.

Last but not least, many purportedly novel methods of government may really be rather conventional, as shown by a recent study. In order to determine whether a phenomena is new or ancient, one must do an empirical study rather than rely on a definition. As one expert put it, "the discussion over governance may simply be that the academic community catching up with the realities of the modern public sector" Self-regulation, for example, has a long history in the field and was crucial even before social scientists had the language to describe it.

### **Defining Governance**

Given the above, any definition of governance must ensure that it includes all types of collective norms in the industry. To this end, argues that "governance refers to the entire amount of procedures, formal and informal, national and international, centralised and scattered, that try to manage systems," expanding the concept beyond statutory regulation. The potential use of this term for studying policy is high.

However, like any definition based on the debates over regulatory reform in political science, it emphasises collective norms and ignores the many types of governance that occur at the level of individual organisations. Therefore, it is important to have a more all-encompassing definition of governance. Lange and Schimank expand the definition of governance beyond the collectively binding

norms and judgements at the centre of political science. As such, governance encompasses all forms of regulation and the study of how societies establish and maintain rules and norms for coordinating their members' activities.

As a result, we may define governance as the whole of the rules and regulations put in place to establish order inside a given institution. That's a broad concept that may be used to both democratic and hierarchical forms of leadership. Hamelink and Nordenstreng use a similar definition of governance: "a framework of behaviours, regulations, and institutions that establish limitations and create incentives for the performance of the system." McQuail (2007, pp. 17-18) defines governance as "the institutionalised interactions between the system and society" and "the many forms of administration and responsibility inside the system."

### **What is Good Governance?**

This research used the question of whether or not governments have successfully and efficiently attained their declared aims as the framework for addressing good governance. Good governance is essential for nations to grow sustainably and independently and to achieve social fairness. Good governance is comprised of two ideas: i) the optimal state direction for achieving self-sufficiency in development and social fairness, and ii) the optimal governmental functioning for achieving these goals.

For the former, determining whether or not a state's fundamental attitudes are democratically oriented is the central issue. Some factors that contribute to this include a trustworthy and transparent administration, protection of individual rights, decentralisation of authority, and civilian oversight of the armed forces.

The effectiveness and efficiency with which a government performs its duties rely on the existence of the necessary political and administrative institutions and systems. Supporting Elements that relate to the former idea of good democracy include the fundamental laws and structures of a state, performance and clarity, deconcentration of its management, and the emergence of an adequate market situation, all of which are necessary for people to be involved in politics, the economic growth, and society. A democracy serving as a "pad for gender mainstreaming" requires certain qualities to function well.

Reliability, predictability, and accountability are all hallmarks of good governance, which is increasingly recognised as crucial to guaranteeing a nation's development. However, many aspects of the link between public administration and national growth are still poorly known and may potentially vary across countries. To name a few essential worries:

- What exactly does "good governance" include, and why is it crucial to the progress of both the economy and society as a whole?
- The question is whether the legal system, transparency, integrity, and public service values all play a role in creating efficient administration.
- In the process of becoming more democratic and transparent, how might good governance be encouraged?
- What have we learnt about the significance of effective governance for achieving social and economic goals through changes in public management?
- Is good governance something that varies from country to country, and what are the essential components of good governance?

The importance of effective governance in fostering economic and social progress has come to the fore in recent years.

Moreover, there is a growing consensus that the present global financial crisis is the result of flaws in the institutions of governance, and that any long-term solution to the crisis must focus on fixing these flaws.

The success or failure of a country in achieving its most important economic and social objectives is influenced by the system of governance in place.

Markets, private business activity, civil society vitality, and individual and community well-being all flourish because of the circumstances imposed by governments.

An effective government is essential to guaranteeing a high standard of living for its population.

Whether or whether democracies will continue and thrive depends, in large part, on the quality of their leadership.

### **Aspects of Good Governance**

To rule effectively, one must be able to wield authority and make sound judgements across a wide range of issues, including economics, society, the environment, and more. This is related to the government's ability to learn, mediate, allocate, implement, and keep important relationships healthy.

Many different definitions may be used to describe governance and effective governance. There is, however, widespread agreement on the importance of the following elements:

#### **Technical and Managerial Competence**

The obvious aspect of effective governance is the technical and administrative skill of public officials. While this is less of a problem now that more people have access to higher education, it is still important to keep learning new things because of how quickly the world is changing.

#### **Organisational Capacity**

Instead of depending on the long run—good governance must be founded on the quality of organisations in order to support growth. To having a competent workforce is not enough if government agencies lack the ability to put their talents to use. The capacity of government organisations is crucial to the delivery of many vital services to enterprises and the public, and to the cultivation of circumstances favourable to economic growth and social harmony. Many OECD nations have altered their governments' organisational structure and management methods. An overly centralised, rigid, and inefficient system was commonly blamed for the issue. The primary approach to this problem has been to give managers and employees more discretion over operational matters in exchange for more responsibility for results. Corruption and a lack of administrative accountability and discipline are common issues in many other nations. A common course of action in such a circumstance is to beef up the government's fundamental management structures, which may need more bureaucracy.

#### **Reliability, Predictability and the Rule of Law**

When we talk about the rule of law, we're talking about the institutionalised process through which laws and other rules are created, interpreted, and applied. It ensures that private businesses and people are shielded from government overreach and that governmental actions are based on law. A reliable government is one that protects its citizens' rights to private property and bodily autonomy, prevents corruption and bribery, and avoids being captured by special interests. With this, businesses and people have more confidence in their judgements. More stringent restrictions are not always preferable from the perspective of reliability and predictability. An overly detailed definition might cause rigidity and increase the possibility of arbitrary enforcement of rules. Some discretion is necessary for the accurate interpretation and efficient application of particular legislation. Administrative procedural laws and independent reviews of judgements may help rein in this discretion (appeal mechanisms, judicial review, ombudsmen etc.). Political stability is essential for achieving reliability and predictability. To gain the confidence of the corporate sector, governments must be able to make genuine pledges and assure them that decisions will not be overturned for political reasons. In the short term, this is unrelated to the specific political system in place, but in the long run, democracy improves stability by empowering its inhabitants to freely express their values and priorities via elections and other forms of competition.

#### **Accountability**

Accountability may serve as a symbol of democratic principles as well as a tool for improving organisational performance. By virtue of the rules and regulations they enact, the resources they oversee, and the institutions they run, politicians and public workers have tremendous authority. Having those in charge accountable for their actions is essential to ensuring that this authority is being utilised responsibly and in the public good. To ensure responsibility, it is essential to define who is responsible for what actions and how they will be taken. Public officials, institutions, and politicians are all subject to scrutiny for the actions and results they produce. Formal reporting requirements and third-party audits may improve accountability. Accountability is improved by the inherent objectivity of ownership in a democracy, where ministries answer to government and national assembly to voters. Several OECD countries are broadening the concept of accountability for outcomes to include duty for the timeliness of decisions.

#### **Transparency and Open Information Systems**

Good governance relies on openness and transparency, and the private sector relies on openness and transparency in decision making and investment. In order to ensure information must

really be publicly accessible to other levels of leadership, private investigators, and the broader public to ensure transparency or the application of the law. Governments in the modern era are easily obtain a wealth of valuable data. Transparency and open information systems allow for the dissemination of this data, which may give precise information that businesses and consumers need to know in order to make informed choices.

### **Participation**

Consultation in policy and decision-making, voting in elections, and many other forms of democratic participation are all examples of what we mean by "participation." With people's input, governments can better understand people's, communities', and companies' top concerns and goals. Governments that solicit public input are more likely to arrive at sound conclusions, and those policies are more likely to be widely supported once implemented. Although there may not be a causal relationship between capitalism and all aspects of good government, it is obvious that democracy strengthens accountability, honesty, and involvement, all of which are factors in favour of democratic quality.

### **Connections between Several Aspects of Good Government**

Many facets of government are interconnected in intricate ways. There are several ways in which one aspect might be considered as a prerequisite for another "e.g. technical and managerial competence is one precondition of organisational capacity, and organisational capacity is one precondition of maintaining the rule of law". Significant impacts in the opposite direction also exist "e.g. organisational capacity building reinforces technical and managerial competence, accountability reinforces the rule of law".

### **Sustainable Development and Good Governance**

- **Development is Primarily a Domestic Responsibility**

Every country must take responsibility for its own ecological sustainability, achieving the delicate equilibrium between economic, social, geopolitical, cultural, and ecological issues. Raising people's living standards has to begin "at home" and be maintained there to be effective. A favourable economic environment and equal conditions of commerce and trade will certainly help a country's efforts, but "outside" players can only help and allow sustainability; they cannot substitute a country's individual efforts. A country's economic, sociological, and political structures are essential to its long-term success. The strength of a society's foundation rests in large part on the shoulders of its leaders and the nature of the development plan that country has chosen to follow.

- **Positive Contribution to Development**

Even though many developing countries are comparable to each other terms of their natural assets, there has been a notable variety in their economic and social progress during the previous three decades. Total fertility rate, mortality rates, and literacy are three significant indicators of quality of life, and even though all countries share a common global economic environment and a history of colonialism, some have made far more progress than any others. This illustrates that the target countries may achieve a higher quality of living despite external restrictions, such as falling raw material prices and other adverse international economic situations. This fact, along with the apprehension caused by the irresponsible leadership of certain countries, has thrust the idea of "governance" into the centre of the debate about development model. "Government" is the term used to describe the process of directing the operations of a state or other governmental organisation. The first is the existing political system, the second is the actual exercise of power, and the third is the degree to which governments are able to formulate plans, put them into action, and meet their obligations.

Authenticity of government, individual responsibility of diplomatic and official aspects of government, mastery of govt. to enact laws and deliver a service, dignity for living thing rights and the supremacy of law, and so on all derived from these three dimensions.

- **General Lessons for Sustainable Development**

When a government takes on the challenge of sustainable development and assures the safety, security, solidarity, order, and continuity of its people, it fosters an atmosphere in which those people may flourish in their economic, political, and creative endeavours. Overcoming economic and social disparity requires a strategy that fits together like a jigsaw puzzle. In order to acquire a complete image that fits the unique circumstances of a nation, several bits of information must be sorted through and pieced together.

But despite the wide variety of economic and social contexts, the previous forty years of experience have taught us a few universal precepts for effective sustainable development. All of the following macro-level policies and actions have been successful thus far: Economic development the outcome of a solid economic and financial strategy that aims to prevent excessive inflation rates or overvalued currencies and restricts government operations to those that the market cannot manage. While economic development is essential, it cannot stand alone as a strategy to end poverty. Equally crucial is a social policy that prioritises supplying for people's most fundamental need. The availability of credit, together with educational, training, and extension programmes, encourages individuals from all walks of life to take charge of their own lives and succeed. Equal access to educational and professional development resources, regardless of one's gender, colour, socioeconomic status, or other distinguishing characteristics, is another factor. Wherever a high-quality social and economic climate has been established, the economy has flourished, with even the lowest-income populations benefiting from government spending on areas like education and social welfare. These nations have also fared better than others in terms of ensuring their development agenda does not compromise environmental sustainability. Development of any kind, economic, social, or environmental, cannot occur in places where progress towards good governance has stalled. Instead, consequences have often been even lower levels of stagnation or reversals. Several nations in Africa's sub-Saharan region provide instructive examples. Social conditions that are harmful to progress are the direct result of ineffective leadership. There is little that can be done, no matter how much or well-intentioned, from the outside world in such situations. In fact, it may be detrimental if it helps maintain a bad situation. The people are the focus of "good governance," which is important to progress. The old adage that "where people grow, profits grow" may be applied to development policies is true. International collaboration may thus be used to effectively back a national development agenda of this kind.

- **The Driving Force behind Development Assistance**

When we talk about "donor countries," or as it's less commonly known these days, "institutional and economic development connections," we're referring to a wide range of activities carried out by various partners to facilitate the foreign economies' inclusion in the global economy, including the providing capital or infrastructure goods, the facilitation of credit, and the financing of or support staff for programs and projects. The kindhearted side of development cooperation is the provision of immediate assistance in times of crisis, such as those caused by natural catastrophes or armed conflict. Motives for providing development aid range from calculated self-interest to a sense of moral obligation. Geostrategic factors were crucial till the conclusion of the East-West war. The fact that they no longer do presents both an opportunity and a challenge for international aid organisations working. The chance lies in the prospect of allocating resources purely in accordance with reasonable criteria, such as "good governance." No matter how many resources are made accessible, they will not be used to their full potential without some kind of plan. Development cooperation must accept certain restrictions in this period of financial and budgetary belt-tightening and rising social issues in developed nations. Due diligence and productivity are required in this case. For the poor in developing nations, this means doing more with less. Quality management is the only way to maintain the respect that development aid has earned in developed nations. There is a degree of danger involved. If rich nations are so preoccupied with their own woes that they can't lift their heads above the parapet, they won't recognise that investing in the economic and social growth of impoverished nations serves their own interests. This would not only pose a threat to international stability and development, but it would also have a negative effect on industrialised nations' financial systems. Moreover, rising poverty in emerging nations would increase the demand on the citizens of those nations to leave, which would have complicated effects on all industrialised nations. High rates of population increase would persist with reduced financing and, most likely, diminishing natural resource stocks. If the issues continue or worsen while the resources allocated to addressing them stay the same or decrease, then it will be necessary to seek for other financing mechanisms. Most importantly, every opportunity for enhancing quality, efficacy, and efficiency must be taken. Those working in international aid and development are not excluded.

- **Participatory Development and Good Governance**

The following describes the connection between good governance and participatory development: An essential feature of people-oriented development is participatory development, which aims to improve the level of involvement by local societies in order to foster better, more independent, and more sustainable development and social justice. Promoting participation and making the necessary

arrangements for participatory processes to take place are essential tenets of participatory development, and good governance is the bedrock upon which this approach rests. Governments that encourage citizen participation in development projects earn more public confidence and provide better services to citizens. That's why, over time, a commitment to excellent governance breeds a more robust hunger for more democracy.

- **Participatory Development and Good Governance in Indian Perspective**

Participatory creation and strong institutions should underpin all of India's ODA rather than being treated as a distinct priority area.

Government's traditional role has been challenged by the worldwide movement of parliamentary revolution and deregulations based on free-market principles. The emphasis of development plans is shifting from just economic growth to sustainable development as well. Additionally, many nations are realising (though to varied degrees) the need of supplementing government-led development strategies with possibilities for greater engagement. However, given the current expanding discrepancies in emerging countries, such as those between affluent and disadvantaged sectors of society, it is important to examine previous approaches to fostering economic and social growth in these countries.

The benefits of India's assistance programmes may be seen in a variety of sectors. Some of the goals of these initiatives have been accomplished via the enhancement of social services and the construction of infrastructure, as well as the training of development practitioners and the leadership of organisations working on development issues in underdeveloped nations. Recently, they have broadened to include issues that have been identified as crucial to development, such as protecting the environment, reducing regional inequalities, and meeting people's most fundamental needs (BHNs). Japan must in order for it take hold and eventually contribute significantly to the context of societal justice and feasible and inner progression by poor economies, aid must tend to involve the core idea of urban regeneration and be implemented in a way that authorities of creating countries advertise participatory evolution voluntarily and seem to be capable of sustaining it out effectually.

In other words, it is vital to make it obvious how the results of development efforts have added to personal growth when something refers to aid planning, execution, and evaluation. An even more accurate sense of the socioeconomic conditions and demands of the meant supreme intended recipients and reflecting them in aid execution and planning is essential if a larger number of people are to benefit from aid accomplishment and engage in expansion at their respective local and national levels. It is also important to help recipient governments put systems in place that will enable them to push forwards policies that increase people's social capabilities. Governments need help to the public service to get the structure and knowledge necessary to build the overall capabilities of their population and respond to the opinion and determination of the people.

#### **Role of ICT on Good Governance**

A well-functioning democracy relies heavily on the informed participation of its citizens, therefore it stands to reason that access to relevant information is crucial. Rapid changes in how people throughout the world study, work, and interact are taking place as a result of the spread of information technology (IT). India's independence has been celebrated for 60 years, yet poverty continues to be the country's most serious issue. Considering that India is primarily an agricultural civilisation, it seems to reason that agriculture would play a significant part in the country's economy, especially given that it accounts for 25 percent of the country's GDP.

In order to keep up with the rapid speed of rural development, the government should rethink and revamp its ICT strategy to include more creative ideas from development groups.

Telephony, mobile telephony, faxing, etc., and internet-based data services like e-mail, file transfers, entertainment, etc., are all a part of ICT, which encompasses a vast variety of services, applications, and technologies employing a large variety of hardware and software. Video conferencing, teleconferencing, remote learning, MIS, and stock-taking are just some of the various applications that may be brought to the table. Networks may be made up of anything from technologies used can vary from radio and television to cellular mobile communications. Devices such as phones, laptops, and wireless base stations are all considered hardware. Operating systems and the internet couldn't function without the software that runs them. Information and communication technologies (ICTs) are a collection of tools that help people better manage their information and have meaningful conversations with one another and the world at large. Computers, operating systems, application software (word processors,



data miners, database managers), networks, intranets, telephone lines, power grids, radio and satellite transmission systems, and so on are all examples of these instruments. In addition, ICTs include both online and offline resources (e.g., the web, message boards, and electronic periodicals) with more conventional methods.

### References

1. Abhishek Chauhan, (2014), 'Need of Rural Development in India for Nation Building', *Asian Mirror- International Journal of Research*, **1(1)**.
2. Ahmad, T., Ahmad, S., and Jamshed, M. (2015), A knowledge based Indian Agriculture : With Cloud ERP Arrangement, 'IEEE xplorer', pp. 333–340.
3. Bhaskar,T.I., and Geethakutty, P. S.(2011), 'Role of non-governmental organizations in rural development: A case study', *Journal of Tropical Agriculture* **39**,52–54.
4. Chetley, A., Trude, B., Ramirez, R., Shields, T., Drury, P., Kumekawa, J., Nyamai- Kisia, C. (2016), 'Improving health, connecting people: the role of ICTs in the health sector of developing countries', *Infodev*, (7), 1–65.
5. Devi, K. M., Krishna, M., and Muralidharan, V. (2013), Empowering IT education in rural India, in 'Proceedings of 12th IEEE International Conference on Information Technology Based Higher Education and Training (ITHET)', pp. 1–4.
6. Hung, C. L., Yu, T. Y., and Huang, C. H. (2020), Incorporating Business Value Models into Organic e-Farming System, in 'Proceedings of the IEEE International Conference ICMIT', pp. 1025–1030.
7. Kuriyan, R., Toyama, K., and Ray, I. (2016), 'Integrating social development and financial sustainability: The challenges of rural computer Kiosks in Kerala, in 'Proceedings of International Conference on Information and Communication Technology and Development (ICTD 2016)', pp.121–130.
8. Qiang, C. Z., Kuek, S. C., Dymond, A., and Esselaar, S. (2021), 'Mobile Applications for Agriculture and Rural Development: World Bank Report', pp 1– 120.
9. Qiang, C. Z., Yamamichi, M., Hausman, V., and Altman, D. (2021). '*Worldbank report: Mobile Applications for the Health Sector*', pp 1-101.
10. Rajagopalan, R., and Sarkar, R. (2018), Information and communication technology, communities and social capital - how the Digital Ecosystem approach can work, in 'Proceedings of 2nd IEEE International Conference on Digital Ecosystems and Technologies',**2**, 419–425.
11. Office of Disease Prevention and Health Promotion. (2016), '*Expanding the Reach and Impact of consumer e-Health tools reach and Impact e-Health tools*', U.S. Department of health and human services, 1-230.
12. Sudharsan, D., Adinarayana, J., and Tripathy, A. K. (2019), Geo-information services to rural extension community for rural development planning a framework, in 'Proceedings of the International Conference on Advanced Geographic Information Systems and Web Services (GEOWS 2019)', pp. 54–59.
13. Surana, S., Patra, R., Nedeveschi, S., and Brewer, E. (2018), Deploying a Rural Wireless Telemedicine System : Experiences in Sustainability.
14. Zhou, Z., and Canter, N. (2012), Application of Internet of things in agriculture products supply chain management, in 'Proceedings of International Conference on Control Engineering and Communication Technology', pp. 259–261.



## CONFIDENCE BUILDING MEASURES IN INDIA-CHINA RELATIONS: A CRITICAL REVIEW AND SECURITY IMPLICATIONS FOR INDIA

---

Mohan Singh Dhangar\*  
Dr. Neeta Rani\*\*  
Sandeep Kumar\*\*\*

### ABSTRACT

*India and China, two of Asia's largest nations, have had a relationship distinguished by both moments of cooperation and conflict. Confidence-building initiatives (CBMs) have been largely responsible for managing and reducing tensions between these neighbouring countries. This study examines critically the CBMs carried out in India-China relations coupled with their effects on India's security and efficiency. Although a comprehensive analysis of military, diplomatic, economic, and cultural CBMs underlines their significance in fostering mutual trust, historical background helps one appreciate the long-standing issues and the development of bilateral relations. Obstacles still include geopolitical complexity and strategic competitiveness even with different initiatives. Examining military, geopolitical, and economic factors, the paper looks at how CBMs impact national security of India. Comparative study of CBMs in different spheres offers enlightening data and teachings worth learning to strengthen relations between India and China. Policy recommendations are supposed to improve present CBMs and generate new strategies to reduce security risks and advance stability. The outcomes emphasise the importance of continuous efforts and deliberate initiatives to ensure long-lasting harmony and cooperation between India and China. This research increases understanding of CBMs' impact on world events and their capacity to transform adversarial relations into joint projects.*

**KEYWORDS:** CBMs, Indo-China Relations, Security Implications, Geopolitical Stability.

---

### Introduction

Two of the most populous and powerful countries in the world, India and China, have had a complicated interaction between cooperation, rivalry, and conflict defining their relationship. Their contacts have a historical background including peaceful times of coexistence as well as conflicts, most famously the 1962 Sino-Indian War and continuous boundary disputes. Not only for regional security in Asia but also for world peace, the stability of India-China relations are vital given their great geopolitical and economic weight. Confidence Building Measures (CBMs) have become indispensable instruments for controlling conflicts and promoting trust among these adjacent titans. By means of openness and communication, CBMs which include military, diplomatic, economic, and cultural aspects seek to avoid misunderstandings and lower the possibility of violence. This study attempts to evaluate the several CBMs used in Indo-China relations, therefore evaluating their efficiency and the consequences for India's security. Analysing the historical background and development of these policies helps the study to offer a complex picture of how they affect bilateral relations. Moreover, the study covers the wider security consequences for India as CBMs affect military strategy, economic stability, and geopolitical posture. By

---

\* Research Scholar, Department of National Security Studies, Central University of Jammu, Samba, J&K, India.

\*\* Associate Professor, Department of National Security Studies, Central University of Jammu, Samba, J&K, India.

\*\*\* Research Scholar, Department of National Security Studies, Central University of Jammu, Samba, J&K, India.

means of comparison analysis with other areas, this research derives insights that might guide next policies aiming at improving Indo-China ties. Policy suggestions will be presented to enhance current CBMs and suggest fresh projects catered to the special dynamics of Indo-China contacts. By doing this, this study adds to the larger conversation on international relations by stressing the need of consistent diplomatic initiatives and calculated actions in turning hostile interactions into cooperative alliances. Understanding the achievements and constraints of past CBMs helps legislators negotiate the complexity of Indo-China relations, hence fostering a stable and peaceful future for both countries and the larger international community.

### **Importance of Confidence Building Measures (CBMs)**

In international relations, especially between nations with a past of hostilities and mistrust like India and China, Confidence Building Measures (CBMs) are absolutely essential. By means of channels of communication, encouragement of discourse, and joint activities, CBMs hope to lower the danger of unintentional escalations, improve transparency, and build trust. In the framework of India-China relations, CBMs are crucial instruments for controlling the ongoing border conflicts and strategic rivalries defining their contacts. By means of agreements on force reductions, joint military exercises, and frequent border meetings, they help to preserve peace and stability along the disputed Line of Actual Control (LAC), therefore preventing little events from growing into more major crises. High-level summits and special envoy discussions are among diplomatic CBMs that guarantee ongoing contact and offer forums to handle divisive concerns, therefore lowering the possibility of misunderstandings. Despite current trade imbalances, economic CBMs by encouraging trade and investment cause mutual dependencies that serve as incentives for peaceful relations. Person to person interactions and cultural events improve mutual views and understanding, therefore reducing the influence of bad stereotypes and nationalistic attitudes. Moreover, CBMs help to balance regional and global geopolitical dynamics, thereby enabling India and China to control their rivalry and participate in positive communication. But the success of CBMs depends on mutual trust, strict application, and follow-through to accepted procedures. The recurrent border events show the need of more strong and enforced policies even with CBMs. To improve CBMs and handle fundamental strategic issues, constant diplomatic efforts and flexible policies are very vital. Fundamentally, CBMs are indispensable in turning hostile relations into cooperative alliances, thereby fostering long-term peace, stability, and cooperation between India and China qualities absolutely vital for regional and world security.

### **Historical Context of Indo-China Relations**

The historical context of Indo-China ties is shaped in part by ancient cultural interactions, imperial legacies, and modern geopolitics. These components are quite anchored in the historical context. The spread of Buddhism from India to China shows how actively ancient civilisations of India and China traded culturally, religiously, and commercially. Still, the colonial era and the following founding of both countries as sovereign republics brought still another level of complication. The main reason of the Sino-Indian War fought in 1962 was unresolved boundary problems along the McMahon Line and Aksai Chin areas. This war represented a turning point of sorts. The relationship between the two countries still suffers from the legacy of mistrust and strategic competitiveness this war left behind. Tensions fluctuated in the next decades as attempts were aimed towards diplomatic normalising and economic cooperation. Among such initiatives is the 1993 Agreement on the Maintenance of Peace and Tranquillity along the Line of Actual Control (LAC). Notwithstanding these efforts, regular border conflicts the most recent of which was the battle in the Galwan Valley in 2020 showcase the continuous unpredictability. The geopolitical scene further complicates the link between China's Belt and Road Initiative (BRI) and India's Act East strategy reflecting their separate strategic goals. Both countries are competing for regional dominance and world power status. Their dealings with one another are further complicated by their political systems and alliances, which differ as China's contacts with Pakistan and India's affiliations with the United States and other members of the QUAD reflect. Though they are significant, trade imbalances and manufacturing and technology sector characteristics of rivalry define economic connections in both direction. Though cultural interactions and person to person connections have been successful in fostering some degree of mutual understanding, the political and strategic gaps have not been satisfactorily overcome by them. CBMs are developed and executed against a complicated historical framework that shapes them. Notwithstanding the continuous challenges and opportunities, these steps are meant to lower tensions and foster a steady and cooperative bilateral partnership.

### Review of Literature

(Malik, 1995) studied "China-India Relations in the Post-Soviet Era: The Continuing Rivalry" and said that in 1993, China and India reached a peace agreement over the disputed Himalayan boundaries, aiming for mutual security. This marked a significant step forward in their strained relations since the 1950s. However, the improved relations between the two nations have not resolved all tensions. This essay examines the historical context of the current détente and contrasting perspectives on post-Cold War Asia's security landscape. It concludes that regional dominance and influence competition will persist in the 21st century.

(Scott, 2008) studied "Sino-Indian Security Predicaments for the Twenty-First Century" and said that the article explores the security challenges affecting the relationship between China and India, including territorial disputes, nuclear arms race, energy and economic issues, and uncertain future. It uses international relations theory to analyze the strength-to-threat ratio and balance of threat.

(S. Singh, 2008) studied "India-China Relations: Perception, Problems, Potential" and said that the world's attention is shifting towards China and India, two rapidly developing economies. Their complex relationship impacts the international system globally. Despite tensions due to shared history, they are working together to learn and avoid problems. To maintain communication and avoid further issues, they should indigenous their collaborative research and policymaking, considering external factors' influence on their relationship.

(N. Singh, 2012) studied "How to Tame Your Dragon: An Evaluation of India's Foreign Policy Toward China" and said that Over the past 60 years, India and China have varying relations, with China responding to India's strategies in its conflict with China. Since 2007, China's foreign policy has shifted, particularly in the Arunachal Pradesh and Ladakh provinces. China's denial of legitimacy and military incursions are seen as an extension of its new strategy for border issues. The essay presents various policy options for India to respond to China's new approach along the Sino-Indian border.

(Lu, 2017) studied "Looking Beyond the Border: The Sino-Indian Border Dispute and Sino-Indian Relations" and said that The Sino-Indian border dispute, a complex issue involving border trade and the Qinghai-Tibet Railway, has strained the relationship between China and India, with no clear winner or loser. Enhancing mutual trust is crucial for a healthy relationship.

(Anjum et al., 2019) studied "Indo-china rapprochement: its impacts on regional security of south Asia" and said that China and India are shifting their geostrategic and security stances, viewing each other as potential opportunities rather than threats. This research examines the security, military, and conflict dynamics in the region, focusing on India's new "Look East" policy agreement. It also examines the effects of the rapprochement policy on regional security and instability, using Barry Buzan's Regional Security Complex Theory.

(Feng, 2019) studied "New Trend in the Construction of 'Indo-Pacific' and Its Impact on South Asia" and said that the concept of 'Indo-Pacific' has been developing since 2017, with signs of reaching strategic levels and deployment. The US, China, and India have reshaped international relations, leading to increased bilateral defense cooperation and a decline in Sino-Indian relations. This has impacted South Asia, enhanced its strategic position but deepened the power imbalance. "The New South Asia Strategy of the Trump Administration may further tear South Asia from security strategies, while India's tough South Asian Policy may deteriorate international isolation and hinder China's efforts to promote economic integration and regional stability in the region".

(Gong, 2020) studied "Non-traditional security cooperation between China and south-east Asia: implications for Indo-Pacific geopolitics" and said that in response to China's expanding influence in Asia, the United States advocates for the "free and open Indo-Pacific" (FOIP) policy. Through economic statecraft and non-traditional security (NTS), Beijing hopes to strengthen its ties to Southeast Asia and improve its standing in the region's rivalry. Cooperation on NTS could keep China's geopolitical position stable, but it won't do anything to boost its strategic influence. What this indicates is that while Beijing might try to stop ASEAN nations from backing the Indo-Pacific concept, they might not stop them from backing some parts of FOIP.

(Kaura, 2020) studied "Rising powers or bitter frenemies? India-China relations in the 21st century?" and said that, this study examines India's struggle to establish a stable relationship with China, focusing on China's expanding power and influence on Sino-Indian relations. It uses qualitative analysis of secondary literature to understand the dynamics of the relationship. The study suggests that India

needs to confront China's efforts to create a new Asian order and counter China's military footprint in the Indian Ocean and South Asia. Understanding the dynamics of bilateral ties can help India prepare effective remedies and reduce stress.

(Pradhan & Bindra, 2021) studied "Resolution of Conflicts through Negotiated Settlement and CBM: A Case Study of Indo-China Border Dispute" and said that Confidence Building Measures (CBMs) have been crucial in resolving disputes between India and China since the 1950s. These measures aim to increase mutual confidentiality, reduce miscommunication, and express a friendly attitude. This study aims to analyze the positive and negative CBMs between the two countries and identify factors that hinder their resolution. The primary objective is to examine the role of CBMs in shaping disputes.

### **Types of Confidence Building Measures (CBMS)**

Confidence Building Measures (CBMs) are critical tools in international relations aimed at reducing tensions and fostering trust between countries with historical conflicts or rivalries. In the context of Indo-China relations, CBMs have been implemented across various dimensions to manage and mitigate the risks of conflict. These measures can be broadly categorized into military, diplomatic, economic, and cultural CBMs.

#### **Military and Diplomatic CBMS**

Military CBMs between India and China have focused on promoting transparency and preventing accidental escalations along their disputed borders. Key initiatives include regular border meetings, hotlines between military commanders, and joint military exercises. Agreements such as "the 1993 Border Peace and Tranquility Agreement and the 1996 Confidence Building Measures in the Military Field along the Line of Actual Control (LAC) have been pivotal". These agreements encompass clauses on troop reductions, restrictions on military exercises near the border, and the establishment of communication channels to manage border incidents.

Diplomatic CBMs involve high-level dialogues and mechanisms aimed at maintaining continuous communication and fostering mutual understanding. The establishment of the Special Representatives mechanism for boundary negotiations and regular visits by senior officials are examples. Summits between leaders, such as the informal summits in Wuhan (2018) and Mamallapuram (2019), have played significant roles in diffusing tensions and building personal rapport between the leaderships.

#### **Economic and Cultural CBMS**

Economic CBMs are aimed at enhancing bilateral trade and investment to create mutual dependencies that incentivize peaceful relations. Despite trade imbalances, economic engagements have been substantial, with China being one of India's largest trading partners. Initiatives to boost trade, investment, and cooperation in sectors such as infrastructure, technology, and renewable energy are part of this effort. However, trade disputes and concerns over market access and intellectual property rights continue to pose challenges.

Cultural CBMs focus on fostering people-to-people connections and mutual cultural understanding. This includes academic exchanges, tourism promotion, and cultural events that celebrate the rich historical and cultural ties between the two civilizations. Initiatives like the India-China Cultural Exchange Program and the establishment of Confucius Institutes in India are aimed at enhancing mutual perceptions and reducing cultural misunderstandings.

### **Critical Review of CBMS in Indo-China Relations**

#### **Analysis of the Effectiveness of CBMS in Reducing Tensions**

Confidence Building Measures (CBMs) in Indo-China relations have played a crucial role in maintaining a semblance of stability along their shared border and in their broader bilateral interactions. The primary goal of CBMs is to reduce the risk of conflict and build mutual trust through transparency, communication, and cooperation. However, the effectiveness of these measures in reducing tensions has been mixed. While CBMs have succeeded in creating frameworks for dialogue and incident management, they have often fallen short during periods of heightened tensions and strategic competition.

#### **Case Studies of Successful and Unsuccessful CBMS**

**In 1993 Border Peace and Tranquility Agreement:** This agreement established the framework for maintaining peace along the Line of Actual Control (LAC). It included provisions for troop reductions and protocols for handling border incidents, contributing to a period of relative calm. **Wuhan Informal**

Summit (2018): The summit between Indian Prime Minister Narendra Modi and Chinese President Xi Jinping marked a significant diplomatic effort to reset bilateral ties after the Doklam standoff in 2017. The meeting resulted in improved communication channels and a consensus on avoiding military confrontations.

In Border Defence Cooperation Agreement (BDCA) 2013 are intended to enhance communication and reduce misunderstandings, the BDCA was not effective in preventing the 2017 Doklam standoff, where Chinese and Indian troops engaged in a prolonged confrontation and in 2020 Galwan Valley Clash, Despite existing CBMs, including agreements on border management and disengagement protocols, the clash in Galwan Valley resulted in casualties on both sides, highlighting the limitations of CBMs in crisis situations.

#### **Factors Influencing the Success or Failure of CBMS**

- **Trust and Perception:** The underlying strategic mistrust between India and China significantly impacts the effectiveness of CBMs. Historical animosities and geopolitical rivalries often overshadow cooperative efforts, leading to skepticism about the intentions behind CBMs.
- **Implementation and Compliance:** The success of CBMs depends on rigorous implementation and adherence to agreed protocols. Incidents like the Galwan Valley clash indicate lapses in compliance and communication breakdowns, undermining the intended purpose of CBMs.
- **Geopolitical Context:** The broader geopolitical environment, including alliances and regional strategies, influences the success of CBMs. For instance, China's ties with Pakistan and India's engagements with the United States and the QUAD countries introduce additional complexities.
- **Leadership and Diplomatic Engagement:** High-level political and diplomatic engagement plays a critical role in the success of CBMs. Personal rapport between leaders, as seen in the Wuhan summit, can lead to breakthroughs in trust-building efforts.
- **Public and Media Perception:** Nationalistic sentiments and media portrayals can affect the public perception of CBMs. Negative public opinion and media sensationalism can pressure governments to adopt more hardline stances, reducing the effectiveness of CBMs.

#### **Security Implications for India**

Confidence Building Measures (CBMs) applied in India-China relations have major security consequences for India that affect its military policies, economic stability, and geopolitical posture. Militarily, while CBMs like "the 1993 Border Peace and Tranquillity Agreement and the 1996 Military CBMs along the Line of Actual Control (LAC) have aimed to lower the risk of conflicts, events such as the 2020 Galwan Valley clash highlight the need of India to maintain a heightened state of military readiness and show the continuous volatility. India has so strengthened its defences, improved border infrastructure, and expanded monitoring and communication networks. Economically, CBMs have spurred significant trade and investment flows; China is among India's top trading partners. Trade imbalances and excessive reliance on Chinese imports, however, create strategic vulnerabilities that drive India to diversify its trading partners, increase domestic production, and cut reliance on Chinese commodities. Geopolitically, the strategic rivalry with China spans regional influence in South Asia and the Indian Ocean Region, where China's Belt and Road Initiative (BRI) and relations to Pakistan, especially via the China-Pakistan Economic Corridor (CPEC), thus compromise India's strategic interests. In order to offset China's influence and increase its strategic leverage in the Indo-Pacific area, India has so strengthened its relationships with important nations such the United States, Japan, Australia, and members of the QUAD along with its Act East policy. Although CBMs help to stabilise things, the underlying strategic mistrust calls for constant diplomatic interaction and flexible policies to guarantee compliance and efficient dispute resolution. The changing geopolitical scene calls for India to use a whole national security strategy including military preparedness, economic resilience, and strategic alliances, so guaranteeing peace and stability among the complexity of India-China relations.

#### **Conclusion**

Finally, Confidence Building Measures (CBMs) are absolutely essential to handle the complex and sometimes volatile relationship between India and China. Despite past wars and continuing strategic competitions, CBMs have remained absolutely vital for cooperation, openness and communication. While diplomatic efforts have maintained sustained dialogue at a high level, resolved difficult problems and avoided misunderstandings, military CBMs have helped reduce the possibility of unexpected escalation

along disputed borders. However, despite difficulties such as trade imbalances and strategic mistrust, economic and cultural CBMs have promoted interdependence and improved understanding. Incidents like the 2020 Galwan Valley conflict highlight the need for more robust, open and enforced policies given the limitations and mistakes they have shown. Essential to their success are strengthening existing CBMs, creating new projects, guaranteeing strict implementation and compliance. Together with flexible policies, ongoing diplomatic interaction can help to solve fundamental strategic issues and foster enduring confidence. Effective CBMs are essential to ultimately transform India-China relations from adversarial to cooperative, hence promoting long-term peace, stability and regional security, all of which are essential for the larger world.

#### References

1. Anjum, N., Abbas, Z., & Shoaib Malik, M. (2019). Indo-China Rapprochement: Its Impacts on Regional Security Of South Asia. *Global Political Review*, IV(I), 22–31. [https://doi.org/10.31703/gpr.2019\(IV-I\).03](https://doi.org/10.31703/gpr.2019(IV-I).03)
2. Feng, C. (2019). New Trend in the Construction of “Indo-Pacific” and Its Impact on South Asia. In C. Zhu (Ed.), *Annual Report on the Development of the Indian Ocean Region (2018)* (pp. 261–300). Springer Singapore. [https://doi.org/10.1007/978-981-13-7693-1\\_10](https://doi.org/10.1007/978-981-13-7693-1_10)
3. Gong, X. (2020). Non-traditional security cooperation between China and south-east Asia: Implications for Indo-Pacific geopolitics. *International Affairs*, 96(1), 29–48. <https://doi.org/10.1093/ia/iiz225>
4. Kaura, V. (2020). Rising powers or bitter frenemies? India-China relations in the 21st century? *Social Transformations in Chinese Societies*, 16(2), 111–138. <https://doi.org/10.1108/STICS-05-2020-0016>
5. Lu, Y. (2017). Looking Beyond the Border: The Sino-Indian Border Dispute and Sino-Indian Relations. *Heidelberg Papers in South Asian and Comparative Politics*, Nr. 31 (2007): Looking Beyond the Border: The Sino-Indian Border Dispute and Sino. <https://doi.org/10.11588/HPSAP.2007.31.2199>
6. Malik, J. M. (1995). China-India Relations in the Post-Soviet Era: The Continuing Rivalry. *The China Quarterly*, 142, 317–355. <https://doi.org/10.1017/S0305741000034962>
7. Pradhan, P., & Bindra, S. S. (2021). Resolution of Conflicts Through Negotiated Settlement And CBM A Case Study Of Indo China Border Dispute. <https://www.nveo.org/index.php/journal/article/view/3452>
8. Raja Mohan, C. (2015). *India's Naval Strategy and Asian Security* (A. Mukherjee, Ed.; 1st ed.). Routledge. <https://doi.org/10.4324/9781315668512>
9. Ratha, K. C., & Mahapatra, S. K. (2015). Recasting Sino-Indian Relations: Towards a Closer Development Partnership. *Strategic Analysis*, 39(6), 696–709. <https://doi.org/10.1080/09700161.2015.1090683>
10. Sangroula, Y. (2021). Seven Decades of Indo-Nepal Relations: A Critical Review of Nehruvian-Colonial Legacy, Trilateralism as a Way Forward. *Asian Journal of International Affairs*, 1(1), 5–54. <https://doi.org/10.3126/ajia.v1i1.44750>
11. Scott, D. (2008). Sino-Indian Security Predicaments for the Twenty-First Century. *Asian Security*, 4(3), 244–270. <https://doi.org/10.1080/14799850802306468>
12. Singh, N. (2012). How to Tame Your Dragon: An Evaluation of India's Foreign Policy Toward China. *India Review*, 11(3), 139–160. <https://doi.org/10.1080/14736489.2012.705632>
13. Singh, S. (2008). India–China Relations: Perception, Problems, Potential. *South Asian Survey*, 15(1), 83–98. <https://doi.org/10.1177/097152310801500106>.



## ROLE OF SELF-HELP GROUPS TOWARDS ECONOMIC EMPOWERMENT OF WOMEN: A GEOGRAPHICAL STUDY OF BIKANER DISTRICT

---

Bhagwana Ram Godara\*

### ABSTRACT

*Bikaner district is located in the northwestern desert region of Rajasthan. Due to its harsh climatic conditions, economic empowerment of women in Bikaner district is a critical issue, affecting not only individual and family level but also community and national development. Recently, the situation has improved significantly, with women in rural areas striving for economic self-reliance. Self-help groups (SHGs) have played a key role in this transformation. SHGs, which usually consist of 10 to 20 women, aim to enhance their economic and social status through mutual cooperation, small savings and credit. This study focuses on the economic impact of SHGs on women in Bikaner district by analyzing the changes in their monthly income, expenditure and savings before and after joining SHGs. The research is based on primary data collected from a total of 72 respondents selected from nine blocks of Bikaner district and secondary data obtained from the Open Government Data Platform of the Government of India. The findings of this research reveal that there has been a substantial positive change in the economic status of the respondent women after joining the self-help groups, with increased income, higher expenditure indicating better living standards and increased savings. This shows the important role of self-help groups in promoting economic empowerment and financial independence among women in Bikaner district.*

**KEYWORDS:** *Self Help Groups, Women Empowerment, Economic Self-Reliance, Women Development.*

---

### Introduction

Bikaner district, which is located in the north-western part of Rajasthan, is famous for its rich cultural and historical heritage. Due to the desert climate prevailing here, this area is economically backward. There are various challenges in the path of social and economic development here, especially in the context of economic empowerment of women. Economic empowerment of women is a burning issue here, which is very important not only at the individual or family level, but also from the point of view of community and national development. However, in recent years, this situation has changed drastically. Now even in the rural areas of the district, women are seen determined to become economically self-reliant. The role of Self-Help Groups (SHGs) in the direction of positive change among women is especially noteworthy.

Usually, a Self-Help Group (SHG) is a group of 10 to 20 women, who try to improve their economic and social status through mutual cooperation. All these members can join it voluntarily. As is clear from its name, the members of the group do not depend on anyone else, but they help themselves. Through these groups, women carry out economic activities through small savings and loans, so that they can become self-reliant. Many such groups are also active in the study area. Women are also seen actively participating in these groups. These SHGs have provided women an opportunity to become financially independent and self-reliant. Women are trained in various skills such as sewing, knitting, handicrafts etc. by these SHGs, after which micro loans are made available to member women through these SHGs. With these small loans, women have been able to start micro businesses and regularize their source of income. It is worth mentioning that these SHGs are being implemented and operated

---

\* Assistant Professor (Geography), Government Dugar College, Bikaner, Rajasthan, India.

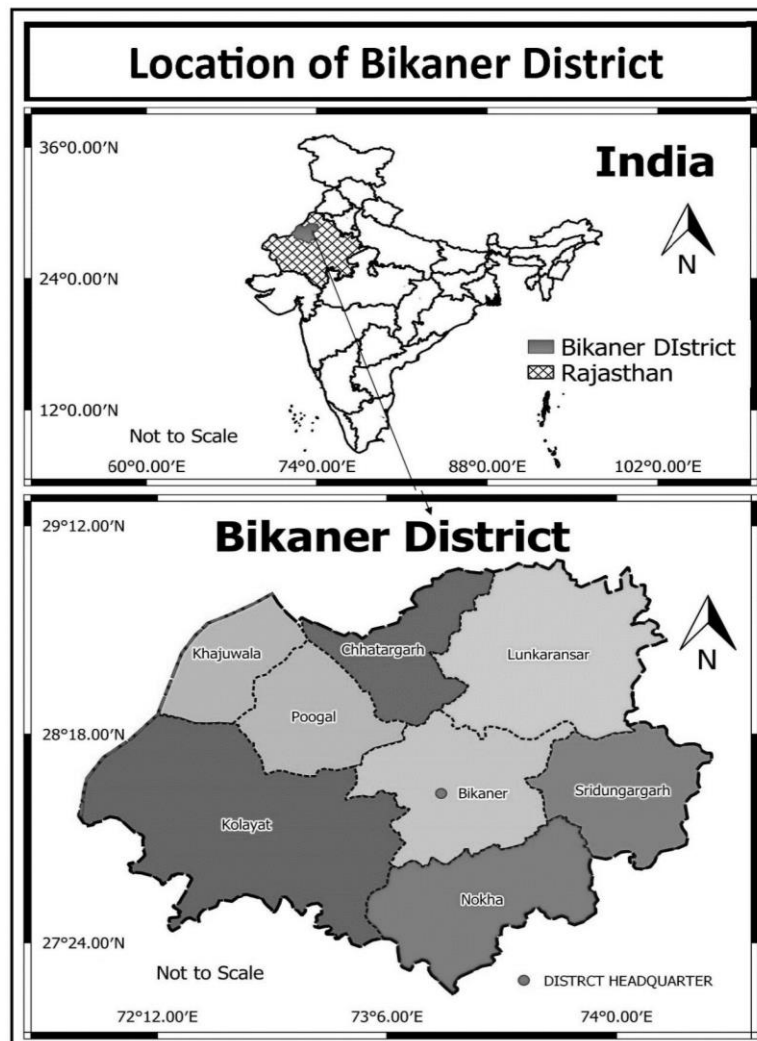


through the 'National Rural Livelihood Mission (NRLM)'. National Rural Livelihood Mission is an ambitious scheme of the Government of India which aims to empower rural poor families, especially women, and improve their livelihood. This mission focuses on economically empowering the rural poor through Self Help Groups (SHGs).

The main objective of this research work is to study the economy of women associated with self-help groups in the study area, which includes a comparative study of the monthly income, monthly expenditure and monthly savings of women before and after joining the self-help groups.

### Study Area

Bikaner district is located in the northern-western part of the state. It is located between 27°11' to 29°03' north latitude and between 71°54' to 74°12' east longitude. (District Statistical Outline Bikaner, 2015) Bikaner district is bounded by Sriganganagar district on the north, Churu district on the east, Jodhpur and Nagaur district on the south, Jaisalmer on the south-west, and international boundary adjoining Pakistan on the west. Bikaner district is spread over in the area of 30,239 sq. km. (DCHB Bikaner, 2011). Bikaner district has a total geographical area is 30,41,753 hectares. In the study area, Lunakaransar tehsil is the largest tehsil according to area which is spread over 5,08,273-hectare area and Khajuwala tehsil is smallest in terms of the area it has area 1,96,788 hectares.



Map 1

Bikaner district has a total of 951 villages, in which the maximum number from Kolayat tehsil has 245 and the lowest is from Khajuwala tehsil which is only 58 villages. The maximum part of the district is included in desolate and dreary regions, which is a part of the Desert of Thar. Bikaner district has no one river system. Near Kolayat few little intermittent water channels can be seen during the rainy season only. The Bikaner district is remarked for the high temperature, high dryness, scarcity of precipitation, that's are the major features of the desert climate. From November to March is found winter season in the district followed by the summer season in the district in April to June. The Monsoon (south-west) season is constituted from July to mid-September, while the period of mid-September to October is counted in the in-between post-monsoon.

#### **Data Sources & Research Methodology**

The presented research work is based on primary and secondary data. While the secondary data has been obtained from the website of open government data (OGD) platform of India <https://www.data.gov.in/>, the primary data has been obtained by the researcher from the sample respondents. The researcher has selected a total of 72 respondents from Bikaner district by selecting 8 respondents from each block out of all the 9 blocks of Bikaner district. In this way, the researcher has collected the primary data required for the research by conducting personal interviews and filling out schedules from these 72 respondents selected from each block of Bikaner district. All the respondents are women associated with self-help groups. The researcher has used 'Paired Two Sample T-Test' to check the truth of the hypotheses. Its formula is as follows.

$$t = \frac{\sum d}{\sqrt{\frac{n(\sum d^2) - (\sum d)^2}{n-1}}}$$

Where

d= difference per paired value

n= number of samples

#### **Hypotheses**

For this research work, the researcher has determined the following hypotheses-

##### **Null Hypothesis (H<sub>0</sub>)**

- There is no increase in the monthly income of women after joining the self help group.
- There is no increase in the monthly expenditure of women after joining the self-help group.
- There is no increase in the monthly savings of women after joining the self-help group.

##### **Alternative Hypothesis (H<sub>a</sub>)**

- There is a positive increase in the monthly income of women after joining the self-help group.
- There is a positive increase in the monthly expenditure of women after joining the self-help group.
- There is a positive increase in the monthly savings of women after joining the self-help group.

#### **Finding and Discussion**

The table-1 presents the number of Self-Help Groups (SHGs) and the number of members in them in Bikaner district. On observing this, it is found that the Lunkaransar block of Bikaner district has the highest number of active Self-Help Groups (283), which is 18.56% of the total number. This block has a total of 3458 members, which is 15.60% of the total members in the district. This shows that the contribution of Self-Help Groups is the highest in Lunkaransar block, which has improved the economic empowerment of women there. In second place is Pugal block, where there are 216 SHGs (14.16% of the total) and 2724 members (12.29% of the total). Bikaner block has 182 SHGs (11.93% of the total), but the number of members here is higher (2888), which is 13.03% of the total. This shows that Bikaner block has more members in each group.

Bajju Khalsa has 208 SHGs (13.64% of total) and 2308 members (10.41% of total), while Kolayat has 147 SHGs (9.64% of total) and 2933 members (13.23% of total). Khajuwala block has 145 SHGs (9.51% of total) and 2304 members (10.39% of total). Dungargarh has 123 SHGs (8.07% of total) and 2009 members (9.06% of total). Noukha block has the least number of SHGs (56), which is 3.67% of total, and also the least number of members (1298), which is 5.85% of total. This shows that the growth and influence of SHGs in Naukha block is less compared to other blocks. Panchu block has 165 SHGs (10.82% of total) and 2249 members (10.14% of total). Overall, there are 1525 SHGs active in Bikaner district with a total of 22171 members.

**Table 1: Number of Self Help Groups (SHGs) and the Number of Members in them in Bikaner District, 2022-23**

Block Name	Number of SHG's		Total member	
	Number	% of Total	Number	% of Total
Bajju Khalsa	208	13.64	2308	10.41
Bikaner	182	11.93	2888	13.03
Dungargarh	123	8.07	2009	9.06
Khajuwala	145	9.51	2304	10.39
Kolayat	147	9.64	2933	13.23
Lunkaransar	283	18.56	3458	15.60
Nokha	56	3.67	1298	5.85
Panchoo	165	10.82	2249	10.14
Poogal	216	14.16	2724	12.29
Total	1525	100.00	22171	100.00

Source: website of open government data (OGD) platform of India <https://www.data.gov.in/>

Table 2 presents the number of members in self help groups according to social class in Bikaner district. On perusal of this, it is found that Bajju Khalsa block in Bikaner district has a total of 2308 members, out of which 543 (23.52%) are SC, 175 (7.58%) are ST, 1083 (46.91%) are OBC and 507 (21.97%) are other class members. Bikaner block has 2888 members, out of which 1111 (38.46%) are SC, 93 (3.22%) are ST, 1208 (41.82%) are OBC and 476 (16.50%) are other class members. Dungargarh block has 2009 members, of which 750 (37.35%) are members of Scheduled Caste, 235 (11.70%) are members of Scheduled Tribe, 787 (39.18%) are members of Other Backward Class, and 237 (11.79%) are members of other categories. Khajuwala block has 2304 members, of which 622 (27.00%) are members of Scheduled Caste, 67 (2.91%) are members of Scheduled Tribe, 1243 (53.95%) are members of Other Backward Class, and 372 (16.14%) are members of other categories.

Kolayat block has 2933 members, of which 930 (31.71%) are members of Scheduled Caste, 287 (9.79%) are members of Scheduled Tribe, 1043 (35.55%) are members of Other Backward Class, and 673 (22.95%) are members of other categories. Lunkaransar block has 3458 members, of which 1278 (36.96%) are members of Scheduled Caste, 436 (12.61%) are members of Scheduled Tribe, 1349 (39.00%) are members of Other Backward Class, and 395 (11.43%) are members of Other Category. Nokha block has 1298 members, of which 518 (39.91%) are members of Scheduled Caste, 71 (5.47%) are members of Scheduled Tribe, 470 (36.21%) are members of Other Backward Class, and 239 (18.41%) are members of Other Category. Panchoo block has 2249 members, of which 886 (39.39%) are members of Scheduled Caste, 136 (6.05%) are members of Scheduled Tribe, 946 (42.06%) are members of Other Category.

Pugal block has 2724 members, of which 1252 (45.96%) are SC, 39 (1.43%) ST, 655 (24.05%) OBC, and 778 (28.56%) are other category members. In total, Bikaner district has 22171 SHG members, of which 7890 (35.58%) are SC, 1539 (6.94%) ST, 8784 (39.62%) OBC, and 3958 (17.85%) are other category members.

**Table 2: Number of Members in Self Help Groups According to Social Class in Bikaner District**

Block Name	Total Member	SC Member	ST Member	OBC Member	Other Member
Bajju Khalsa	2308	543	175	1083	507
Bikaner	2888	1111	93	1208	476
Dungargarh	2009	750	235	787	237
Khajuwala	2304	622	67	1243	372
Kolayat	2933	930	287	1043	673
Lunkaransar	3458	1278	436	1349	395
Nokha	1298	518	71	470	239
Panchoo	2249	886	136	946	281
Poogal	2724	1252	39	655	778
Total	22171	7890	1539	8784	3958

Source: website of open government data (OGD) platform of India <https://www.data.gov.in/>

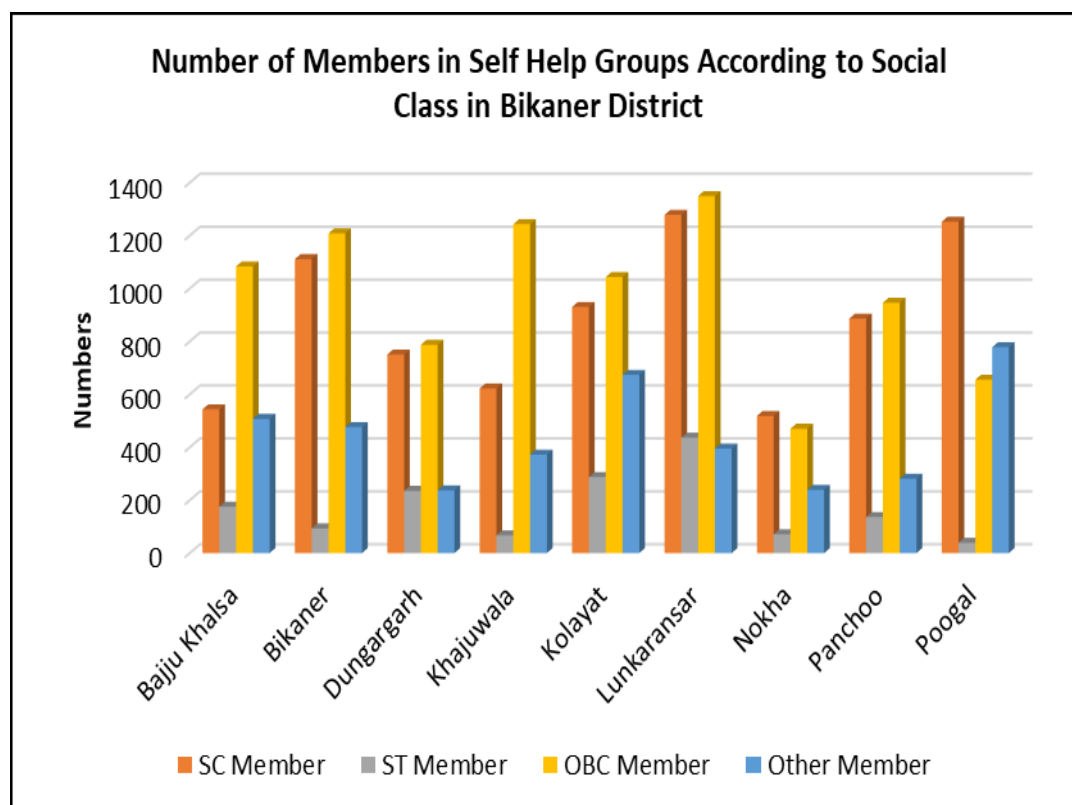


Diagram 1

Table 3 compares the income of respondents before and after joining SHGs. It is observed that before joining SHGs, 6 out of 72 respondents (8.33%) had monthly income less than Rs. 1000, whereas after joining SHGs, this number decreased to 2 (2.78%). Similarly, the number of respondents having monthly income of Rs. 1000-2000 was 8 (11.11%), which later decreased to 4 (5.56%). The number of respondents having income of Rs. 2000-5000 was 17 (23.61%), which later decreased to 10 (13.89%). However, the number of respondents having income of Rs. 5000-10000 was 30 (41.67%), which later increased to 36 (50.00%). The number of respondents having monthly income of Rs 5000-15000 was initially 8 (11.11%), which later increased to 15 (20.83%). Further, the number of respondents having income of more than Rs 15000 was initially 3 (4.17%), which later increased to 5 (6.94%).

Thus, it is clear from the table that there has been a positive change in the monthly income of the respondents after joining SHG. The number of respondents from low income group has decreased, while the number of respondents from high income group has increased. This indicates that SHG has played an important role in improving the economic condition of the respondents.

Table 3: Monthly Income of Respondents (in INR)

Monthly income (in INR)	Before Joining the SHG		After Joining the SHG	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
Less than 1000	6	8.33	2	2.78
1000-2000	8	11.11	4	5.56
2000-5000	17	23.61	10	13.89
5000-10000	30	41.67	36	50.00
5000-15000	8	11.11	15	20.83
More than 15000	3	4.17	5	6.94
Total	72	100.00	72	100.00

Source: Field Survey

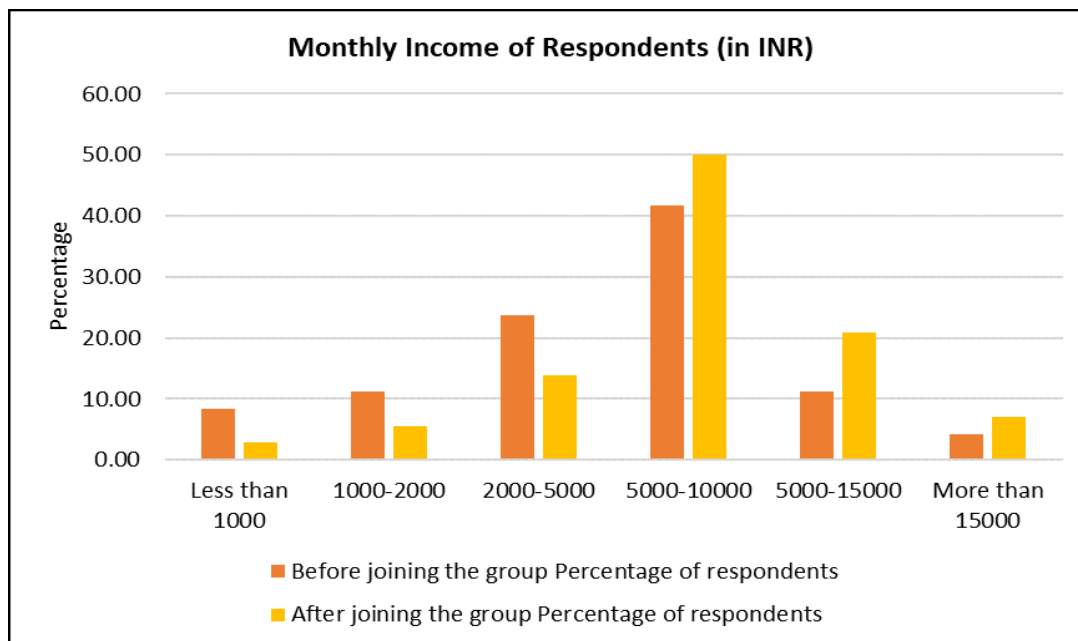


Diagram 2

Table 4 compares the monthly expenditure of respondents before and after joining SHGs. It is observed that before joining SHGs, 61 out of 72 respondents (84.72%) gave details of their monthly expenditure. Out of these, 8 (11.11%) respondents had a monthly expenditure of less than Rs. 1000, which decreased to 3 (4.17%) after joining SHGs. Similarly, the number of respondents with a monthly expenditure of Rs. 1000-2000 was 9 (12.50%) earlier, which later decreased to 4 (5.56%). The number of respondents with a monthly expenditure of Rs. 2000-5000 was 19 (26.39%) earlier, which later decreased to 12 (16.67%). The number of respondents with monthly expenditure of Rs 5000-10000 was initially 21 (29.17%), which later increased to 35 (48.61%). The number of respondents with monthly expenditure of Rs 5000-15000 was initially 3 (4.17%), which later increased to 13 (18.06%). Further, the number of respondents with monthly expenditure of more than Rs 15000 was initially 1 (1.39%), which later increased to 5 (6.94%).

It is evident from this table that the monthly expenditure of the respondents has increased after joining SHG, which is a result of increase in their income. The number of respondents in the lower expenditure category has decreased, while the number of respondents in the higher expenditure category has increased. The increase in monthly expenditure of the respondents after joining SHG indicates that they are now experiencing more economic stability and their standard of living has improved. This change underlines the role and impact of SHGs, which are not only important in economic empowerment but also in social and personal development. This impact of SHGs in Bikaner district reflects their ability to bring positive change in the lives of women.

Table 4: Monthly Expenses of respondents (in INR)

Monthly Expenses (in INR)	Before Joining the SHG		After Joining the SHG	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
Less than 1000	8	11.11	3	4.17
1000-2000	9	12.50	4	5.56
2000-5000	19	26.39	12	16.67
5000-10000	21	29.17	35	48.61
5000-15000	3	4.17	13	18.06
More than 15000	1	1.39	5	6.94
Total	61	84.72	72	100.00

Source: Field Survey

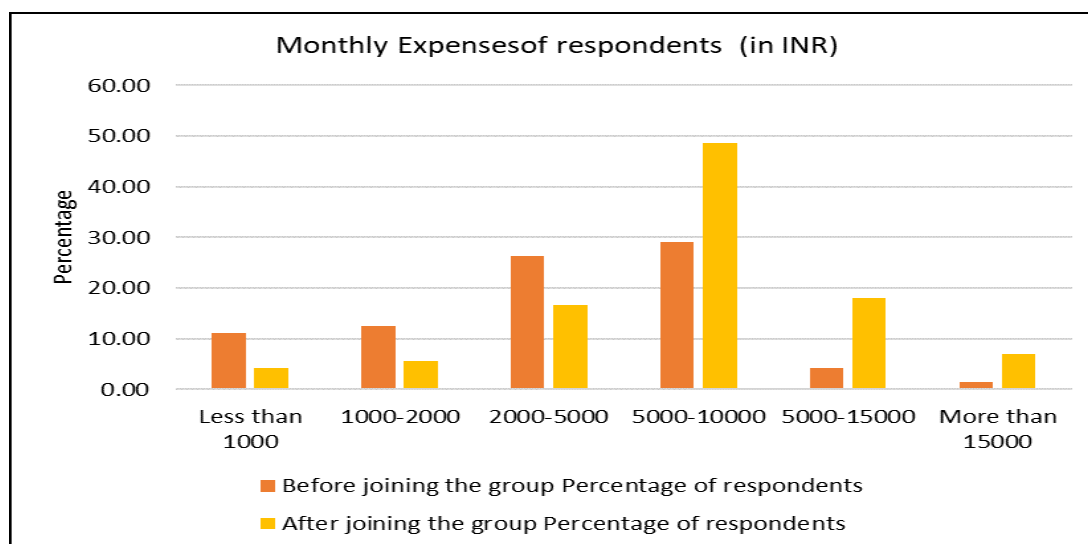


Diagram 3

Table 5 compares the monthly savings of respondents before and after joining SHGs. It is observed that before joining SHGs, 51 out of 72 respondents (70.83%) had no savings. After joining SHGs, this number decreased to 31 (43.06%), which shows that most of the respondents have started saving regularly. In the low savings category, the number of respondents saving less than Rs. 1000 was 2 (2.78%) earlier, which decreased to 1 (1.39%) after joining SHGs. The number of respondents having monthly savings of Rs. 1000-2000 was 3 (4.17%) earlier, which later decreased to 2 (2.78%). Similarly, the number of respondents having monthly savings of Rs 2000-5000 was 9 (12.50%) earlier, which later decreased to 4 (5.56%).

There is a significant increase in the number of respondents having monthly savings of Rs 5000-10000. Earlier there were only 5 (6.94%) respondents in this category, while after joining SHG, their number increased to 21 (29.17%). The number of respondents having monthly savings of Rs 5000-15000 was only 1 (1.39%) earlier, which later increased to 11 (15.28%). The number of respondents having monthly savings of more than Rs 15000 was 1 (1.39%) earlier, which later increased to 2 (2.78%) after joining SHG.

Thus, a clear increase has been observed in the monthly savings of the respondents after joining SHG. The increase in the number of respondents with high savings bracket indicates that SHGs have enabled them to have greater economic stability and financial management. This type of economic empowerment has not only improved their personal living standards but also increased their economic participation and contribution to society. This role of SHGs in Bikaner district is an important step towards economic empowerment, which helps in making women self-reliant and financially independent. This table highlights the importance of SHGs by showing their positive impact.

Table 5: Monthly Savings of respondents (in INR)

Monthly Savings (in INR)	Before Joining the Group		After Joining the Group	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
Less than 1000	2	2.78	1	1.39
1000-2000	3	4.17	2	2.78
2000-5000	9	12.50	4	5.56
5000-10000	5	6.94	21	29.17
5000-15000	1	1.39	11	15.28
More than 15000	1	1.39	2	2.78
No any savings	51	70.83	31	43.06
Total	72	100.00	72	100.00

Source: Field Survey

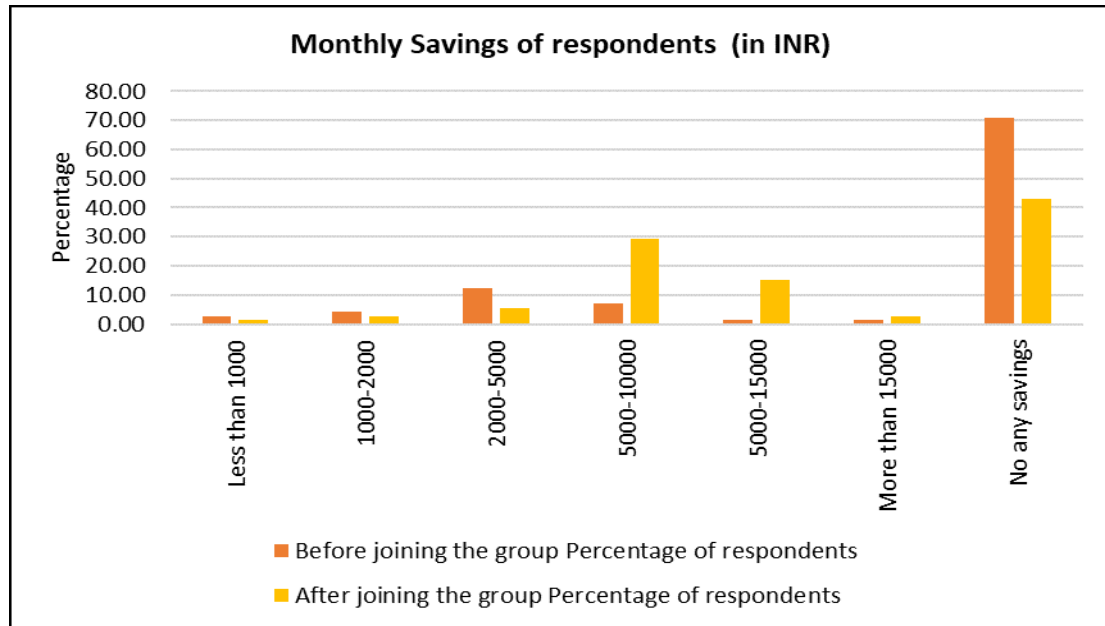


Diagram 4

In Table No. 7, variables have been determined to check the truth of the research hypotheses. On calculating the 'T-test' between variables X1 and Y1, the hypothesized value of 'T' is 0.44915, which is less than 0.5. Hence, the researcher's null hypothesis 1 is proved false and alternative hypothesis 1 is accepted. This makes it clear that there has been a positive change in the income of the respondents after joining the self-help group. On calculating the 'T-test' between variables X2 and Y2, the hypothesized value of 'T' is 0.31655, which is less than 0.5. Hence, the researcher's null hypothesis 2 is proved false and alternative hypothesis 2 is accepted. This makes it clear that there has been a positive change in the expenditure of the respondents after joining the self-help group. On calculating the 'T test' between X3 and Y3 variables, the hypothesized value of 'T' is 0.48791, which is less than 0.5, hence the researcher's null hypothesis three is proved false, and alternative hypothesis three is accepted, which clearly shows that there has been a positive change in the savings of the respondents after joining the self-help group. 0.44915

Table 6: Determination of Variables to Check the Veracity of Hypotheses

Variables	An Account	Value of Envisaged 't'
X1	Monthly income above Rs. 1000 before joining Self Help Group	0.44915
Y1	Monthly income of more than Rs. 1000 after joining Self Help Group	
X2	Monthly expenditure exceeding Rs. 1000 before joining Self Help Group	0.31655
Y2	Monthly expenditure of more than Rs. 1000 after joining a Self Help Group	
X3	Monthly savings of more than Rs. 1000 before joining a Self Help Group	0.48791
Y3	Monthly savings of more than Rs. 1000 after joining a self-help group	

Source: Self-calculation

### Conclusion

The above research work establishes that after joining the self-help group in the study area, there has been a significant increase in the monthly income, monthly expenditure and monthly savings of women, due to which women have become more self-reliant and empowered economically. The researcher recommends here that more power and resources should be provided to the self-help groups in the study area, so that through these self-help groups, tribal women in the study area can be empowered and connected to the mainstream of economic development and through them the socio-economic development of the study area can be ensured.

**References**

1. Aithal, P. S. (2024). Empowerment Dynamics: Exploring the Impact of Self-Help Groups on Rural Women. *International Journal of Case Studies in Business, IT and Education (IJCSBE)*, 8(2), 311-322.
2. Gangwar, V. P., & Khan, S. A. (2022). Analyzing the role of micro-entrepreneurship and self-help groups (SHGs) in women empowerment and development: a bottom-of-pyramid perspective. In *Driving Factors for Venture Creation and Success in Agricultural Entrepreneurship* (pp. 213-226). IGI Global.
3. Gupta, S., & Rathore, H. S. (2021). Socio-Economic and political empowerment through self help groups intervention: A study from Bilaspur, Chhattisgarh, India. *Journal of Public Affairs*, 21(1), e2143.
4. Hazarika, J., & Singkai, C. N. (2022). Impact of Self-Help Group on Economic Empowerment of Rural Women by Support of Govt, a Study in Dhemaji District, Assam. *resmilitaris*, 12(6), 862-867.
5. Kandpal, V. (2022). Socio-economic development through self-help groups in rural India—a qualitative study. *Qualitative Research in Financial Markets*, 14(5), 621-636.
6. Kaushal, S. L., & Sharma, N. (2020). Women Empowerment through Self Help Groups in HP: An Analysis. *Productivity*, 61(2).
7. Poddar, K. K. (2013). Role of self help groups in economic empowerment of women in India. *Anusandhanika*, 5(1/2), 237.
8. Suresh, N. V., & Remy, V. A. M. (2024, February). An Empirical Study on Empowering Women through Self Help Groups. In *3rd International Conference on Reinventing Business Practices, Start-ups and Sustainability (ICRBSS 2023)* (pp. 957-964). Atlantis Press.
9. Suresh, N. V., & Remy, V. A. M. (2024, February). An Empirical Study on Empowering Women through Self Help Groups. In *3rd International Conference on Reinventing Business Practices, Start-ups and Sustainability (ICRBSS 2023)* (pp. 957-964). Atlantis Press.
10. Were, P. O., & Kimaru-Muchai, S. W. (2021). Evaluation of Self-Help Groups in Promoting Women Socio-Economic Empowerment in Kibra Sub-County, Nairobi County, Kenya. *Journal of Global Awareness*, 2(1), 6.





## IMPACT OF WORKFORCE DIVERSITY ON EMPLOYEE PERFORMANCE: A CASE STUDY OF WOMEN WORKING IN PUBLIC AND PRIVATE SECTOR HIGHER EDUCATIONAL INSTITUTIONS IN RAJASTHAN

---

Nidhi Jain\*

### ABSTRACT

*Diversity is a vital half that every worker needs to agitate at one purpose throughout their careers. There are several positive aspects to diversity within the geographic point, like exchange of ideas attributable to the various cultures of workers, the event of relationship while not discrimination, staff learns to cope up with the various atmosphere, stereotyping is eliminated, retention of workers are a lot of probable thanks to healthy competition. On the opposite aspect, there's are negative elements that incorporates communication gaps thanks to barrier and resistance to vary. Diversity is any dimension that may be accustomed to differentiate teams and folks from each other, within which these dimensions are visible or invisible. The existence of geographic point diversity, among a corporation, indicates that the geographic point is heterogeneous in terms of gender, race, and quality, within which workers possess distinct components and qualities, differing from each other.*

**KEYWORDS:** Diversity, Discrimination, Private Sector, HEI, Geographic Point, Stereotyping.

---

### Introduction

Diversity is any dimension that may be accustomed to differentiate teams and folks from each other, during which the size is visible or invisible. The existence of workplace diversity, among a work, indicates that the work is heterogeneous in terms of gender, race, and quality, during which staff possesses distinct parts and qualities, differing from each other. Additionally, Hazard (2004) defines work diversity as a broad variety of variations that influence how folks act and succeed in business results. work (also known as a workforce) diversity is characterized as a corporation, during which staff possesses distinct parts and qualities, differing from each other. These different parts embody employees' beliefs, values, and actions that fluctuate by gender, ethnicity, age, model, and physical skills. Managing these parts will produce a recent means of staffing connected issues that are the most focus for human resource departments. There are many vital parts related to workplace diversity, issues regarding work diversity, and therefore the management of workplace diversity. The intent of this study was to exactly outline work diversity, examine the policies and procedures related to workplace diversity management, and explore however managing work. Previously, organizations were driven towards making a homogenous work environment in which representatives acted and thought in an indistinguishable manner. "These days administrators and bosses are taking a gander at a working environment that is some way or another not quite the same as those oversaw by their progenitors".

Nearly everybody is currently ready to impart and work with others from various regions of the planet because of the headways in innovation. One incredible evidence of the innovation headway is the re-appropriating of numerous regulatory positions. Rajasthan institutions can now recruit their Human

---

\* Senior Research Fellow, Department of Management Studies, Jai Narain Vyas University, Jodhpur, Rajasthan, India.

Resource faculty from Rajasthan itself and have them accomplish the HR work in under a large portion of the value they will pay. Along these lines, many inquiries the significance of variation in the human resource, yet studies have shown that having an assorted human resource ends up being a valuable resource in an organization. Working environment variety regardless of having various advantages is imperfect. Working environment variables should be one of the top things organizations today should address. Organizations ought to focus on recruiting assorted faculty as a result of the numerous incredible things related to it. The primary objective of the working environment variety the executives is the restriction of victimization of people, which would make them be unjustifiably separated from associates. Notwithstanding globalization, variety has additionally expanded because of an expansion in women and individuals with incapacities entering the workforce. One of the errands of overseeing working environment variety is to perceive the distinctions among people and give open doors and means to people to contribute their abilities to the association.

### Research Objectives

- To determine the advantages or disadvantages of having a diverse workforce. Search the effectiveness of employee diversity of employee performance.
- To analyze the impact of the diversity of the workforce on the implementation of managers.
- To study the results obtained from previous documents to determine if the existing relationship exists between the diversity of the workforce and employee performance.

### Hypotheses

- H<sub>1</sub>:** There is a connection between variety mindfulness, as estimated by the Workplace Diversity correlation, and female faculty fulfillment, as estimated by the performance.
- H<sub>01</sub>:** There is no connection between variety mindfulness, as estimated by the Workplace Diversity correlation, and female faculty fulfillment, as estimated by the performance.
- H<sub>2</sub>:** There is a distinction in variety mindfulness by fluctuating segment attributes, including long periods of administration, orientation, identity, and age.
- H<sub>02</sub>:** There is no distinction in variety mindfulness by shifting segment qualities, including long periods of administration, orientation, nationality, and age.

The outcomes showed that a moderate relationship exists between variety mindfulness as estimated by examination and representative work fulfillment as estimated by perception and that variety socioeconomics might conceivably affect variety mindfulness.

### Data Analysis and Interpretation

Collected data were statically analysed using the computer software package SPSS.

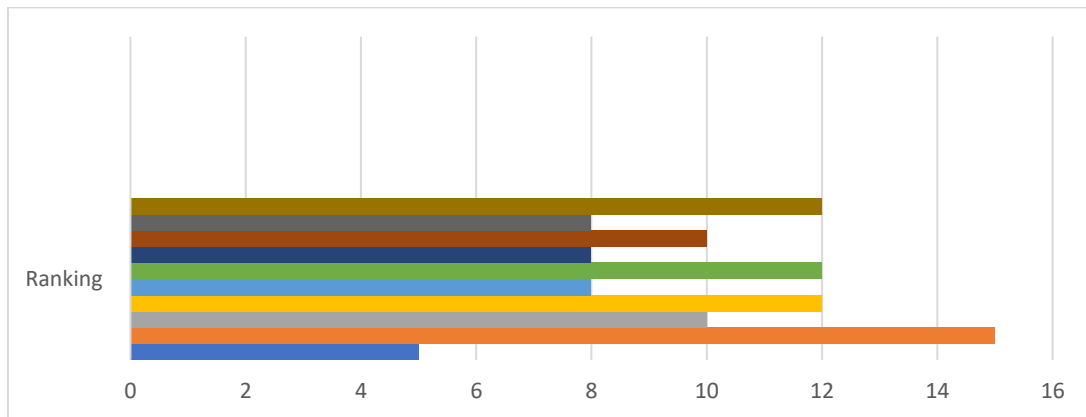
Private sector institution

Charge your opinion of those statements on a scale of 1 to ten...

- This company provides an environment for the unfastened and open expression of ideas, opinions, and ideas.
- Racial, ethnic, and gender-based jokes are not tolerated at this company.
- I'm at ease speak me approximately my history and cultural reviews with my colleagues.
- Management demonstrates a dedication to meeting the needs of employees with disabilities.
- I can voice a contrary opinion without fear of negative results.
- This organization vouches to take strict motions against discrimination.
- My supervisor handles range matters accurately and demonstrates a dedication to diversity and inclusion.
- My organization publicly communicates records about its range goals.
- Range & inclusion is one in every of my employer's stated values and/or priority areas.
- My corporation regularly makes available to me records approximately how numerous our personnel and management group are.

**Table showing the Ranking Method**

Content	Ranking	Public Sector	Private Sector
This company provides an environment for the unfastened and open expression of ideas, opinions, and ideas	5	3	5
Racial, ethnic, and gender-based jokes are not tolerated at this company.	15	10	5
I'm at ease speak me approximately my history and cultural reviews with my colleagues.	10	5	5
Management demonstrates a dedication to meeting the needs of employees with disabilities	12	6	6
I can voice a contrary opinion without fear of negative results.	8	4	4
This organization vouches to take strict motions against discrimination.	12	6	6
My supervisor handles range matters accurately and demonstrates a dedication to diversity and inclusion.	8	4	4
My organization publicly communicates records about its range goals.	10	5	5
Range & inclusion is one in every of my employer's stated values and/or priority areas	8	4	4
My corporation regularly makes available to me records approximately how numerous our personnel and management group are.	12	6	6



Treatments				
1	2	3	4	Total
N	10	10	10	30
$\sum X$	100	53	50	203
Mean	10	5.3	5	6.767
$\sum X^2$	1074	315	256	1645
Std.Dev.	2.8674	1.9465	0.8165	3.059

Result Details				
Source	SS	df	MS	
Between-treatments	157.2667	2	78.6333	$F = 43.24033$
Within-treatments	114.1	27	4.2259	
Error	32.7333	18	1.8185	

- The F-ratio value is 43.24033. The p-value is < .00001. The result is significant at  $p < .05$ .

**Hypotheses Testing**

- H<sub>1</sub>:** There is a connection between variety mindfulness, as estimated by the Workplace Diversity correlation, and female faculty fulfillment, as estimated by the performance.
- H<sub>01</sub>:** There is no connection between variety mindfulness, as estimated by the Workplace Diversity correlation, and female faculty fulfillment, as estimated by the performance.

Public sector	Private Sector
3	5
10	5
5	5
6	6
4	4
6	6
4	4
5	5
4	4
6	6

- The *U*-value is 50. The critical value of *U* at  $p < .05$  is 23. Therefore, the result is *not* significant at  $p < .05$ .
  - The *z*-score is 0.0378. The *p*-value is .9681. The result is *not* significant at  $p < .05$ .
- H<sub>2</sub>:** There is a distinction in variety mindfulness by fluctuating segment attributes, including long periods of administration, orientation, identity, and age.
- H<sub>02</sub>:** There is no distinction in variety mindfulness by shifting segment qualities, including long periods of administration, orientation, nationality, and age.
- The data used is ranking and private sector data.
- The *U*-value is 5. The critical value of *U* at  $p < .05$  is 23. Therefore, the result is significant at  $p < .05$ .
  - The *z*-score is 3.36388. The *p*-value is .00078. The result is significant at  $p < .05$ .

**Review of Literature**

The literature review to this point has shown that although there are various ways in which Variety has been described, there's no definition that completely consists of all the characteristics that Various populations may deliver to the workplace. It also confirmed that many forces Are riding a variety of problems in organizations. For example, there's a big boom in Girls and minority populations in the administrative center; increasingly more minority youths Are becoming part of the body of workers; gay guys, lesbians, and bisexual individuals are getting. A vital part of the group of workers and market; human beings with disabilities are also Increasingly more entering the exertions pressure, and more enterprise is becoming international. To have a numerous Staff is one aspect and to manipulate it properly is some other. There may be a huge variety of Processes, techniques, and tasks for coping with diversity in the workplace. No single Initiative is comprehensive enough to remedy all diversity troubles or to efficiently manage. Variety in organizations; but variety schooling is one of the primary and most widely Used tasks to address diversity issues. The literature review also revealed that range Problems will preserve because the populace will become even extra numerous and more Businesses will become global. As variety is turning into an increasing number of complicated, range Training will continue to be an essential element of the overall range approach for groups

To completely attain the blessings of using various staff. They also Postulated that it would be tough to set a trendy guideline for diversity training applications. Because organizations have unique desires. But many authors have come up with some steps in ensuring powerful range management;

**Implications of Workforce Diversity**

From the above literature assessment, it's far glaring that some organizations are responding to Staff diversity packages simply to keep away from criminal outcomes while others are reaping from the adoption of such programs. The case for the range may be distinguished between social justice or ethical case for variety or commercial enterprise case for range. From the social justice and

The ethical case for variety, employers are engaged in various management that allows you to reduce negative aspects revel in via minority agencies and to keep away from discrimination claims from minority

Corporations. In comparison, (Michael R, Carrel Norbert F, et al), argued that complying with Identical possibility legal guidelines aren't enough, corporations should apprehend the commercial enterprise necessity of having a diverse body of workers. While both types are precious, organizations that

combine each of them concurrently may have the greatest benefits (Freya Kristensen and Sean Markey). This segment establishes the case for and towards the team of workers ranging from beyond Research studies.

### **Variety Management Concept**

Variety the executives can be seen as the act of an association, coordinating and applying every one of the administrative devices for establishing an empowering working environment climate, in which all heterogenous staff no matter what their disparities or similitudes can successfully add to authoritative usefulness. Studies (Yang and Konrad 2011; Bunderson and Sutcliffe 2002; Harrison and Klein 2007) report that unmanaged variety diminishes hierarchical execution. In any case, variety is an unavoidable truth of the advanced working environment. It was contended by Erasmus (2007) if the variety has not been appropriately overseen then it can bring about vulnerability and struggle between the workers and the administration. It takes an efficient supervisory group to deliver the best business result from heterogeneous laborers.

Page (2007) keeps up with that there had been an essential defect in the vast majority of the past works done by researchers of a variety the executives. Page asserts that scientists expect that the objective associations knew how to appropriately rehearse variety the board to improve the authoritative result. The test is that it was only after as of late, that the apparatuses required carrying out appropriate variety the executives had been accessible. Page (2007) places that to guarantee that authoritative pioneers are exceptional with this information future examinations should zero in on the components administrators need to know to reliably carry out a legitimate worker on the board.

While investigating the previous writing related to the variety of the executive's models it was found by Alcázar, Fernández, and Gardey (2013) that the current vital HRM models and writing for variety the board is lacking. It was proposed that an all-encompassing system for human asset change is expected to have the option to successfully oversee labor force variety, for example, cross-cultural varieties.

### **Effect of Workforce Diversity on Performance**

Different examinations have been directed in the past concerning the effect of faculty force variety on the powerful execution of workers or associations all over the planet. To audit, the exact proof in regards to the effect of women faculty force variety on the execution of workers or association different investigates were evaluated. Anyway, going against confirmations are found in regards to the effect of women faculty force variety on execution.

An examination was led utilizing by Joseph and Selvaraj (2015) to decide how representatives' exhibition can be affected by the work environment variety. The three factors to be specific; identity, orientation, and age were utilized as a proportion of women faculty variety. An overview poll was utilized to gather essential information from representatives of organizations in Rajasthan.

Rizwan, Khan, Nadeem, and Abbas (2016) had played out a review to decide what variety in the working environment can mean for the exhibition of representatives. In this concentrate on the haphazardly chosen representatives from Pakistani banks had taken part. The instructive foundation, identity, age, and orientation were utilized as proportions of women faculty variety. Given the aftereffects of relapse investigation at 95% certainty level, it was tracked down that the variety at the working environment as far as; instructive foundation, identity, age, and orientation decidedly affect the execution of representatives. It was finished up the representatives' exhibition further develops when an assortment of representatives in light of; instructive foundation, nationality, age, and orientation are available among the force.

It was proposed by Algahtani (2013) that women faculty force variety given ethnical contrasts can empower groups to have expanded execution. Any way to have an expanded presentation it is important that the groups have as of now figured out how to stay away from clashes while using their divergence in a useful way. A going against finding was proposed by Jackson, Joshi, and Erhardt (2003), as indicated by them the gatherings with expanded individuals prompt terrible showing than those bunches where individuals have likenesses. Other than the fundamental test that administration researchers are attempting to handle in authoritative heterogeneity research is to know about the impact of variety as an element of social frameworks (Jackson et al. 2003).

The case that labor workforce variety decidedly affects the execution of association was additionally broken down by Bergen, Soper, and Parnell (2005). To test the relationship of variety with execution the consequences of the associations with broadened labor force were contrasted and that of the associations with the homogenous labor force. The outcomes proposed that the associations with

expanded labor force have preferable execution over the associations with the homogenous labor force. Given the outcomes, it was inferred that labor force variety can help an association in making monetary progress.

In a new examination, the effect of the enhanced labor force on the apparent execution of associations was broken down by Kundu and Mor (2017) utilizing the Indian IT area. It was observed that the apparent execution of associations is emphatically affected by the view of orientation-based labor force variety. On the off chance that representatives see an association to advance orientation variety, the presentation of associations is probably going to get to the next level. While featuring the significance of having labor force variety for association it was worried by Saxena (2014) that deals with the variety are a greater test because of the way that representatives tend not to disassociate from their perspectives in regards to their religion, culture, social class, etc. Anyway, it tends to be a hierarchical strength and can help in expanding efficiency assuming this variety is overseen appropriately.

As per Jayne and Dipboye (2004), because of that reality that momentum research demonstrates that variety can affect an association's objective in both negative and positive ways, variety the executive's studies is essentially fixated on pinpointing the situations under which the potential benefits of heterogeneity can best be utilized on while simultaneously relieving the adverse consequences. Kulik (2014) contends that the impacts of work environment variables, in any case, appear to be not exactly clear. Notwithstanding, the impacts have been characterized by present-day research researchers into four kinds of gatherings; mental, full of feeling, informative, and representative (Bostrom 1970).

The emotional impacts for the most part include a feeling of having a place, segregation, social discernment, and incorporation. For example, working with orientation or ethnically enhanced associations appears to accompany gloomy feelings among staff. To clarify better clarify this impact, the various research distributions consider the issue of 'homophily' (Gilbert et al. 1999). This idea alludes to the way that people are generally captivated by the individuals who appear as though them and are more plausible to collaborate with them. This peculiarity makes social reconciliation in a heterogeneous labor force more difficult (Gilbert et al. 1999). Different researchers (Bunderson and Sutcliffe 2002; Yang and Konrad 2011; Harrison and Klein 2007) have, notwithstanding, detailed that the pessimistic feelings could decrease over the long haul.

The subsequent impact is the mental impact, which can be characterized as the limit of a gathering to incorporate data, process it, follow up on it and come to results (Milliken and Martins 1996). The mental variety of heterogeneous groups includes a few unique perspectives that can bring about imagination (Agrawal 2012). This creator likewise contends that the nature of the choices made can likewise be improved when social minorities give seriously contradicting counter-contentions, prompting the better establishing of a definitive choice.

The emblematic impacts are the third gathering of impacts. A variegated staff can address an image of a socially even-handed association for concerned parties both outside and inside the association. This gives an association more authenticity, projecting a picture that the association offers equivalent possibilities (Cunningham and Sartore 2005) and cutthroat applicants are generally drawn to such foundations.

The fourth class of impacts brought up by Milliken and Martins (1996) contains the informative impacts. Correspondence structures inside an enhanced gathering are much of the time formal and inconsistent. Then again, correspondence with people from outside the group is more ordinary and can lay out the reason for actualizing collective choices.

### **Negative Impact of Workforce Diversity on Performance**

Diversity of values can lead to conflicts of goals, leading to a negative impact on organizational performance (Morgan and Vardy, 2009). Workforce diversity in terms of cultural diversity can negatively impact job performance in terms of; difficulty achieving group harmony, group conflict, and reduced productivity. Workforce diversity was found to be negatively related to job performance in terms of efficiency, productivity, and output (Dulaimi and Hariz, 2011). It can be summarized that workforce diversity can hurt performance and the workplace in terms of; goal conflict (Morgan and Vardy, 2009), difficulty achieving group harmony, group conflict, and reduced production; efficiency, productivity, and production (Dulaimi and Hariz, 2011).

Endless supply of this concentrate on all of the exploration goals was tended to adequately. The principal objective was to decide the advantages or downsides of having an enhanced labor force. Given

the examination different advantages of having a differentiated labor force were recognized. It can help in working on the presentation of representatives, groups, work gatherings, and associations. It can help an association in making financial progress. Labor force variety associations empower associations to approach; an assortment of encounters, assortment of information, assortment of assets, capacity to arrive at unfamiliar clients, and it very well may be authoritative solidarity to increment usefulness.

The subsequent goal was to track down the impact of labor force variety on the execution of workers. It was tracked down that the labor force variety as far as; orientation, instructive foundation, identity, age, ethnics, culture, encounters, information, and capacities have a hugely beneficial outcome on the execution of workers. On the other hand, it was tracked down that the labor force variety for example as far as; values and culture can have huge adverse consequences on the execution of representatives. The adverse consequences of labor force variety can bring about struggle concerning objectives, trouble in accomplishing bunch amicability, bunch clashes, diminished usefulness, proficiency, and result. In any case, the labor force variety as far as; nationality, orientation, and age were found to irrelevantly affect the execution of workers.

The third goal was to dissect the effect of labor force variety on the execution of supervisors. The restricted proof was found in the writing concerning the effect of labor force variety on the execution of chiefs subsequently it is challenging to close anything in regards to it. Anyway, it was tracked down that a director's capacities in dealing with the variety can assume a critical part intending to the adverse consequences of labor force variety. Through essential preparation by top administration can upgrade the positive effects of labor force variety and conquer the negatives impacts.

The fourth goal was to concentrate on the discoveries got from the past writing to determine whether or not a relationship exists between the labor force variety and execution of workers. Given most of the surveyed experimental writings, the labor force variety was found to fundamentally affect execution, hence it very well may be learned that a relationship exists between the labor force variety and execution of workers. Anyway, the labor force variety can contrarily affect the execution of representatives, contingent on how well or more awful it is overseen by the association. In addition, it can lead to certain difficulties if labor force variety isn't as expected made due, for example, relational struggles, individual inclinations, obstruction of progress, portion-based correspondence organizations, conflict of interests, and campaigning.

The fifth goal was to make suggestions in regards to the utilization of broadened labor force in an association for working on representatives' exhibition. In light of the discoveries of this concentrate, it is prescribed to foster an authoritative culture where the broadened labor force is empowered because the vast majority of the confirmations demonstrate its positive effect on the execution of representatives. Labor force variety can be founded on different contrasts; multifaceted, semantics, race, identity, family, geographic area, religion, conjugal status, actual capacities, mental capacities, work insight, nationality, age, orientation, and instruction, in this way it is fundamental to oversee it well since, supposing that variety at work remains unmanaged it can diminish hierarchical execution. Whenever enhanced people associate with one another it is feasible for them to make struggle in this manner it is fundamental for the association to have the option to address the labor force variety.

#### References

1. Michael R., Norbert F., and Robert D. (2000). Strategy for dealing with a numerous and global Team of workers, 6th version, Morehead country college, The Dryden Press.
2. Mary Easter okay and C. Kenneth (20014). Discrimination in the place of work: real or imagined, magazine of diversity management, volume nine wide variety 2.
3. Petra Aigner (2014). Ethnic diversity management in principle and practice, journal of variety Control.
4. Gillian Coote Martin (2014). The results Of Cultural diversity within the administrative center. Journal of Range control.
5. Bialostocka, p. (2010). Cultural variety in Organizational idea and practice, journal of Intercultural management.
6. [www.Tomorrowsworkplace.Net](http://www.Tomorrowsworkplace.Net).



## IMPACT OF ECONOMIC GROWTH ON ENVIRONMENT DEGRADATION

---

Manoj Choudhary\*

### ABSTRACT

*An increasing number of people are worried about the unabated increase in emissions and how it will impact the global warming that is destroying the planet. The body of research has nearly reached the conclusion that economic expansion and activity have a major role in environmental deterioration. There is no shortage of empirical research on the relationship between environmental deterioration and economic growth, despite the abundance of studies on the impact of the former on the latter. On the other hand, the related literature suggests that achieving economic expansion is linked to a rise in environmental deterioration. This study investigates the possibility of a relationship between the increase in environmental degradation and economic growth, in order to inform the formulation of non-conflicting environmental and structural policies. It also looks at the ways that environmental deterioration could influence economic expansion. The two-step dynamic system-generalized approach of moment methodology was used to regulate endogeneity in a worldwide panel of 140 nations spanning the years 1980 to 2021. The results typically point to a negative impact of environmental degradation on economic growth.*

**KEYWORDS:** *Environment Degradation, Economic Growth, SDGs, FDI, Emissions.*

---

### Introduction

The impact of environmental sustainability and deterioration on economic growth is examined in this research. The 21st century has seen an increase in demand for environmental sustainability beyond anything seen previously. This comes after environmental risks have increased unnecessarily. According to the World Economic Forum (WEF), environmental risks account for four of the top five threats the world faces and are among the five most likely long-term global risks (WEF, 2021). SDGs (sustainable development goals) are thought to be most threatened by environmental concerns arising from environmental degradation. This is true since environmental threats have an impact on every community, business, and person. It's a risk to which no one can be immune, and there is no global vaccination against it. The primary driver of climate change, carbon dioxide emissions, have been a key contributor to these dangers. In 2018, the United States released its Fourth National Climate Assessment report, which issued a warning that global economic disruption from climate change might occur if greenhouse gas emissions are not curbed. According to the research, the agriculture, forestry, fisheries, and tourist industries are adversely impacted by climate change. The research goes on to say that the increasing risks and vulnerabilities brought about by climate change pose a growing threat to public health and safety, quality of life, and economic growth rates. Over this century, climate change is predicted to hamper economic growth and cause rising damage to property and infrastructure in the absence of large and ongoing global mitigation measures.

The literature and policy debates have focused a great deal of emphasis on the growing worries about environmental degradation and climate change. Within the context of environmental degradation, the economics literature has primarily focused on how economic growth affects environmental deterioration.

---

\* Research Scholar, Department of Economics, University of Rajasthan, Jaipur, Rajasthan, India.



### Literature Review

**Adolfo, Figueroa (2022)** "economic growth and the environment" Based on Georgescu-Roegen's theory, which applies thermodynamic principles to the economic process, Adolfo Figueroa's work provides a basic theoretical model of the relationships between economic growth and the environment. In mainstream economics, Robert Solow's 1974 study is considered a standard reference, despite some shortcomings that have not yet been addressed by recent research. Nicholas Georgescu-Roegen (1971) used a unique approach by relating thermodynamic principles to the economic process. The entropic model presented in Figueroa's research suggests that economic processes of distribution and development currently occur in the context of environmental distress, and that waste is an inevitable byproduct of manufacturing due to the first law of thermodynamics.

**Theodore, Panayotou. (2021).** "Economic Growth and the Environment" The research on the relationship between environmental sustainability and economic development is thoroughly analysed and summarised in the paper. It looks into two areas of research: one is theoretical and includes macroeconomic models of the relationship between environmental degradation and economic growth, and the other is empirical and uses ad hoc specifications and estimations of a reduced form equation to relate environmental impact indicators to per capita income. According to the author, macroeconomic models provide substantial support for the empirical findings of the Environmental Kuznets Curve research. The report suggests developing alternative macroeconomic models that accommodate a more realistic role for government, as well as conducting additional empirical research on the concept of additive separability.

**William, A., Brock., M., Scott, Taylor. (2019)** "Economic Growth and the Environment" This article discusses and assesses the theoretical literature linking economic growth to environmental quality. It is focused on the relationship between environmental limits and economic growth, the growth limitations imposed by these constraints, and the opportunities for future research. The review provides an integrated assessment of current knowledge, reports on new empirical findings, and identifies important open theoretical issues. Although not included in the study, the paper mentions the possibility of a composition impact causing changes in the fleet of cars. The rise in lead per gallon of petrol among low-income individuals may be due to the composition effect.

**De, Bruyn., M, Sander. (2016)** "Economic Growth and the Environment: An Empirical Analysis" According to the author, implementing efficient environmental solutions can improve a nation's chances for economic growth, and taking steps to increase those chances can facilitate the resolution of environmental issues. It is usually less expensive to prevent pollution or environmental damage than to cause it. Market forces alone will not be sufficient to resolve environmental challenges; instead, some form of tax, law, regulation, or framework for negotiations will be required. Without regulations, environmental deterioration might worsen and eventually limit economic growth. The best way to reduce the damage that economic activity causes to the environment is to employ eco-friendly technologies and practices. Reducing waste and inefficiencies and implementing environmentally friendly technology and practices are more efficient ways to relieve environmental restrictions than restricting population growth. The behavioural responses that environmental legislation can elicit, such as substitutions and managerial and technical advancements leading to environmentally friendly practices, are what make them effective. Low-income communities suffer disproportionately from pollution.

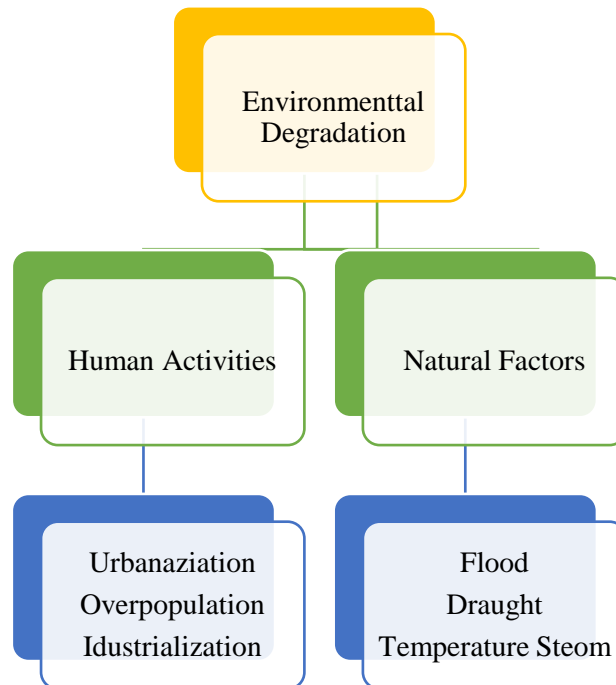
**Ian, Hodge. (2015).** "Impact of Economic Growth on the physical Environment" The study looks at the relationship between environmental quality and economic growth and makes the case that environmental degradation is not caused by economic growth. The research examines many theories regarding this connection and assesses them experimentally for a range of environmental pressure markers. The trials' findings suggest using alternative estimation techniques, which may alter conclusions on the relationship between environmental degradation and economic growth. The essay also explores the processes that industrialised countries use to reduce pollution.

**David, Glover. (2010)** In addition to examining the reasons behind environmental degradation and contrasting the views of optimists and pessimists regarding the feasibility of sustained economic expansion, the study undertakes a literature review on economic development and the environment. Increasing scarcity of environmental products, according to optimists, might spur technological innovation and conservation measures, but pessimists believe that these responses won't be enough if action isn't taken to slow down the expansion of the world economy. The research also examines the policy philosophies suggested by each camp and suggests a hybrid approach that combines elements of both camps with traditional development economics. It highlights the debate on the feasibility and

appropriateness of this approach, taking into consideration the challenges of promoting free trade internationally and reducing poverty. The paper acknowledges that development economics must address sustainability and that economic measurements must take into consideration the unintended negative effects of environmental damage.

**Impact of Economic Growth on Environment**

**Causes of Environment Degradation**



There are things we can do to slow down the deterioration of our surroundings. Completing the legal framework is the most efficient way to reduce pollution and depletion. The current legal system has some shortcomings that subtly favour wrongdoing. In order to prevent illicit activity, the government must improve the way it closes gaps in the legal system. It is imperative that regulations pertaining to the exploitation of natural resources be amended, as the primary cause of biodiversity loss is overexploitation. The government has long influenced how it views social and economic approaches to the pollution problem, but there is still little use of these strategies. Restoring our ecology and eradicating environmental pollution will not happen with a single effort. All levels of authority must be involved in the formulation of policies as well as their execution and oversight in order to achieve the country's long-term environmental goal and promote sustainable development.

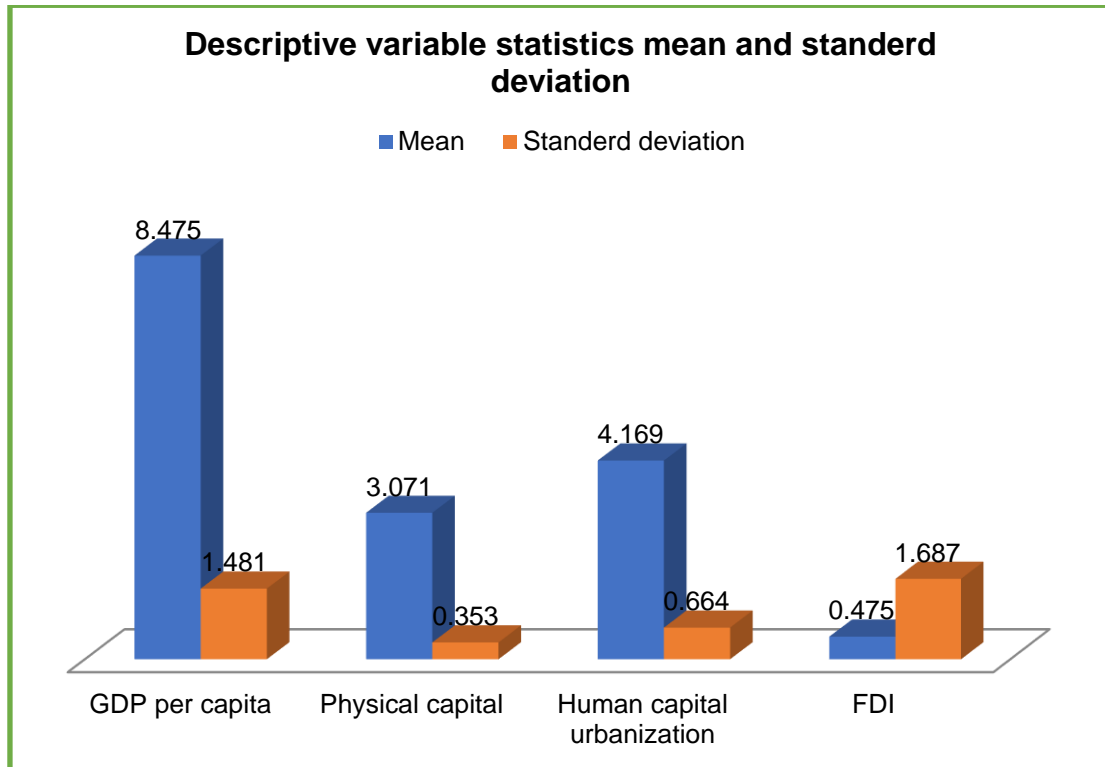
**Research Methodology**

The dynamic reduced-form model is used in this study to calculate how environmental deterioration affects economic growth. The idea that the impact of environmental degradation is nonlinear is tested in this study. We begin with the squared term of environmental degradation in order to investigate the nonlinear impact of environmental degradation on economic growth. The empirical model that accounts for the influence of nonlinearity on economic growth.

**Table 1; Descriptive Variable Statistics**

Sr. No.	Description	Mean	Standard Deviation	Min	Max
1.	GDP per capita	8.475	1.481	5.119	11.630
2.	Physical capital	3.071	0.353	-0.309	4.493
3.	Human capital urbanization	4.169	0.664	0.910	5.099
4.	FDI	0.475	1.687	-13.122	6.107

Source: world development report



**Chart 1**

The impact is statistically significant only for the total greenhouse, carbon dioxide, and methane emissions. The estimates show that the coefficients of total greenhouse gas emissions (Model 1), carbon dioxide emissions (Model 3), methane emissions (Model 5), and other greenhouse gas emissions (Model 7) are negative. In particular, the findings suggest that, *ceteris paribus*, a 1% rise in total greenhouse gas emissions, carbon dioxide emissions, and methane emissions is linked to a 0.053%, 0.023%, and 0.041% decline in GDP per capita, respectively. These figures support certain theoretical claims that environmental deterioration impedes economic expansion. The detrimental impact of environmental deterioration on economic growth demonstrated how economic growth is slowed down by environmental degradation as indicated by carbon dioxide emissions.

### **Conclusion**

Economics has studied economic growth in great detail as it is a complex and wide-ranging topic. Since consistent and inclusive economic growth may raise living standards and improve the quality of life for their citizens, most governments see it as a crucial goal. But in order to ensure that economic growth is sustainable and advantageous to all societal members, careful planning, policy execution, and monitoring are needed. It is important to emphasise that the impact of economic growth on the environment varies by country and is influenced by things like industrial structure, degree of development, and political actions.

The goal of sustainable development is to achieve a balance between social progress, environmental preservation, and economic growth. This usually means putting policies and procedures into place that improve resource efficiency, lower pollution, and safeguard natural ecosystems. In order to address global environmental issues like climate change that are connected to economic growth, international cooperation and agreements are also necessary. In summary, there is a close relationship between economic expansion and the environment. Although it provides the goods and services needed to maintain economic activity, unchecked economic growth has the potential to devastate the environment. For businesses and politicians, striking a balance between environmental sustainability and economic development is a big challenge that often calls for the adoption of programmes that support green growth and prudent resource management.

**References**

1. Adolfo, Figueroa. (2022). Economic growth and the environment. *Cepal Review*, 2013(109):27-39. doi: 10.18356/645DFBB8- EN.
2. David, Glover. (2015). Economic Growth and the Environment. *Canadian Journal of Development Studies*, 20(3):609-623. doi: 10.1080/02255189.1999.9669857.
3. De, Bruyn., M, Sander. (2016). Economic Growth and the Environment: An Empirical Analysis.
4. Dennis, Anderson. (2010). Economic growth and the environment. *Research Papers in Economics*.
5. Gene, M., Grossman., Alan, B., Krueger. (2008). Economic Growth and the Environment. *Research Papers in Economics*.
6. Ian, Hodge. (2015). Economic Growth and the Environment. 13-28. doi: 10.1007/978-1-349-24172-9\_2.
7. Kumar, V., Singh, J. and Kumar, P. (2019). Heavy metal uptake by water lettuce (*Pistia stratiotes* L.) from paper mill effluent (PME): experimental and prediction modeling studies. *Environmental Science and Pollution Research*, 26(14): 14400-14413.
8. Karl-Göran, Mäler. (2013). Economic Growth and the Environment. 25-30. doi: 10.1017/CBO9781139174329.010
9. Magnani, F., Mencuccini, M., Borghetti, M., Berbigier, P., Berninger, F., Delzon, S. and Kowalski, A.S. (2007). The human footprint in the carbon cycle of temperate and boreal forests. *Nature*, 447(7146): 849-851.
10. Mohr, C.H., Coppus, R., Iroumé, A., Huber, A. and Bronstert, A. (2013). Runoff generation and soil erosion processes after clear cutting. *Journal of Geophysical Research: Earth Surface*, 118(2): 814-831.
11. Olorode, O.A., Bamigbola, E.A. and Ogba, O.M. (2015). Comparative Studies of some River Waters in Port Harcourt based on Their Physico-Chemical and Microbiological analysis, Niger Delta Region of Nigeria. *International Journal of Basic and Applied Science*, 3(3): 29-37.
12. Sala, O.E., Chapin, F.S., Armesto, J.J., Berlow, E., Bloomfield, J., Dirzo, R. and Leemans, R. (2000). Global biodiversity scenarios for the year 2100. *Science*, 287(5459): 1770-1774.
13. Theodore, Panayotou. (2021). Economic Growth and the Environment. *Research Papers in Economics*.
14. William, A., Brock., M., Scott, Taylor. (2019). Economic Growth and the Environment: A Review of Theory and Empirics. *Social Science Research Network*, 1:1749-1821. doi: 10.3386/W10854.



## HUMAN RESOURCE ACCOUNTING DISCLOSURE PRACTICES: BIBLIOMETRIC MAPPING AND CONTENT ANALYSIS

---

Ardra Gopan\*  
Prof. (Dr.) Anitha.S\*\*

### ABSTRACT

*Human Resource Accounting is an academic field that assesses and computes the monetary value of the human assets owned and operated by a business. This study aims to conduct a bibliometric analysis and literature review of Human Resource Accounting Disclosure Practices. The outcomes of this investigation aim to shed light on literature categories, journal rankings, citation patterns, distributions across different years and countries, keywords, and subject areas relevant to Human Resource Accounting Disclosure Practices. The study by Gubbins C, Harney B, Werff et al emphasizes the need for evidence-based principles in developing valid and relevant metrics for HR analytics. This study aims to contribute to the existing knowledge in the field and provide a comprehensive overview into various facets of literature, current trends and practices in Human Resource Accounting Disclosures which is critical for the advancement of the accounting field. The bibliometric analysis systematically assesses major academic publications, identifying seminal works, top authors, and recurring themes in HRA disclosure research. Simultaneously, the literature study explores the complexities of HRA disclosure practices, explaining the various approaches used, legislative frameworks, and the impact of HRA on organizational transparency.*

**KEYWORDS:** *Human Resource Accounting, Bibliometric Analysis, Disclosure Practices, Literature Categories, Journal Rankings, Citation Patterns, Year wise Distribution, Country wise Distribution, Subject Areas, Current Trends and Practices, Top Authors.*

---

### Introduction

In the words of the British economist Alfred Marshall, "The most valuable of all capital is that invested in human beings." The success and failures of an organization largely depend upon the competences of its employees and their ability to productively use the scarce physical resources (Swart J,2006)<sup>2</sup>. Therefore, they are rightly called the greatest asset of an organization.

The primary objective of financial reporting is to furnish decision-makers with pertinent information about the financial position of the organization. However, the traditional accounting system has consistently lacked data related to the most crucial asset of a firm – its human resources. This realization laid the groundwork for the emergence of a new branch of accounting known as Human Resources Accounting. The concept of Human Resource Accounting traces back to Sir William Petty's proposal in 1691. Yet, it was Reins Likert who pioneered comprehensive accounting research on human resources in the 1960s. The American Accounting Association's HRA committee defined Human Resource Accounting in 1973 as "The process of identifying and measuring data about human resources and communicating this information to interested parties" (Likert R and Bowers DG,1973)<sup>3</sup>.

---

\* Research Scholar, Department of Commerce, Government College Attingal, University of Kerala, Trivandrum, India.

\*\* Faculty of Commerce, Government College Attingal, University of Kerala, Trivandrum, India.

### **Concept of Human Resource Accounting in India**

Human resource accounting was first introduced in India by the massive public sector company BHEL. From 1974 to 1975 fiscal year, the practice of reporting and valuing human resources was first implemented. However, following that, the nation saw a decline in the number of firms using Human Resource Accounting Practices. Nevertheless, recognizing the significance and net worth of the human capital employed in their organization, several large corporate houses, including ONGC Ltd., Infosys Technologies Ltd., Kochi Refineries Limited, and HPCL Ltd., have started to show detailed accounting of human resources in their annual reports.

Human Resource Accounting (HRA) is an indispensable component of the decision-making process as it furnishes critical insights that direct human resources-related choices. Consequently, numerous scholars, including Harmanson (1964), Lev B and Schwartz A (1971)<sup>4</sup>, Flamholtz (1971 & 1972), and Jaggi B and Lau HS (1974)<sup>5</sup>, have endeavored to devise suitable monetary and non-monetary measures of human resource value.

Human Resource Accounting (HRA) disclosure is not mandatory in India, similar to the prevailing practice in the majority of developing countries. Consequently, HRAD generated by Indian businesses is unstructured, inconsistent, and challenging to compare across businesses. Therefore, it is necessary to study this area, which will aid in standardizing the disclosure pattern of human resource information.

### **Literature Review**

The emergence of Human Resource Accounting (HRA) can be traced back to the 1960s, as highlighted in the research paper titled "Human Resources Accounting Disclosure Practices in Indian Companies" by Kaur, Raman, and Singhania. Prior to this age, there was a noticeable lack of systematic studies or approaches focused on Human Resource Accounting. This knowledge gap became increasingly obvious to behavioral scientists, economists, and accountants, who recognized the importance of human resources as the foundation for all resources in business and industry. As a result, HRA was developed to provide quantitative control information regarding human resources' contributions to increasing industrial productivity.

In the study titled "Impact of HRA on Employees' Performance in Organization" conducted by Saremi and Naghshbandi in 2012, the aim was to investigate the influence of Human Resource Accounting (HRA) on employee performance within organizations. Using secondary data, the study intended to examine the impact of adding human capital information on employee innovativeness and performance. The study's findings revealed a positive relationship between the incorporation of human capital information and employee innovativeness, which led to enhanced performance. As a result, the study found that investing in human capital has a beneficial impact on organizational financial success.

According to Flamholtz E<sup>6</sup> suggests a human resource value model that includes stochastic processes and service rewards. This model provides a structure for assessing the value of human capital within companies, taking into account the unpredictable nature of human performance and its associated rewards. By incorporating stochastic components, Flamholtz emphasizes the complexities of valuing human resources and proposes viable solutions.

Research conducted by Lev B and Schwartz A<sup>4</sup> investigate how the economic idea of human capital can be integrated into financial accounts. They analyze the advantages and drawbacks of including human capital in accounting methods and the findings highlight the importance of recognizing human resources as a valued asset and advocate for their inclusion in financial reporting to provide a more complete picture of an organization's worth.

Study conducted by Sen DK<sup>7</sup> examines the state of Human Resource Accounting, probing its effectiveness and relevance at the time. Sen's evaluation takes into account the evolution and acceptance of Human Resource Accounting Practices subsequent to the contributions made by Flamholtz, Lev, and Schwartz. Sen's analysis encompasses critiques, obstacles, and progressions within the field of Human Resource Accounting.

The goal of the research article "Awareness of Human Resource Accounting Practices and Costing: Evidence from the Philippines" by Ibarra VC and Cosico CA<sup>8</sup> was to investigate the level of awareness and understanding of Human Resource Accounting (HRA) practices and costing among Philippine organizations. The study's findings revealed that, while most organizations in the Philippines were aware of HRA procedures but only a handful of them actually implemented the HRA Practices.

Furthermore, the study discovered that the size of the organization, employee education level, and industry type all had a substantial impact on the level of knowledge and implementation of HRA policies.

**Research Methodology**

The following research questions are the focus of this systematic review.

Analyze the growth of Human Resource Accounting and Disclosure Practices literature from 2000 to 2023 using the Scopus and lens.org platform.

To conduct an in-depth study on categorize-wise, year-wise, ranking of journal with number of literatures published, country-wise, keywords, authorship pattern, citation pattern, subject area.

To conduct a bibliometric analysis of literature on the topic 'HRA disclosure practices.

As this paper focus on in-depth literature review and assessment of level of awareness rather than developing new concepts in the area of Human Resource Accounting Therefore, bibliometric review approach and content analysis has been selected as it is recognized as one of the best methods to collaborate on the existing data for evaluation. Bibliometrics R package is used in this study for conducting bibliometric review (Aria M and Cuccurullo C,2017)<sup>10</sup>. This study intends to identify literary work published from reputable journals sources by performing content analysis. This will help in identifying, evaluating and analyzing the content in particular areas and also systemizing the concepts, theories and practices (Rowley J and Slack F, 2004)<sup>11</sup>.

The planning, producing, and presenting of the results are all part of the methodological technique that (Tranfield D, Denyer D and Smart P. ,2003)<sup>12</sup> has identified and the same methodology has been utilized in the present study to conduct the analysis.

**Bibliometric Analysis**

Over the period of time Bibliometric analysis has gained large popularly and it turns out to be an immense help in the business world. One of the main reasons for the sudden recognition is the advancement and easy accessibility of bibliometric software such as Leximancer, Vosviewer. Such software has the ability to handle large volume of scientific data from different scientific database such as Scopus, web of science, PubMed etc by meticulously making connections between vast amount of unstructured data. Bibliometric analysis is helpful for mapping and interpreting the cumulative scientific knowledge and evolutionary subtleties of well – established domains by identifying new trends in the performance of articles, journals as well as investigating the intellectual framework of a particular field in the body of existing literature (Verma S and Gustafsson A,2020) <sup>13</sup>.

**Steps Followed in Theoretical Analysis of the Study**

**Table 1: Table Showing the Steps followed in Theoretical Analysis of the Study**

Data Base	Scopus Lens.Org
Keyword	Human And (Resource And (Accounting And (Disclosure and Practices))) Human And Asset and Accounting
Documents	1946 Number of Data Extracted 1000 Number of Data Shortlisted for The Study Refinement of Data is Based on Time Frame, subject Area, Publication Type, language, Source Type. Data is Extracted in CSV Format for Data Analysis Data Is Analyzed Using Bibliometric R Package and Vos viewer

- **Step 1:** The initial phase involves pinpointing a suitable database through the identification of pertinent keywords. Subsequently, a search query is executed to extract relevant data.
- **Step 2:** Data obtained utilizing exemption standards undergoes analysis through a designated software program. The bibliographic data is then categorized based on various criteria such as authors, publication years, journal titles, and countries. This information, inclusive of keywords, is exported into a CSV file to facilitate descriptive analysis.
- **Step 3:** The study employs the Biblioshiny bibliometric software due to its high accessibility and adaptability. This software is particularly useful for customizing input data imported from diverse sources and managing extensive datasets for content analysis.

- **Step 4:** For data analysis, the Bibliometrics package within the R software framework, as developed by Aria and Cuccurullo is utilized. Given that R is an open-source software, it operates within an integrated environment comprising open libraries, algorithms, and graphical tools, as highlighted by (Dervis,2019). Additionally, open-access software such as VOS viewer is deployed for tasks like network visualization, density visualization, and overlay visualization, as noted by (Donthu N, Kumar S and Pattnaik D,2020)<sup>14</sup>.
- **Step 5:** Following a comprehensive review of the pertinent literature, a meticulous analysis of the data outcomes is conducted. This process ensures that the research questions posed at the outset are addressed appropriately based on the findings.

#### Data Base Collection and Selection

There Are Many Popular Database Worldwide Such as Scopus, Web of Science, Lens.Org, pubmed, Google Scholar Etc. These Database are having a Very Wide Range of Publication. Out Of these Scopus and Lens.Org Are Selected and Utilized for the Analysis. Designing the Bibliometric study plays an important role in the data analysis process. Designing of bibliometric study includes

- Defining the aim and scope of the study
- Selection of relevant database
- Selection of appropriate bibliometric techniques

Bibliometric data is often retrieved in a raw format which are further cleaned, adjusted and prepared to adjust with the selected bibliometric analysis techniques. Documents for the analysis are gathered using predetermined search standards which are in concurrence with the selected bibliometric techniques.

**Table 3: Table showing Method of Data Collection and Selection**

<b>Search Keyword</b>	Human And (Resource And (Accounting And (Disclosure and Practices))) All Data relating Human Resource Accounting and its disclosure practices are collected using relevant keywords
<b>Time Frame</b>	All Important works published between 2000 and 2023 were included in the data with the primary goal of finding patterns and awareness in the field of Human Resource Accounting with relation to disclosure procedures 1946 files are gathered using Scopus, lens.org and 2000–2023-time window is used to refine the data.
<b>Area of Study</b>	General economics and econometrics Accounting Finance Business and International management Organisational behaviour and human resource Management of technology and innovation Social science Human factors and ergonomics Management monitoring policy and law Management information system
<b>Document Type</b>	Journal Article Books Dissertation Editorial News/Conference Proceedings
<b>Language</b>	English

#### Results and Discussion

- **Primary Keyword:** Human and (Resource and (Accounting and (Disclosure and Practices)))
  - **Secondary Keyword:** Human and Asset and Accounting Human and Asset And Management
- The keyword "Human resource " appeared maximum in the papers, followed by "Human Resource.



Accounting," "human resource management "human capital," and "disclosure practices". The word dynamics displays word frequency in the articles that is indicated by word size. Quantifiable trends in Human Resource Accounting research are to advance the scholarly conversation. Analyzing data from the previous 23 years showed an intriguing trend. The most popular subjects in the past few years were "human resource" "management" "capital" "firm value" "disclosure practices" "cost" "turnover" "Asset" "corporate social responsibility".

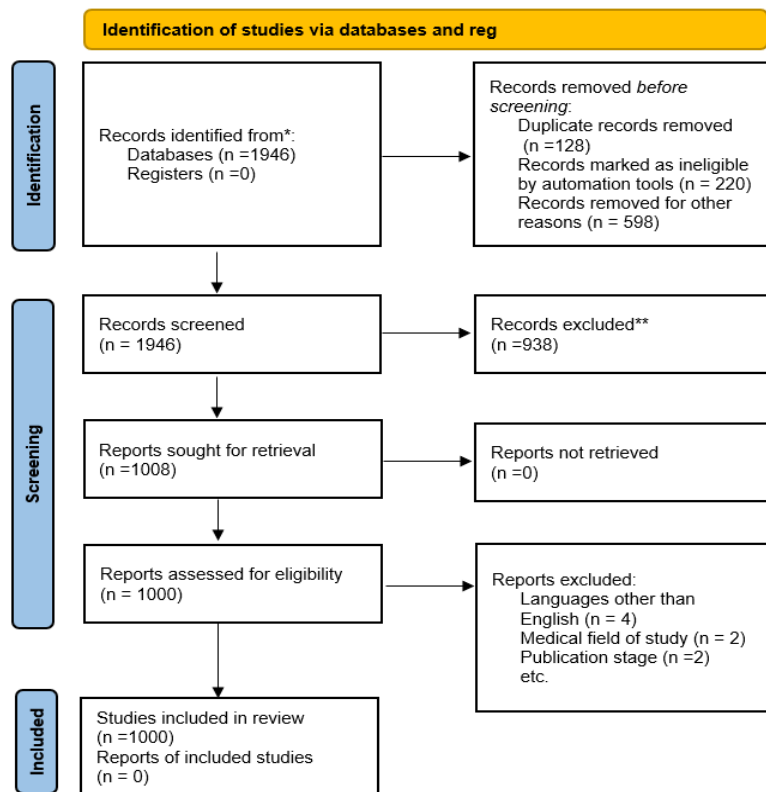
**Field of Study**

In the realm of research, the term "field of study" pertains to the particular academic or disciplinary domain in which a research project or study is positioned. It signifies the subject or area that the research delves into and explores. For the present systematic literature review and content analysis the field of study is limited to the following areas within a time frame of 2000 to 2023 which is chosen after considering results of the keywords analysis and literature review in the current area of study.

**Table 4: Table Showing Areas under Study**

Areas Considered for the Study
General economics and econometrics
Accounting
Finance
Business and International management
Organisational behaviour and human resource
Management of technology and innovation
Social science
Human factors and ergonomics
Management monitoring policy and law
Management information system

**Prisma Framework**

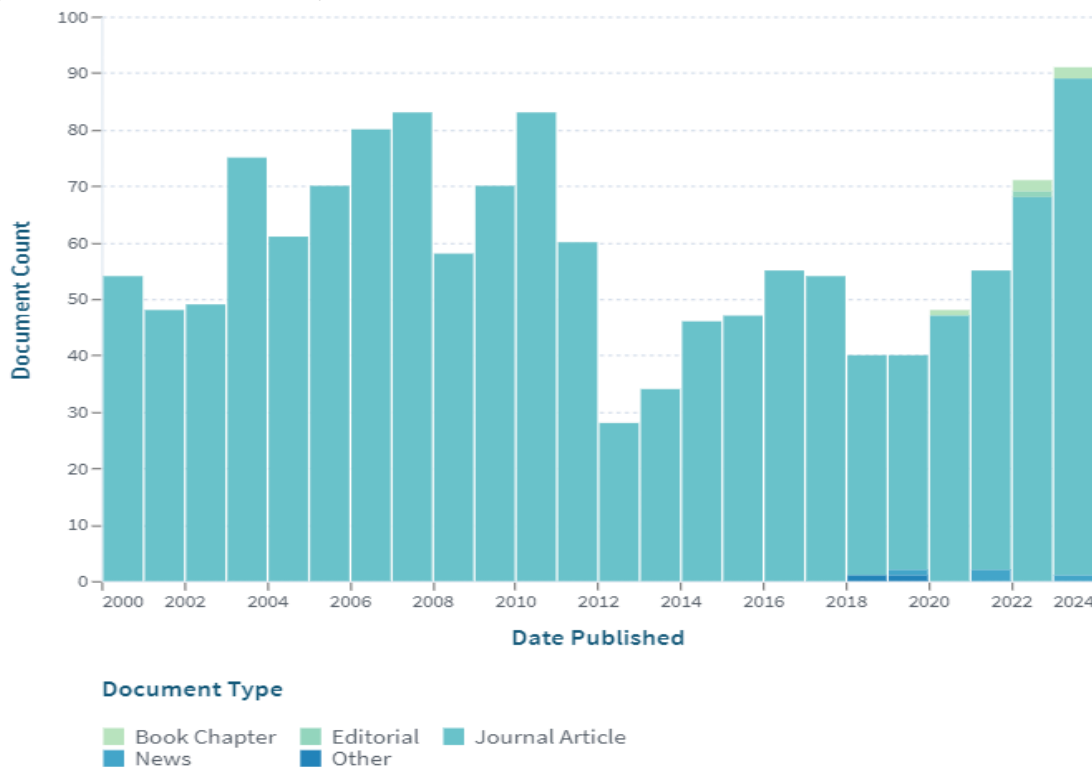


**Scholarly Works Over Time**

**Table 4: Table Showing Source Type**

Document Type	Frequency	% (N=1000)
Journal article	974	97.4
Dissertation	15	1.5
Book chapter	8	0.8
News /conference proceedings	2	0.2
Editorial	1	0.1
Total	1000	100

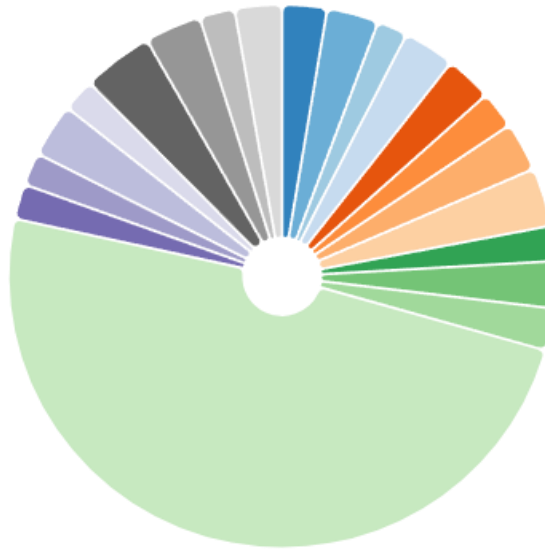
Among the 1000 sample selected for the study it is interesting to know that journal article comprises of 974(97.4 %) in number followed by Dissertation15 (1.5%) Book chapter 8 (0.8%) News /conference proceedings 2(0.2%) and Editorial 1 (0.1%). Review article and journal editorials helps the researcher to understand the meritorious contributions in the literature of the selected area of the study as per Colquitt J. A., & Zapata-Phelan, C. P. (2007) which contributes towards a major share as per the given results of document analysis.



**Figure 1: Document Type**

**Most Relevant Journal**

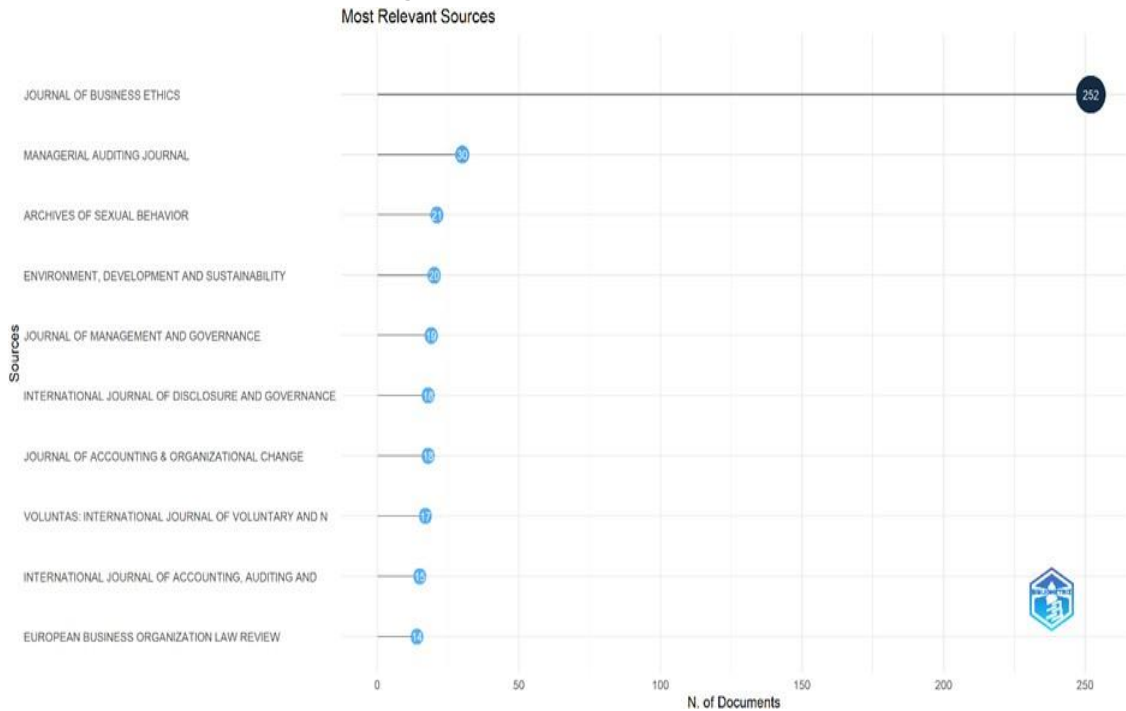
According to the data presented in the above figure, the journal for business ethics has the highest number of publications in the field of Human Resource Accounting, followed by managerial auditing journal and then archives of sexual behavior, environment, development and sustainability , journal of management and governance ,international journal of disclosure and governance, journal of accounting and organizational change Voluntas: International Journal of Voluntary and Non-profit Organizations, International journal of accounting, auditing and International Journal of Accounting, Auditing and Performance Evaluation and European business organization law review and so on. Since its not convenient to consider all therefore top 10 journals are mentioned in detail.



**Legend**

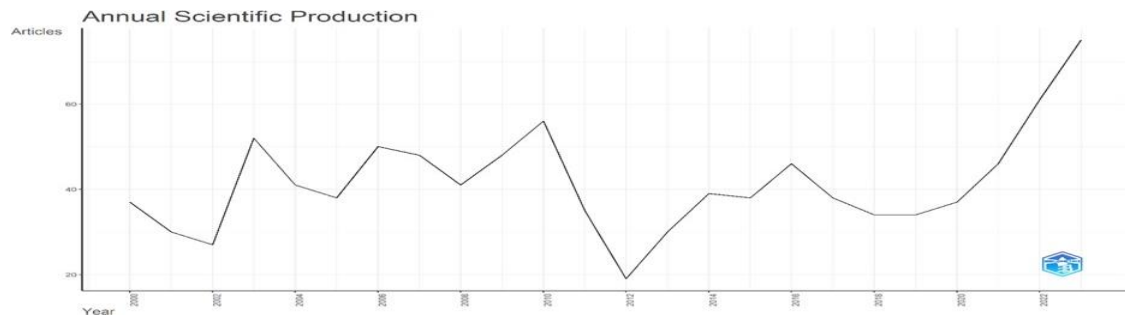
- Archives of Sexual Behavior
- Asia Pacific Journal of Managem...
- Cogent Business & Management
- Crime, Law and Social Change
- Criminal Law Forum
- Employee Responsibilities and R...
- Environment, Development and ...
- European Business Organization...
- International Journal of Account...
- International Journal of Disclosu...
- Journal of Accounting & Organiz...
- Journal of Business Ethics
- Journal of International Busines...
- Journal of Management & Gover...
- Journal of Management and Gov...
- Journal of the Knowledge Econo...
- Managerial Auditing Journal
- Tertiary Education and Manage...
- The Journal of Technology Trans...
- VOLUNTAS: International Journa...

**Figure 2: Most Relevant Journals**

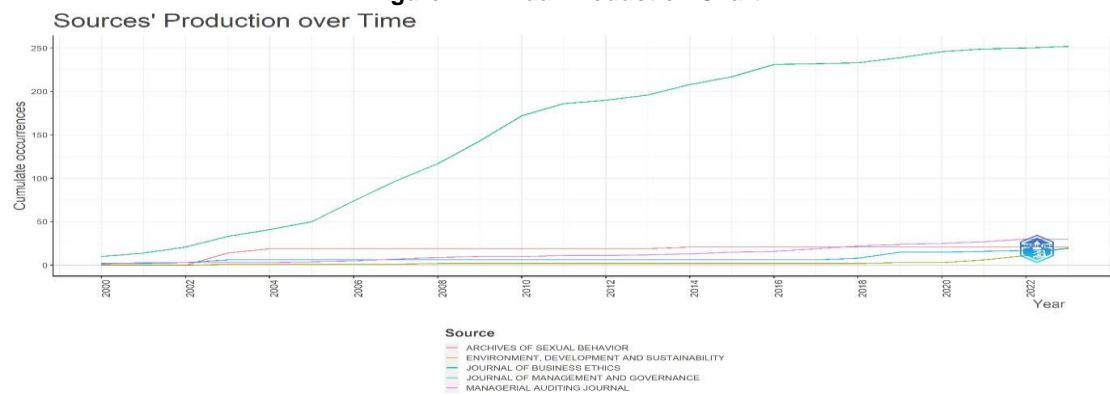


**Figure 3: Most Relevant Articles using R Studio**

**Annual Production Table**



**Figure 4: Annual Production Chart**



**Figure 5: Source Production Over Time**

Year	Article	Cumulative Growth Rate	Percentage (%)
2000	37	37	3.7
2001	30	67	3.0
2002	27	94	2.7
2003	52	146	5.2
2004	41	187	4.1
2005	38	225	3.8
2006	50	275	5.0
2007	48	323	4.8
2008	41	364	4.1
2009	48	412	4.8
2010	56	468	5.6
2011	35	503	3.5
2012	19	522	1.9
2013	30	552	3.0
2014	39	591	3.9
2015	38	629	3.8
2016	46	675	4.6
2017	38	713	3.8
2018	34	747	3.4
2019	34	781	3.4
2020	37	818	3.7
2021	46	864	4.6
2022	61	925	6.1
2023	75	1000	7.5
<b>Total</b>	<b>1000</b>		

Figure represent the year wise literature published on the subject. According to the study conducted, 2023 was the most productive year with 75 (7.5%) of the total, followed by 2022 with 61 (6.1%) and 2010 with 56 (5.6%) literature released. The analysis discovered that literary publication has projected a consistent trend till 2018 where we can notice both increase and decrease in the literature work published but since 2019 it shows a sudden increasing trend and it is anticipated to increase in the coming year due to increase in awareness regarding the Human Resource Accounting Disclosure Practices benefits.

**Citing Scholarly Works**

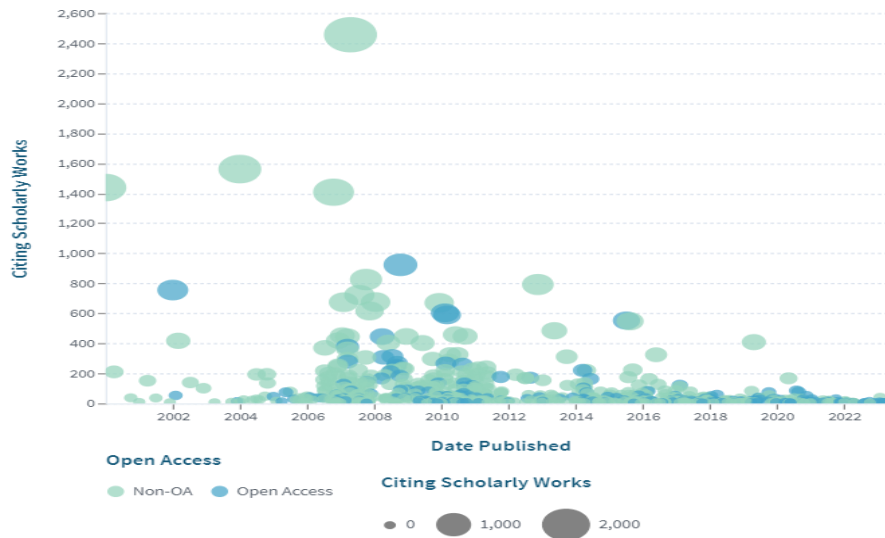
Subject Area	No of Items	Percentage (%)
Business	472	12.49
Economics	378	10.00
Public Relations	338	8.95
Business Ethics	331	8.76
Accounting	330	8.73
Sociology	274	7.25
Corporate Governance	230	6.09
Political Science	226	5.98
Law	177	4.69
Psychology	160	4.24
Finance	143	3.79
Marketing	100	2.65
Stakeholders	97	2.57
Context (Language Use)	91	2.41
Sustainability	80	2.12
Social Psychology	79	2.09
Quality Of Life Research	75	1.99
Management	69	1.83
Social Responsibility	64	1.69
Biology	64	1.69
Total	3778	



**Figure 6: Citing Scholarly Works**

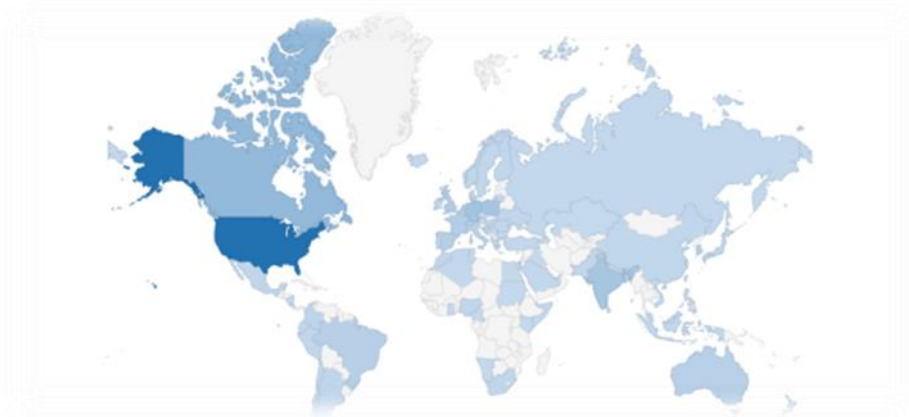
Citation analysis is a fundamental tool for science mapping, based on the assumption that citations reveal intellectual linkages between publications, which are established when one journal references another (Cesaroni, & Di Minin, 2014). In this approach, the number of citations a publication receives is used to determine its influence. This method enables the identification of the most significant

papers in a specific study subject. Table highlights the list of subject area that are mostly cited in the selected journals. The above table describes the 20 subject area which are included for this study as its inconvenient to select all. Out of the 20 subject area considered for the study business has the highest number of items with 472 (12.49%) followed by economics 378(10.00%).



**Figure 10: Citing Scholarly Works**

**Geographical Indication of Published Work**



**Figure 11: Geographical Indication Chart**

**Table 10: Geographical Indication of Published Work**

Country Name	Literature(No)	Percentage (%)
United States	363	30.63
United Kingdom	203	17.13
Australia	107	9.03
Canada	97	8.19
Germany	60	5.06
China	57	4.81
Spain	50	4.22
Italy	33	2.78
Netherland	32	2.70
France	25	2.11

India	24	2.03
New Zealand	22	1.86
Switzerland	18	1.52
Belgium	15	1.27
Malaysia	14	1.18
Taiwan	14	1.18
Denmark	14	1.18
Finland	13	1.10
Russia	12	1.01
South Africa	12	1.01
Total	1185	

Table 10 represents the top 20 country wise distribution of literature published on the subject. According to the study conducted, United States was the most productive with highest number of publications in the subject area with 363 (30.63%) of the total, followed by United Kingdom with 203 (17.13%) and Australia with 107(9.03%) literature released. The analysis discovered that literary publication on the concerned topic has been spread over a larger geographical area indicating the relevance and awareness of the human resource accounting disclosure practices all over the world.

#### Authorship Pattern

**Table 11: Table Representing Authorship Pattern**

Authorship Pattern	Authorship Pattern	Percentage (%)
One Author	180	19.50
Two Author	156	16.90
Three Author	96	10.40
Four Author	198	21.45
More than four author	283	30.66
No author	10	1.08
Total	923	

Analyzing authorship patterns is an important step in bibliometric analysis since it reveals collaborative publication trends within a journal. Table depicts the authorship pattern of documented under the study. According to the data, the most common contributor group consists of more than four authors, with 283 publications (30.66%). Following that, the second-highest contributor category consists of four authors who contributed to 198 publications (21.45%). Notably, articles written by a single person account for 180 cases (19.50%). Furthermore, a minor percentage 10(1.08%) reflects publications that do not have any stated authors, implying that these works were published by institutions or editorial bodies.

#### Network Visualizer

Network metrics contribute significantly to the evaluation of bibliometric analyses. These measures, in particular, shed light on the relative importance of variables within the research, such as authors, institutions, and nations, providing insights that may not be effectively conveyed just through publications or citations. Significantly, network metrics are extensively used in bibliometric studies to supplement the study of research topics, as evident in works by Andersen (2019). As a result, network measures can be used to supplement the depth of bibliometric assessments (Baker H K, Kumar S and Pandey N, 2020)<sup>16</sup>.

- **Node Representation:** In a co-word network visualization using VOS viewer, each node signifies an entity like an article, author, country, institution, or keyword.
- **Significance of Node Size:** The size of each node in the network corresponds to the frequency with which the respective keywords occur. Larger nodes imply higher keyword occurrences.
- **Link Representation:** The co-occurrence of keywords is illustrated by links between nodes. These linkages represent instances where keywords appear together in the analyzed content.
- **Importance of Link Thickness:** The thickness of the linkages between nodes shows the frequency with which terms co-occur. Thicker linkages imply that keywords occur together more frequently.

- **Colour Coding for Thematic Clusters:** Every color in the visualization reflects a different theme grouping. Thematic clusters are represented by nodes and links of the same color.
- **Explanation of the Cluster:** Thematic clusters help to clarify the covering of topics within a theme. Nodes inside a cluster reflect terms related with that theme, while linkages between nodes reveal relationships between those themes.
- **Interpretation of Colours:** Colors aid in distinguishing different thematic clusters within the visualization. By analyzing nodes and links of the same color, one can comprehend the coverage and relationships between topics in a specific thematic cluster.

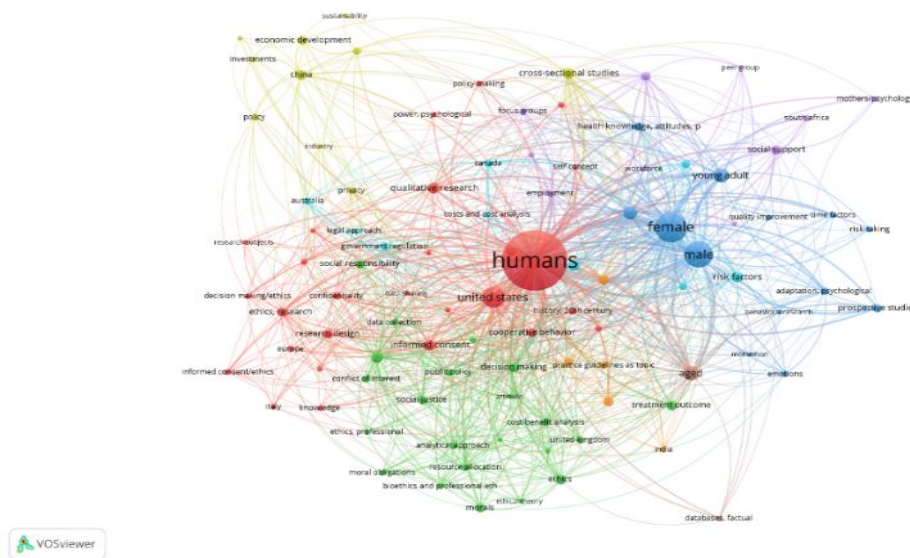


Figure 11: Network Visualizer Using Vos viewer

Density Visualizer

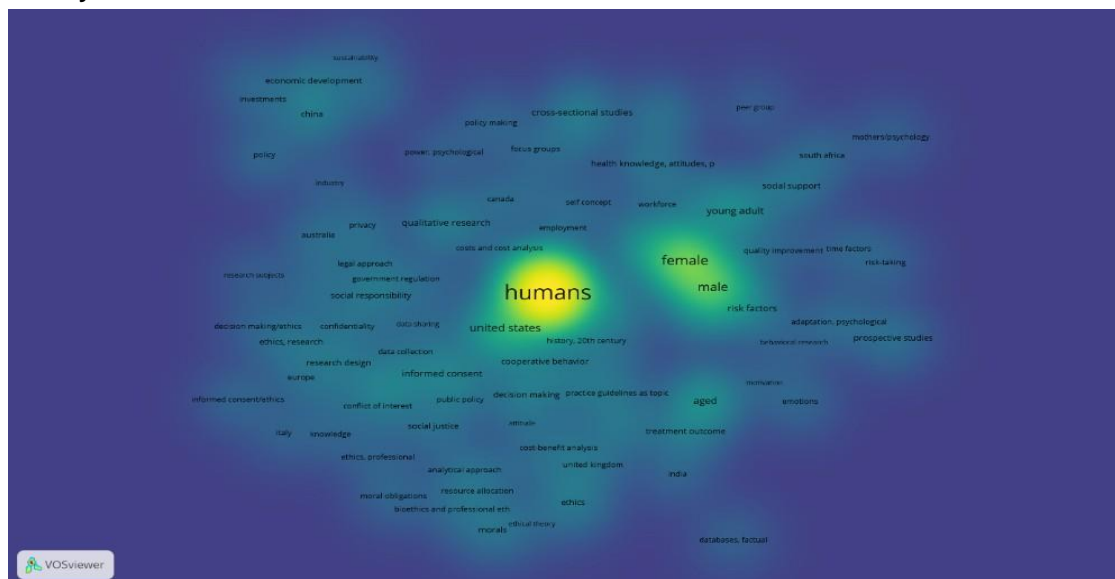
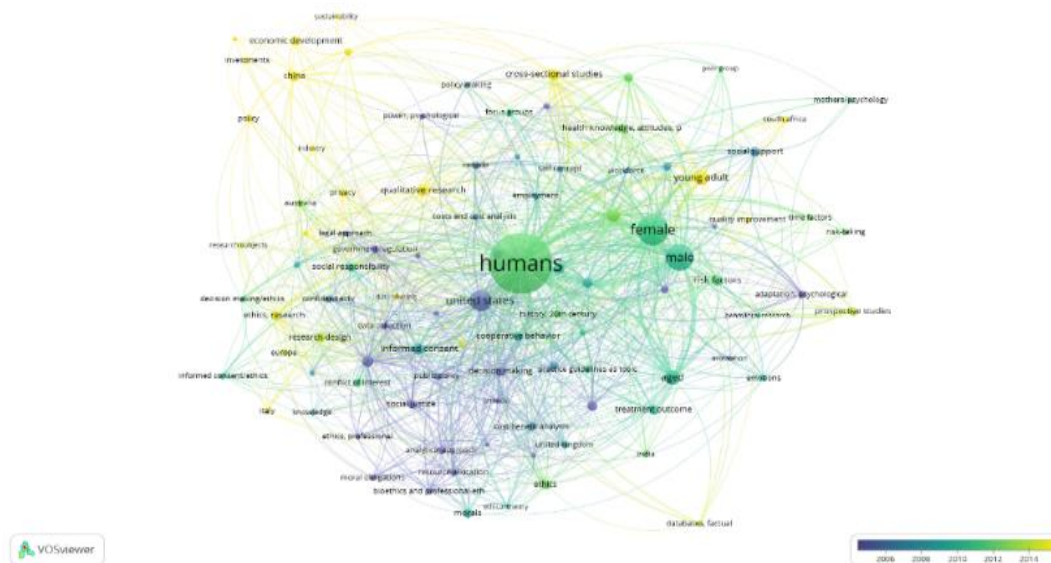


Figure 12: Density Visualizer Using Vos Viewer



**Overlay Visualizer**



**Figure 13: Overlay Visualizer Using Vos Viewer**

**Conclusion and Findings**

Review of Literature of the concerned topic revealed several critical aspects of Human Resource

Accounting (HRA) and its implications for organizational transparency and financial performance. Since its inception in the 1960s, HRA has garnered attention as a means of assessing the value of human capital within organizations. However, despite its potential benefits, investors often lack awareness and understanding of HRA information and its components. Moreover, inconsistencies in valuation methods further complicate the issue, leading to challenges in comparing HRA data across different organizations and geographical locations. Research studies have shown that HRA has a major impact on company’s financial performance, highlighting its importance in decision-making processes. In particular, the Lev and Schwartz HRA model has acquired popularity among Indian businesses, demonstrating its practical application in a variety of scenarios. Overall, the literature review reveals the importance of HRA in organizational management and advocates for the urgent need for greater transparency in disclosing HRA information, ultimately fostering greater performance and informed decision-making in the corporate sector.

The results of the document analysis on the selected sample of the concerned topic under study indicate a strong predominance of journal articles, making up 97.4% of the total sample. This indicates a strong emphasis on scholarly sources in the literature relevant to Human Resource Accounting. Furthermore, the inclusion of dissertation papers, book chapters, and other types of publications demonstrates a wide range of academic contributions. In essence, this distribution emphasizes the depth and breadth of scholarly involvement in the subject matter of Human Resource Accounting providing researchers with a substantial groundwork for further exploration and examination.

Based on the results of Content Analysis it is evident that the Journal of Business Ethics stands out as the leading publication in the realm of Human Resource Accounting closely followed by the Managerial Auditing Journal and Archives of Sexual Behavior. Furthermore, a range of other significant journals, such as Environment, Development and Sustainability, Journal of Management and Governance, International Journal of Disclosure and Governance, Journal of Accounting and Organisational Change, Voluntas: International Journal of Voluntary and Non-profit Organisations, International Journal of Accounting, Auditing and Performance Evaluation, and European Business Organisation Law Review, among others contribute to the dive. This variability reflects the multidimensional nature of Human Resource Accounting research which incorporates numerous

perspectives and disciplinary intersections. Researchers can use this comprehensive collection of publications to look into, analyse, and improve the present-day discussions about Human Resource Accounting, business ethics, and organizational practices.

The examination of the publication trends concerning Human Resource Accounting demonstrates intriguing findings. Notably, 2023 emerged as the most productive year, with 7.5% of the total publications, followed closely by 2022 and 2010. Until 2018, published work followed a stable pattern, with slight shifts in publishing rates. However, since 2019, there has been a noteworthy increase in publications, demonstrating a growing interest and understanding of the benefits of Human Resource Accounting Disclosure standards. This growing trend is expected to continue in the future, indicating an increased emphasis on this crucial facet of organizational management. These findings highlight the dynamic nature of Human Resource Accounting research and the continued need for in-depth exploration and analysis in this sector.

The analysis of country-wise distribution of literature on the subject of Human Resource Accounting reveals significant insights. The United States emerged as the most prolific contributor, accounting for 30.63% of the total publications, followed by the United Kingdom and Australia. Notably, these works span a wide geographic area, demonstrating the global importance and awareness of Human Resource Accounting Disclosure methods. This global distribution emphasises the significance and recognition of effective management of human resources in organizational settings. The findings demonstrate the global character of research interest in Human Resource Accounting, emphasising its importance on a global scale and indicating the necessity for ongoing inquiry and improvement.

Analysing authorship patterns is crucial in understanding collaborative publication trends within a specific field. From the findings of the study its evident that collaborative efforts, particularly among groups of more than four authors, are prevalent, constituting 30.66% of the total publications. Following closely are publications authored by four individuals, accounting for 21.45% of the documented literature. Surprisingly, a significant proportion of publications (19.50%) are authored by a single individual, indicating the presence of both collaborative and individual research endeavours in this domain. Furthermore, a small fraction of articles (1.08%) lack named authors, implying involvement from institutions or editorial boards. These findings illustrate the diversity of authorship patterns in Human Resource Accounting research, emphasizing the importance of both collaborative and individual scholarly contributions to the field.

#### **Limitations of the Study and Scope for Further Research**

The findings of the study have certain limitation. Firstly, this study is primarily focused on publications limiting to the topic human resource accounting disclosure practices that have been published in Scopus and lens.org database. No other database was considered during the data collection part for this study. Secondly, Further investigation is needed to explore the literature regarding the impact of Human resource accounting disclosure practices on various other aspects of business that were not addressed in this study. In future studies, researchers can utilize additional databases, like Google Scholar and Web of Science, for bibliometric analyses to collect extra data for a more comprehensive examination and can focus on other areas of human resource accounting which hold high significance and are yet to be explored.

With the advancement of Service Sector, many Indian companies, both public and private sector after realizing the importance and benefit of incorporating human resource accounting in their accounting practices have started recognizing human resource as an asset and disclosing human resource accounting information in the financial reports of the company. Given the significant growth in the field of Human Resource Accounting, there has been a lack of recent studies exploring this area. This emphasizes the need for more research in this area.

#### **References**

1. Gubbins C, Harney B, Werff LVD et al. Enhancing the trustworthiness and credibility of HRD: Evidence-based management to the rescue? *Human Resource Development Quarterly* 2018; 29(3): 193–202.
2. Swart J. Intellectual capital: disentangling an enigmatic concept. *Journal of Intellectual capital* 2006; 7(2): 136–159.
3. Likert R and Bowers DG. Improving the accuracy of P/L reports by estimating the change in dollar value of the human organization. *Michigan Business Review* 1973; 25(2): 15–24.

- 50 Inspira- Journal of Commerce, Economics & Computer Science: Volume 10, No. 03, July-September, 2024
4. Lev B and Schwartz A, 1971. URL <https://www.jstor.org/stable/243891>.
  5. Jaggi B and Lau HS. Toward a model for human resource valuation. *The Accounting Review* 1974; 49(2): 321–329.
  6. Flamholtz E. A model for human resource valuation: A stochastic process with service rewards. *The Accounting Review* 1971; 46(2): 253–267.
  7. Sen DK. Human Resource Accounting: Where Does it Stand Today? *The Cost and Management* 1991; : 7–14.
  8. Ibarra VC and Cosico CA. *Awareness of Human Resource Accounting Practices and Costing: Evidence from the Philippines* 2016; 27–42.
  9. Stephenson BY and Franklin SG. Human resource accounting: Dollars and sense for management. *Business & Society* 1982; 21(1): 46–50.
  10. Aria M and Cuccurullo C. bibliometrix: An R-tool for comprehensive science mapping analysis. *Journal of informetrics* 2017; 11(4): 959–975.
  11. Rowley J and Slack F. Conducting a literature review. *Management research news* 2004; 27(6): 31–39.
  12. Tranfield D, Denyer D and Smart P. Towards a methodology for developing evidence-informed management knowledge by means of systematic review. *British journal of management* 2003; 14(3): 207–222.
  13. Verma S and Gustafsson A. Investigating the emerging COVID-19 research trends in the field of business and management: A bibliometric analysis approach. *Journal of business research* 2020; 118: 253–261.
  14. Donthu N, Kumar S and Pattnaik D. Forty-five years of Journal of Business Research: A bibliometric analysis. *Journal of business research* 2020; 109: 1–14.
  15. Liu Z, Yin Y, Liu W et al. Visualizing the intellectual structure and evolution of innovation systems research: a bibliometric analysis. *Scientometrics* 2015; 103(1): 135–158.
  16. Baker HK, Kumar S and Pandey N. A bibliometric analysis of managerial finance: a retrospective. *Managerial Finance* 2020; 46(11): 1495–1517.



## EFFECT OF MINDFULNESS ON ACADEMIC DISHONESTY AMONG SCHOOL GOING ADOLESCENTS

---

Dr. Deepa Sikand Kauts\*  
Vandana Bhanot\*\*

### ABSTRACT

**Background:** The growing tendency of Academic Dishonesty among learners at all levels of education is a matter of great concern. The penalizing measures are found to be ineffective and increase the probability of unethical behavior. There is a need for a proactive approach that can help learners in effective ethical decision-making. Mindfulness represents a state of consciousness to the present moment. Studies have investigated the potential of mindfulness in providing a moral conscience that regulates one's behavior.

**Purpose:** This study aimed to examine the effectiveness of mindfulness on the academic dishonesty tendency of school-going adolescents.

**Method:** This was a Quasi-Experimental study using a Single group Pretest post-test design. The population of the study consisted of all the secondary school students (IX class) studying in the Government Secondary schools affiliated with the Punjab School Education Board of Jalandhar City, Punjab, India. Two schools were randomly selected as sample schools. All students in class IX of one section in these schools were taken as intact groups for the present pilot study. The total sample of the study consisted of sixty-two students of the IX class. The Academic Dishonesty Tendency scale prepared by the investigator was administered both as a pre-test and post-test. The mindfulness-based intervention was given to all the sixty-two students for 21 days. Data was analyzed using a paired t-test.

**Findings:** The findings of the study revealed that mindfulness training has a significant effect on reducing Adolescents' tendency towards academic dishonesty. In addition to this, MBIs are found to be more effective in reducing the Academic Dishonesty behavior of girls in comparison to boys.

**Conclusion:** The present study is a pilot study conducted on a very small sample. Thus, results cannot be generalized at a larger scale. However, keeping in view the potential of Mindfulness-based interventions (MBIs) in ethical decision-making, the effectiveness of MBIs should be further investigated.

**KEYWORDS:** Mindfulness, Academic Dishonesty, and School Going Adolescents.

---

### Introduction

Academic integrity is a critical aspect of contemporary education. "Academic integrity has been conceptualized as adherence to ethical values and behaviors within the educational context" (Young, et al. 2018). From a moral perspective, all those involved in the educational process should be consistently committed to adopting ethical practices (Lau, 2021). The International Centre for Academic Integrity (1999) described a commitment to five fundamental values for all academic practices in all situations to ensure academic integrity. These are honesty, trust, fairness, respect, and responsibility (ICAI, 1999). Failure to embrace all such values results in dishonest academic behaviors such as Academic Dishonesty.

---

\* Professor and Dean, Department of Education, Guru Nanak Dev University, Amritsar, Punjab, India.

\*\* Research Scholar, Department of Education, Guru Nanak Dev University, Amritsar, Punjab, India.

Academic Dishonesty refers to committing or contributing to dishonest acts by those engaged in academic activities (Whitley, et al., 2002). Academic Dishonesty may include Cheating or fraud in the examination, assignment, or classwork, buying papers, outside help (Iyer and Eastman, 2008), Plagiarism, furnishing wrong information (Kalia and Kumar, 2015), and helping others in their academic dishonest acts. Thus, Academic dishonesty incidents are witnessed in both assessment and learning situations. Indulging in dishonest acts to pass an examination or get good grades is an assessment situation. In learning situations, an individual uses dishonest means in submitting or completing homework or assignments (Désiron and Petko, 2023). Academic Dishonesty is not a new term but over a while, its nature has now changed. Digital technologies have played a significant role in improving learning. However, these are also expanding possibilities for conducting various academically dishonest acts as well (Désiron and Petko, 2023). There are multiple reasons why certain individuals choose academic dishonesty over academic integrity. The reasons could be individual as well as institutional. Individual reasons could be a lack of self-efficacy (Murdock et al., 2001), poor time management skills (Park, 2010), presence of opportunity to commit such dishonest acts (Heriyati & Ekasari 2020). Institutional reasons could be pressures to publish papers within certain time frames etc. Multiple factors play a crucial role in this decision such as certain personality traits (Cuadrado et al., 2021), extrinsic motivation and avoidance goals in contrast to intrinsic motivation and mastery goals (Anderman and Koenka, 2017), self-efficacy, unethical attitudes (Cheng et al., 2021). Students do perceive that academic cheating is not right but still engage in such practices (Waltzer & Dahl, (2022). The high-performing students also indulge in such dishonest acts. Such behaviors are taken as normal among students. Peer pressure is one of the tempting factors leading to academic misconduct such as cheating or plagiarism even for those who do not have the intention to cheat (Carrell et al., 2008). In Adolescence, peer influence and peer pressure are high.

The growing issue of academic dishonesty at all levels of education (Kalia and Kumar, 2015) is a matter of great concern. Carrell et al. (2008) found that “with one additional cheater, it drives approximately 0.67 to 0.75 additional students to do cheating” and approximated that the social multiplier for academic cheating could be as high as three. Counterproductive academic behavior such as plagiarism, cheating, absenteeism, stealing, or procrastination has a negative relation to students’ academic achievement. The more students commit such acts, the more difficult it will be for them to develop a moral personality (Whitley and Keith-Spiegel 2002). If such acts are not regulated at early stages, they are likely to spread to the next stages of education and the workplace (Yuniardi and Ahmad, 2024). Such behaviors are a threat to the reputation of academic institutions as well (Schwager, et.al (2016)). Stringent Measures taken by educational institutions and administrators to curb this issue, be it disqualification or failure in the exams or even surveillance systems, are not giving productive results. Students find new ways to avoid such negative consequences (Young, 2018). This problem cannot be solved until students understand the underlying values and morality of academic integrity. There is a need for a proactive approach that gives individuals the opportunity to make ethical decisions, argue for their choices, and reflect on their decisions.

Mindfulness has been identified as one of the important values to develop academic integrity. Mindfulness helped students change emotional responses to pause and rethink from a new perspective in situations of ethical dilemmas (Lau, 2021). Buddhism is given credit for discovering the concept of Mindfulness. Right Mindfulness is one of the important parts of their Eightfold path. In the Twenty-first century, the word Mindfulness has become a buzzword that is expanding its applications from medical science to various fields such as psychology, education, military, corporate houses, and creative arts (Sun, 2014). Mindfulness practice develops the capacity for non-judgmental observation and attitude which in turn reduces mindless reactivity and decreases the automaticity of maladaptive thoughts, emotions, and behavior. Mindfulness has been defined as a process of developing a non-judgmental, accepting, awareness of moment-by-moment experience (Kabat Zinn, 2003). Mindfulness represents a conscious state that brings present-moment awareness with a nonjudgmental attitude (Brown & Ryan, 2003). Mindfulness practice helps in the self-regulation of attention and the development of a curious and Accepting attitude toward experience (Bishop et. al. (2004)). Attitude, Attention, and Intention are recognized as important three elements of mindfulness (Shapiro, 2006). Mindfulness in the presence of these components can result in shifting one’s perspective which in turn results in changing the response of an individual to a situation. Even Bandura’s model of moral disengagement also suggested that moral considerations do not affect decision-making till the self-sanctioning systems are activated. Awareness and Recognition of an ethical issue is found to be the first step in ethical decision-

making (Rest, 1983). Mindfulness as a self-awareness practice (both internally and externally) has been identified as a critical component of ethical decision-making. Studies found that mindfulness is significantly related to dimensions of ethical behavior (Ruedy and Schweister (2010)). Thus, the present study aimed to explore the effect of mindfulness training on the Academic dishonesty behavior of IX class students.

### Objectives

- The objectives of the present study were as follows:
- To study the academic dishonesty behavior of IX class students.
- To study the effect of mindfulness-based interventions on the academic dishonesty behavior of IX class students.
- To study the differences between academic dishonesty behavior of IX class boys and girls post mindfulness intervention.

### Hypotheses

The hypotheses of the present study were as follows:

**H<sub>o1</sub>:** There is no significant difference in the pre-test and post-test scores of Academic Dishonesty of IX Class students.

**H<sub>o2</sub>:** There is no significant difference in the mean difference in the scores for academic dishonesty of boys and girls in the IX class.

### Methodology

The population for the present study was the IX class students studying in Government senior secondary schools affiliated to the Punjab School Education Board of Jalandhar City. Two Senior secondary schools were randomly selected for the present study. All the students studying in the IX class of the selected two schools were taken as intact groups as the study sample. 62 students (30 students from the first school and 32 from the second school) constituted the study sample. This was a small pilot study to determine the effectiveness of mindfulness-based intervention on the academic dishonesty behavior of the students.

Pre-Test	Mindfulness-Based Intervention	Post-Test
Academic Dishonesty Scale		Academic Dishonesty Scale

The one-group pre-test and post-test experimental design was used. The experiment has been conducted as follows:

### Pre-test

The Academic Dishonesty Scale prepared by the investigator was administered as a pre-test on all the sixty-two students.

### Intervention

Mindfulness-based intervention was given to all the students for twenty-one days for forty minutes daily. This intervention includes the following activities:

- Mindful Breathing
- Mindfulness of Senses
- Mindfulness of Compassion
- Mindfulness of Gratitude
- Mindfulness of Intention

### Post-Test

After the intervention, the Academic Dishonesty scale prepared by the investigator was administered as a post-test on all the sixty-two students.

### Research Tool

To measure the Academic Honesty variable, the Adolescent Academic Dishonesty tool prepared by the investigator was used. This tool has been validated by the experts and Cronbach Alpha was found to be 0.72. This tool has been used as both a pre-test and post-test.

**Data Analysis Technique**

The collected data has been analyzed using a Paired sample t-test.

**Results**

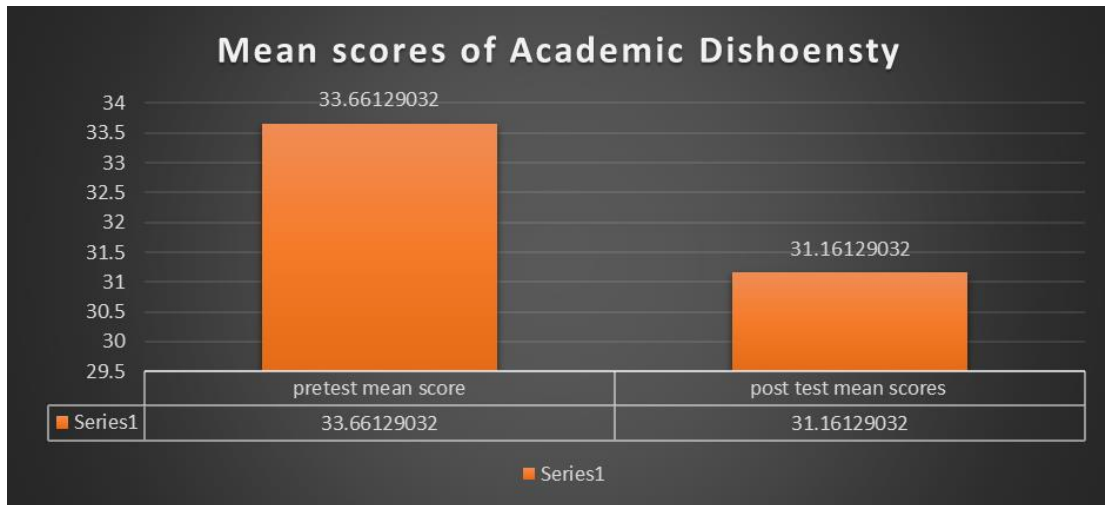
**H<sub>o1</sub>:** There is no significant difference in the pre-test and post-test scores of Academic Dishonesty of IX Class students.

The t-test has been used to analyze the data and the results from the analysis are as follows:

**Table 1: shows Mean, t-value, and p-value of pre-test and post-test scores of Academic Dishonesty**

Test	N	Mean	t Stat	P value
Pre-test	62	33.6612903225806	7.28411706328878	0.00
Post-test	62	31.1612903225806		

From table, 1, the p-value is found to be significant at 0.01 level of significance and thus the Ho1 “There is no significant difference in the pre-test and post-test scores of Academic Dishonesty of IX Class students” is rejected. The mean post-test scores (33.66) are less than the mean pre-test scores (31.16), thus the MBI is found to be effective in reducing Academic Dishonesty behavior among IX class students. The graphical representation of the comparison of mean pre-test and post-test scores has been given in Graph 1.



**Graph 1: Mean Scores of Pre-test and Post-test**

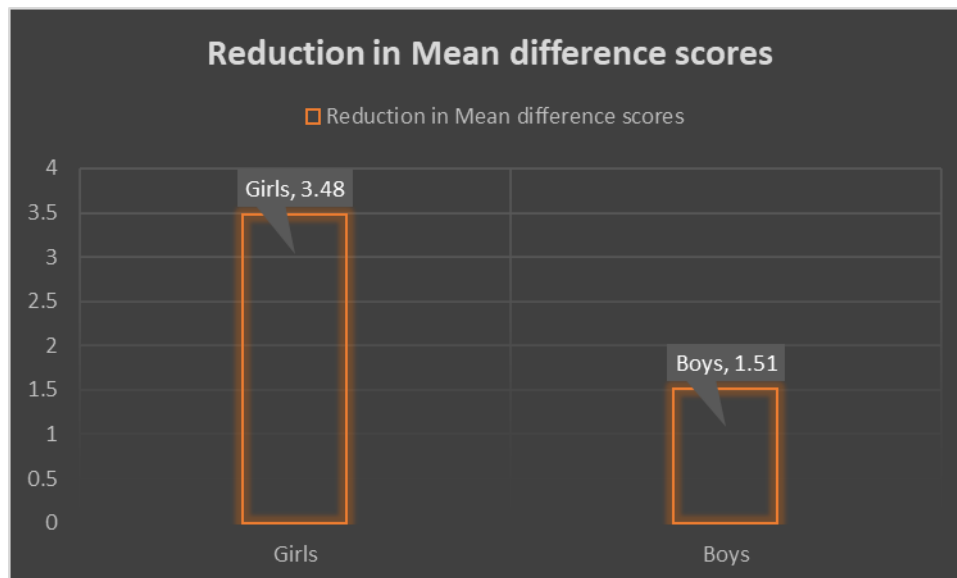
**H<sub>o2</sub>:** There is no significant difference in the mean Difference scores of Academic Dishonesty of boys and girls of IX Class.

The t-test has been used to analyze the data and the results from the analysis are as follows:

**Table 2: Shows the Mean, t-value, and p-value of the Mean Difference scores of Academic Dishonesty**

Test	N	Mean	t Stat	P value
Female	31	3.483870968	3.05637409263694	0.0033
Male	31	1.516129032		

The p-value (0.0033) at 0.01 level of significance is found to be significant and thus, the Ho2 “There is no significant difference in the mean Difference scores of Academic Dishonesty of boys and girls of IX Class” is rejected. The mean difference scores of girls (3.48) are more than the mean difference scores of boys (1.51), thus the MBI is found to be more effective in reducing Academic Dishonesty behavior of girls in comparison to boys. The graphical representation of the comparison of mean difference scores of the pre-test and post-test has been given in Graph 1.2.



**Graph 2: Mean Difference Scores of Male and Female**

### Conclusion

Academic Dishonesty is a serious concern that demands immediate attention. The goodwill of academic institutions and stakeholders is adversely affected due to such acts. Research studies found that stringent actions taken by educational institutions are found to be ineffective in curbing this issue. This is related to an individual's inner self. There is a need for such an approach that can help individuals in better ethical decision-making. Mindfulness is an effective practice in reducing academic dishonesty tendencies of adolescents. Educational institutions should include mindfulness-based interventions within school settings to reap its benefits in handling such dishonest acts.

### References

1. Anderman, E. M., & Koenka, A. C. (2017). The relation between academic motivation and cheating. *Theory into Practice*, 56(2), 95–102. <https://doi.org/10.1080/00405841.2017.1308172>
2. Bandura, A. (1999). Moral Disengagement in the Perpetration of Inhumanities', *Personality and Social Psychology Review* 3(3), 193–209.
3. Bishop, S. R., Lau, M., Shapiro, L., Carlson, N. D. Anderson, J. Carmody, Z., Segal, V., Abbey, S. M., Speca, D. Velting and G. Devins. (2004). Mindfulness: A Proposed Operational Definition, *Clinical Psychology: Science and Practice*, 11, 230-241.
4. Brown, K. W., & Ryan, R. M. (2003). The benefits of being present: Mindfulness and its role in psychological well-being. *Journal of Personality and Social Psychology*, 84(4), 822–848.
5. Brown, K. W., Ryan, R. M., & Creswell, J. D. (2007). Mindfulness: Theoretical foundations and evidence for its salutary effects. *Psychological Inquiry*, 18(4), 211–237. doi:10.1080/10478400701598298
6. Carrell, S. E., Malmstrom, F. V., and West, J. E. (2008). Peer effects in academic cheating. *J. Hum. Resour.* 43, 173–207. doi: 10.3368/jhr.43. 1.173
7. Cheng, Y. C., Hung, F. C., & Hsu, H. M. (2021). The relationship between academic dishonesty, ethical attitude and ethical climate: The evidence from Taiwan. *Sustainability (Switzerland)*, 13(21), 1–16. <https://doi.org/10.3390/su132111615>.
8. Cuadrado, D., Salgado, J. F., & Moscoso, S. (2021). Personality, intelligence, and counterproductive academic behaviors: A meta-analysis. *Journal of Personality and Social Psychology*, 120(2), 504–537. <https://doi.org/10.1037/pspp0000285>



- 56 Inspira- Journal of Commerce, Economics & Computer Science: Volume 10, No. 03, July-September, 2024
9. Désiron, J.C. & Petko, D. (2023). Academic dishonesty when doing homework: How digital technologies are put to bad use in secondary schools. *Education and Information Technologies*, 28, 1251–1271. <https://doi.org/10.1007/s10639-022-11225-y>
  10. Hendy, N. T., Montargot, N., & Papadimitriou, A. (2021). Cultural Differences in Academic Dishonesty: A Social Learning Perspective. *Journal of Academic Ethics*, 19, 49–70. doi:<https://doi.org/10.1007/s10805-021-09391-8>.
  11. Heriyati, D., & Ekasari, W. F. (2020). A Study on Academic Dishonesty and Moral Reasoning. *International Journal of Education*, 12(2), 56–62. doi:10.17509/ije.v12i2.18653
  12. Heyneman, S. P. (2004). Education and Corruption, *International Journal of Educational Development*, 24(6), 637-648.
  13. International Center for Academic Integrity [ICAI] (1999). Fundamental Values of Academic Integrity. *Albany NY: International Center for Academic Integrity*.
  14. Iyer, R., & Eastman, J. K. (2008). The Impact of Unethical Reasoning on Academic Dishonesty: Exploring the Moderating Effect of Social Desirability. (2, Ed.) *Marketing Education Review*, 18. DOI: 10.1080/10528008.2008.11489034
  15. Kabat-Zinn, J. (2003). Mindfulness-Based Interventions in Context: Past, Present, and Future, *Clinical Psychology: Science and Practice*, 10(2), 144–156.
  16. Kalia, A.K. & Kumar, V. (2015). Academic cheating among adolescents in relation to socio-economic status. *International Journal of Indian Psychology*, 2(3). doi:10.25215/0203.087.
  17. Keith-Spiegel, P., Tabachnick, B. G., Whitley, B. E., & Washburn, J. (1998). Why professors ignore cheating: Opinions of a national sample of psychology instructors. *Ethics & Behavior*, 8(3), 215-227
  18. Lau P (2021). A Case Study on Research Postgraduate Students' Understanding of Academic Integrity at a Hong Kong University. *Front. Educ.* 6:647626. doi: 10.3389/educ.2021.647626
  19. Murdock, T. B., Hale, N. M., & Weber, M. J. (2001). Predictors of Cheating among Early Adolescents: Academic and Social Motivations. *Contemp Educ Psychol*, 26(1), 96–115. doi:10.1006/ceps.2000.1046
  20. Park, C. (2010). In Other (People's) Words: Plagiarism by University Students-literature and Lessons. *Assessment & Evaluation in Higher Education*, 28(5), 471–488. doi:10.1080/02602930301677
  21. Rest, J. R. (1983). *Moral development: Advances in research and theory*. New York, NY: Praeger
  22. Ruedy, N. E., & Schweitzer, M. E. (2010). In the moment: The effect of mindfulness on ethical decision making. *Journal of Business Ethics*, 95, 73–87. doi:10.1007/s10551-011-0796-y
  23. Shapiro, S.L., Carlson, L.E., Astin, J.A., Freedman, B. (2006). Mechanisms of mindfulness. *Journal of Clinical Psychology*, 62, 373–386.
  24. Waltzer, T., & Dahl, A. (2022). Why do students cheat? Perceptions, evaluations, and motivations. *Ethics and Behavior*, 1–21. <https://doi.org/10.1080/10508422.2022.2026775>.
  25. Whitley, B. E., & Keith-Spiegel, P. (2002). *Academic Dishonesty An Educator's Guide*. London: Lawrence Erlbaum Associate
  26. Young, R. L., Miller, G. N. S., and Barnhardt, C. L. (2018). From policies to principles: The effects of campus climate on academic integrity, a mixed methods study. *J. Acad. Ethics* 16, 1–17. doi: 10.1007/s10805-017-9297-7
  27. Yuniardi, M.S.& Ahmad, M.D. (2024). The development of academic dishonesty scale for online learning. In *Families Mental Health and Challenges in the 21st Century* – Arifin et al. (eds), ISBN 978-1-032-51442-0.



## A STUDY ON THE IMPACT OF MERGERS AND ACQUISITIONS OF INDIAN BANKING SECTOR

---

Ms. Deepa Choudhary\*

### ABSTRACT

*In today's economic environment, mergers are now a calculated move toward maximum expansion. When two things come together, they work together while staying focused on one thing at a time. Long-term viability of a financially weak bank is impossible in today's intensely competitive environment. Such a bank needs to adjust its operations to meet the demands of the market in order to gain a competitive edge. This is frequently done through corporate restructuring techniques like mergers. This study examines how mergers and acquisitions (M&As) are creating synergies in the Indian banking industry. It explores the ways in which these calculated actions support the industry's growth and ability to withstand fierce competition.*

**KEYWORDS:** *Mergers and Acquisitions (M&As), Synergies, Indian Banking Industry, Corporate Restructuring, Competitive Edge.*

---

### Introduction

The history of Indian banking industry dates back to the 18th century, where initial attempts to establish banking institutions took place. The General Bank of India and Bank of Hindustan were founded in 1786 and 179 respectively, marking the early stages of banking in India. Subsequently, more banks like Bank of Bengal, Bank of Bombay, and Bank of Madras emerged under the authority of the British East India Company. These three banks amalgamated in 1921 to form the Imperial Bank of India, which eventually evolved into the State Bank of India.

During the period from 1906 to 1911, several other banks such as Bank of India, Bank of Baroda, Canara Bank, Corporation Bank, Indian Bank, and Central Bank of India were established. These banks have endured through time and continue to operate successfully in the present day, contributing to the rich history and evolution of Indian banking.

### Imperial Bank of India

An important turning point in the history of banking in India was the 1919 merger of presidency banks, which resulted in the creation of the "Imperial Bank of India." The regulatory structure was significantly shaped by later legislative actions. The Banking Companies Inspection Ordinance was passed in January 1946, while the Banking Company's Restriction of Branches Act was passed in February of the same year. The Banking Companies Act was passed in 1949 and was subsequently revised and reorganized as the Banking Regulation Act. The legal changes that followed established the groundwork for India's changing banking sector.

### Reserve Bank of India

In 1934, the Reserve Bank of India Act was enacted, establishing the Reserve Bank of India (RBI) as the apex bank with limited government ownership. However, in 1949, the Banking Regulations Act was passed, which brought the Reserve Bank of India under significant government control. This legislation granted the RBI extensive powers for supervising and regulating banks. The Act also empowered the RBI with licensing authority and the mandate to conduct inspections of banks. In essence, the Banking Regulations Act of 1949 expanded the regulatory role of the RBI and enhanced its authority over the banking sector.

---

\* PGDM Student with Finance and Marketing, Indus Business Academy, Bangalore, Karnataka, India.

### **Nationalization of Banks**

On July 19, 1969, the government took a significant step by issuing an ordinance to acquire ownership and control of 14 major banks in the country. This move aimed to integrate commercial banks into the mainstream of economic development while emphasizing their social responsibilities and objectives. Subsequently, on April 5, 1980, six additional commercial banks were nationalized, further solidifying the government's role in the banking sector.

### **Automation in Banking Sector**

In recent years, significant changes have been observed in the operations of banks, largely driven by advancements in technology. Banks have increasingly adopted technological solutions, such as cash dispensers and round-the-clock cash withdrawal facilities, instant access to account details, and money transfer capabilities through computer networks. With heightened competition in the banking sector, services are being marketed in innovative ways that were previously unheard of.

Today, customers have the convenience of conducting all their banking transactions from the comfort of their homes. Banks are also introducing Automatic Teller Machine (ATM) cards, enabling customers to access cash and perform various transactions conveniently. Additionally, the widespread use of debit and credit cards has become commonplace. These developments signify a transformative shift in banking practices, promising to reshape the banking landscape indefinitely.

The organized banking system in India is structured into three main categories:

- Commercial banks
- Regional rural banks
- Co-operative banks

The Reserve Bank of India serves as the supreme monetary and banking authority, overseeing the entire banking system and managing reserves for all commercial banks.

India's banking sector has undergone significant transformations, with distinct eras before and after the liberalization policies introduced in 1991. Pre-liberalization, the government nationalized 14 major commercial banks in 1969, followed by the nationalization of six more banks in 1980. This move aimed to enhance government control over credit delivery. In 1993, the merger of New Bank of India with Punjab National Bank reduced the number of nationalized banks to 20.

The post-liberalization era, initiated in 1991 under the Narasimha Rao government, witnessed the granting of licenses to a limited number of private banks such as Global Trust Bank (later amalgamated with Oriental Bank of Commerce), Axis Bank (formerly UTI Bank), ICICI Bank, and HDFC Bank. This policy spurred growth in the Indian banking sector.

As India's economy expanded rapidly, fuelled by contributions from government, private, and foreign banks, globalization significantly impacted Indian banking. This led to regulatory and structural changes, prompting the sector to adopt various strategies to remain efficient and competitive in the global arena. One such strategy has been consolidation through mergers and acquisitions, aimed at strengthening banks and positioning them as leaders in the evolving landscape.

### **Introduction to the Company**

In India, the banking system has achieved remarkable milestones in a relatively brief period, considering the country's status as the world's largest and most diverse democracy. Banking sector reforms are integral to the government's strategic agenda, aimed at repositioning and integrating the Indian banking industry into the global financial landscape. Over the years, the Indian banking industry has undergone notable changes through significant reforms and has seen successful mergers and acquisitions, all of which have played a crucial role in fostering its considerable expansion.

Mergers and acquisitions (M&A) stand out as one of the most widely employed strategies by firms to reinforce and sustain their market positions. M&A activities are perceived as a rapid and efficient means to penetrate new markets and assimilate new technologies. For example, in 1993, Punjab National Bank acquired New Bank of India, marking a significant consolidation within the banking sector. Another notable merger occurred in 2017 when Bharatiya Mahila Bank merged with State Bank of India, apart from the State Bank of India's amalgamation with its associate banks.

In August 2019, the government initiated a massive consolidation effort, merging 27 public sector banks into 12 entities. Notably, Punjab National Bank amalgamated with Oriental Bank of Commerce, United Bank of India, and Bank of India, becoming the second-largest entity post-merger.

### What is Merger?

A merger is when two or more companies come together to form a single entity, with one company surviving while the others cease to exist independently. The surviving company absorbs all assets and liabilities from the merged entities. Typically, the surviving company, also known as the buyer, retains its identity, while the other company, known as the seller, is dissolved. A merger is essentially the blending of two or more existing companies into one. During a merger, all assets, liabilities, and stocks are transferred to the surviving company in exchange for various forms of payment, which can include equity shares, debentures, cash, or a combination of these methods. This process is also referred to as an amalgamation.

### What is Acquisition?

Acquisition refers to gaining ownership of property or assets. In the realm of business combinations, an acquisition occurs when one company buys a controlling stake in the share capital of another existing company.

### Methods of Acquisition?

Methods of acquisition can vary, including:

- Reaching an agreement with individuals who hold significant influence within the company, such as board members or major shareholders who control the majority of voting power.
- Buying shares directly from the open market.
- Making a takeover bid to the broader group of shareholders.
- Acquiring new shares through private negotiations.
- Obtaining share capital through different means, such as cash transactions, issuing loan capital, or issuing new shares.

### Literature Reviews

Sl. No.	Author's Name	Publication Year	Description
1.	Sandeep N.V, Dr. B. Hiriyappa	2023	Examines a study on ongoing mergers and acquisitions in the banking sector, facilitated by the Reserve Bank of India (RBI) and the Central Government. It discusses the challenges faced by government banks, including losses from bad loans post-demonetization, and analyzes the impact of recent mergers on selected banks such as Vijaya Bank, Dena Bank, and others.
	Research Gap		Examines the challenges faced by government banks post demonetization.
2.	Dr. Azeem Ahmad Khan and Dr Sarfaraz Javed	2017	This study explores how mergers contribute to optimum growth and competitiveness in the Indian Banking sector. It highlights factors affecting banks post-merger, emphasizing improvements in operating efficiency, solvency, and enterprise value, though profitability may not significantly change. The study analyzes PNB's financial performance post-merger.
	Research Gap		This study fills research gaps on post-merger bank profitability in the Indian Banking Sector.
3.	Ishwarya J	2019	This paper examines mergers and acquisitions (M&A) in the Indian banking sector, assessing resulting synergies and long-term implications. It analyzes trends, performance evaluations, and the impact of M&A on banks, including the State Bank of India merger.
	Research Gap		Limited analysis of M&A impacts on Indian banking stakeholders.
4.	Abhi Dutt Sharma and Dr. Pradeep Kumar Garg	2022	Explores factors behind the merger of PNB, OBC and United bank. It assesses pre and post-merger impact, highlighting the benefits of bank mergers on economic growth.
	Research Gap		It studies lack detailed analysis of cultural integration, employee concerns, and post- merger performance.
5.	Dr Mubarak, Asha Barikara	2021	Explores the significance of the banking sector in India, the challenges posed by global competitors and NPAs, and the recent trend of mergers to address these issues.
	Research Gap		Assessing long-term merger impact on NPAs, growth, stakeholders, and regulations.

6.	Patil Jaya Lakshmi Reddy, Mahesh Chandra	2021	Examines the role of the banking sector in India's economy, challenges from international banks, rising NPAs, recent mergers, and their potential impact on economic growth.
	Research Gap		Existing merger studies prioritize trends and human perspectives over financial analysis.
7.	Brijesh Yadav	2022	It covers aspects of banking, including mergers, acquisitions, financial reforms, and performance analysis. It discusses motivations, implications of transactions, regulatory impacts, and diverse performance metrics.
	Research Gap		Research on Indian banking post-merger dynamics and financial reform impacts.
8.	Rakesh Kumar Sharma & Gurkirandeep Kaur	2024	It involves understanding M&A failures by proposing an integrative framework. It emphasizes interdisciplinary collaboration to explore M&A performance dynamics and highlights the significance of M&A intentions.
	Research Gap		Examines the need for integrated M&A framework due to fragmented understanding.
9.	V.Sundhara Moorthy & Krishnakumar. S	2022	Emphasizes the pivotal role of banks in the economy, India's banking sector reforms, and the study's focus on profitability before and after mergers to understand their impact.
	Research Gap		Examines the need for holistic merger analysis beyond profitability assessment.
10.	Divyesh Khushalani, Manish Sinha	2021	Underscores the role of mergers in restructuring distressed banks, enhancing shareholder value, and competitiveness. It highlights the study's unique financial parameters and proposes future analysis on stock price movements post-merger.
	Research Gap		Examines lack of exploration on post-merger financial parameters and efficiency impact.

## Research Methodology

### Problem Statement

The banking sector has witnessed a significant surge in mergers and acquisitions, leading to the emergence of global players. Large organizations thrive in today's challenging environment, while government banks struggle post-demonetization due to substantial losses from bad loans. Discussions about closing certain banks have arisen, which could prompt risky public withdrawals. Instead of closure, the government, in consultation with the RBI, has opted for large-scale bank mergers. This strategic move aims to consolidate public sector banks, enhance operational efficiency, optimize resources, and reduce NPAs. Consequently, the study seeks to explore these developments in further detail.

### Objectives of the Study

- To investigate the process of bank mergers.
- To examine the reasons and effects of mergers and acquisitions in Indian banking industry.
- To analyze the influence of mergers and acquisitions on financial stability and employment dynamics of the bank which has undertaken by other banks.

### Scope of Study

The study's scope encompasses the merger between Oriental Bank of Commerce and Global Trust Bank in 2004, conducted in accordance with Reserve Bank of India regulations. The consolidation resulted in both banks operating under the single name of Oriental Bank of Commerce. Regarding coverage, we referenced mergers dating back to 1961, enhancing the credibility of our project and enabling a comprehensive comparative analysis. The primary focus of the study was on the merger between OBC and GTB.

### Secondary Data Study

Secondary data sources are utilized exclusively for this analysis.

- **Analysis Method:** Secondary data, sourced from books, e-newspapers, websites, etc., forms the basis of the analysis.
- **Data Collection Approach:** Descriptive in nature, this research relies on secondary sources like journals, magazines, books, and government websites for data collection.

### Limitation of the Study

- Mergers & Acquisitions are challenging to access information about, resulting in limited available data.
- Reliance on secondary data collection poses limitations in precise interpretation.
- The secrecy surrounding bank mergers and acquisitions impedes access to exact procedures and reasons.
- Due to the utilization of data from books and various websites, the available information may not be up-to-date.

### Merger of PSBs in India

PSBs have a wealthy history of mergers and acquisitions, which can be categorized into five particular stages chronologically. A brief outline of each of these stages are given below:

- **Merger of Punjab National Bank and New Bank of India (1993-94)**

The merger between Punjab National Bank (PNB) and New Bank of India in 1993-94 aimed to streamline operations, bolster financial strength, and expand market presence, consolidating PNB's position as a major player in the Indian banking sector through increased scale and efficiency.

- **Merger of State Bank of India (SBI) and State Bank of Saurashtra (2008)**

The merger between State Bank of India (SBI) and State Bank of Saurashtra in 2008 aimed to consolidate operations, enhance efficiency, and strengthen SBI's position as a leading bank in India through increased market presence and operational synergies.

- **Merger of Five SBI associate banks and Bharatiya Mahila Bank merged with SBI (2017)**

The merger of five State Bank of India (SBI) associate banks and Bharatiya Mahila Bank with SBI in 2017 aimed to streamline operations, enhance efficiency, and strengthen SBI's market presence by consolidating resources and expanding its reach, aligning with the government's goal of creating a stronger and more competitive banking landscape.

- **Merger of Bank of Baroda, Dena Bank and Vijaya Bank (2019)**

The merger of Bank of Baroda, Dena Bank, and Vijaya Bank in 2019 aimed to create a stronger, more efficient entity with increased scale, improved operational efficiency, and enhanced financial stability, aligning with the government's initiative to consolidate the banking sector and strengthen the competitiveness of Indian banks domestically and globally.

**Table 1: Key Pointers of Merged Bank of Baroda**

Financial Parameters	Bank of Baroda (BoB)	Vijaya Bank	Dena Bank	Merged Entity
Total Business (Rs. Cr.)	10,29,810	2,79,575	1,72,940	14,82,325
Gross Advances (Rs. Cr.)	4,48,330	1,22,350	69,920	6,40,600
Deposits (In Cr.)	5,81,485	1,57,325	1,03,020	8,41,830
Domestic Branches	5502	2130	1858	9490
Employees	56360	15875	13440	85675
Net NPA	5.40%	4.10%	11.04%	5.71%

Source: Business Standard, 30th August, 2020

### Six PSBs merging with four PSBs

In a significant move, the government of India announced mergers involving multiple PSBs. Notably, Punjab National Bank absorbed OBC (Oriental Bank of Commerce) and UBI (United Bank of India), forming India's second-largest bank. Additionally, Union Bank of India merged with Andhra Bank and Corporation Bank, while Indian Bank amalgamated with Allahabad Bank, reshaping the landscape of India's banking sector.

**Table 2: Participant PSBs in Merger**

Anchor Bank	Amalgamating Bank
Punjab National Bank	Oriental Bank of Commerce, United Bank of India
Canara Bank	Syndicate Bank
Union Bank of India	Andhra Bank, Corporation Bank
Indian Bank	Allahabad Bank

**Table 3: Top 10 Banks Ranked by Business size (March 2019)**

Sl. No	Name of the bank	Business (Rs. in Lakh Cr.)	Market Share (%)
1.	SBI	52.05	22.5
2.	Punjab National Bank + Oriental Bank of Commerce + United Bank	17.07	7.07
3.	HDFC Bank	17.50	7.6
4.	Bank of Baroda	16.13	7
5.	Canara + Syndicate Bank	15.20	6.6
6.	Union Bank + Andhra Bank + Corporation Bank	14.60	5.9
7.	ICICI Bank	12.72	5.5
8.	Axis Bank	10.60	4.6
9.	Bank of India	9.03	3.9
10.	Indian Bank + Allahabad Bank	8.08	3.9

Source: Business Standard, 30th August, 2020

**Table 4: Merger of Punjab National Bank + Oriental Bank of Commerce + United Bank**

Indicators	Punjab National Bank	Oriental Bank of Commerce	United Bank	Punjab National Bank + Oriental Bank of Commerce + United Bank
Total advances (Rs. Cr.)	506194	171549	73150	750867
Total deposits (Rs. Cr.)	676030	232645	134983	1043659
Employees	65116	21729	13804	100649
Branches	6992	2390	2055	11437
CASA (%)	42.16	29.40	51.45	40.52
Net NPA (%)	6.55	5.93	8.67	6.61
Capital adequacy (%)	9.73	12.73	13.00	10.77

Source: Business Standard, 30th August, 2020

Punjab National Bank, Oriental Bank of Commerce, and United Bank have combined forces to create India's second-largest bank, boasting a substantial business portfolio totalling Rs. 17.94 lakh Crore. With a 7.7% market share, the merged entity now employs 100,649 individuals and operates through an extensive network of 11,437 branches.

**Table 5: Merger of Union Bank + Andhra Bank+ Corporation Bank**

Indicators	Union Bank	Andhra Bank	Corporation Bank	Union + Andhra + Corporation Bank
Total advances (Rs. Cr.)	325392	178690	135048	639130
Total deposits (Rs. Cr.)	415915	219821	184568	820304
Employees	37262	20346	17776	75384
Branches	4292	2885	2432	9609
CASA (%)	36.10	31.39	31.59	33.82
Net NPA (%)	6.85	5.73	5.71	6.30
Capital adequacy (%)	11.78	13.69	12.30	12.39

Source: Business Standard, 30th August, 2020

Union Bank of India has joined hands with Andhra Bank and Corporation Bank to establish the fifth-largest public sector bank in India. Together, they command a formidable business worth Rs. 14.59 lakh Crore, representing a 6.3% market share. With a dedicated workforce of 75,384 employees, the newly formed entity operates through a network of 9,609 branches across the country.

**Table 6: Amalgamation of Indian Bank and Allahabad Bank**

Indicators	Indian Bank	Allahabad Bank	Indian + Allahabad
Total advances (Rs. Cr.)	187896	163552	351448
Total deposits (Rs. Cr.)	242076	214335	456411
Employees	19604	23210	42814
Branches	2875	3229	6104
CASA (%)	34.71	49.49	41.65
Net NPA (%)	3.75	5.22	4.39
Capital adequacy (%)	13.21	12.51	12.89

Source: Business Standard, 30th August, 2020

The amalgamation of Indian Bank and Allahabad Bank has resulted in the creation of India's seventh-largest public sector bank. This new entity commands a substantial business portfolio valued at Rs. 8.08 lakh Crore and holds a 3.5% share of the market. With a workforce of 42,814 employees and a network spanning 6,104 branches, the bank is actively involved in significant transactions. Nevertheless, it's important to note that larger banks may possess greater financial resilience, enabling them to better manage the risks associated with major deals compared to smaller institutions.

### **Merger Between Punjab National Bank, Oriental Bank Commerce and United Bank of India**

#### • **Introduction to Bank (PNB, OBC and UBI)**

The government has made the decision to merge three banks – Punjab National Bank, Oriental Bank of Commerce, and United Bank of India – with the aim of reducing the capital infusion required and improving their balance sheets. The merged entity will become the third-largest lender in India, following State Bank of India and HDFC Bank. The name of the combined bank and the share-swap ratio will be determined shortly. However, bank unions have swiftly opposed the merger.

Oriental Bank of Commerce has been placed under the prompt corrective action framework by the Reserve Bank of India, which restricts its lending activities. On the other hand, United Bank of India is one of the two lenders to have reported a profit in 2017-18. United Bank of India has the highest net non-performing assets at 11.04% of total assets, while Oriental Bank of Commerce stands at 4.10% and Punjab National Bank at 5.4%.

United Bank of India prioritizes business growth, profitability, and risk management in a professional environment. It currently holds deposits worth over **54,536 crores and gross advances of 35,727 crores**, with its headquarters in Kolkata and 36 Regional Offices and 2054 Branch Offices.

Punjab National Bank (PNB) is a government-owned financial institution headquartered in New Delhi, India. Established in 1894, it serves over 115 million clients through 7,036 branches and 8,906 ATMs.

Oriental Bank of Commerce, an Indian public sector bank headquartered in Gurgaon, Haryana, operates 2390 branches and 2625 ATMs across India. Established in 1943 by Rai Bahadur Lala Sohan Lal, it faced the challenges of Partition within four years of its inception.

#### • **Reason for Merger**

- Through mergers, a bank surrenders its identity as it combines with another entity, thus augmenting its market share.
- Merging with another bank enhances the economies of scale, particularly for banks that were previously unprofitable.
- Mergers enable pooling of resources for research and development activities, fostering innovation.
- Merging banks can benefit from tax shields such as utilizing carried forward losses or unclaimed depreciation.
- Consolidation reduces competition and mitigates financial risk for the merged entities.

The consolidation of Punjab National Bank, United Bank of India, and Oriental Bank of Commerce officially began on April 1, 2020, through a merger. According to SS Mallikarjuna Rao, MD & CEO of Punjab National Bank, there will be no job losses resulting from the merger of Oriental Bank of Commerce and United Bank of India with Punjab National Bank.

The consolidation will establish the second-largest nationalized bank in India, both in terms of business operations and branch network. The amalgamation is expected to generate synergies, creating a globally competitive, next-generation institution dubbed PNB 2.0. The bank assures that all customers, including depositors, will be treated as PNB clients.

In August 2020, Finance Minister Nirmala Sitharaman announced the consolidation of 10 state-run banks into four larger entities. PNB, Oriental Bank of Commerce (OBC), and United Bank of India (UBI) will merge to form the second-largest state-run bank in the country, boasting a combined business volume of ₹17.95 trillion (comprising loans and deposits), exceeding that of PNB alone by at least 1.5 times.



### Current Scenario

Sr. No.	Bank Name	PSB Rank by Size
1	State Bank of India	Largest
2	Punjab National Bank	2 <sup>nd</sup> largest
3	Bank of Baroda	3 <sup>rd</sup> largest
4	Canara Bank	4 <sup>th</sup> largest
5	Union Bank of India	5 <sup>th</sup> largest
6	Bank of India	6 <sup>th</sup> largest
7	Indian Bank	7 <sup>th</sup> largest
8	Central Bank of India	8 <sup>th</sup> largest
9	Indian overseas Bank	9 <sup>th</sup> largest
10	UCO	10 <sup>th</sup> largest

### Findings

A convergence of factors, including heightened global competition, regulatory changes, rapid technological advancements, the pursuit of accelerated growth, and industry overcapacity, has impacted mergers and acquisitions (M&A) in recent years. The trend of M&A activity is evident not only in established markets such as the US, Europe, and Japan but also in emerging economies like India.

Significant acquisitions carry strategic implications, as they offer limited room for experimentation and are challenging to reverse. Moreover, the risks associated with such transactions extend beyond financial considerations. A failed merger can disrupt operational workflows, erode customer trust, lead to employee attrition, and dampen overall workforce morale. Thus, the adage "discretion is the better part of valor" holds true in this context.

Prior to entering into an M&A agreement, it is imperative to conduct a comprehensive assessment of the associated risks. Even if the likelihood of failure is minimal, the potential repercussions of such failure warrant careful consideration before rushing into the deal.

### Discussion & Suggestions

Looking ahead from 2015 to 2020, the Indian banking industry anticipates significant activity in mergers and acquisitions (M&A), driven by the imperative of consolidation to bolster competitiveness.

Both private and public sector banks in India are actively pursuing acquisitions of foreign banks. For instance, the State Bank of India, the nation's largest bank, has ambitious plans to acquire overseas institutions, aiming to rank among the top three banks in Asia and within the top 20 globally in the coming years. Some public sector banks are also considering merging with their counterparts to consolidate their capacities. Additionally, there is a trend towards strong cooperative banks merging with each other, while weaker cooperative banks seek mergers with stronger ones.

Consolidation offers numerous benefits such as increased size leading to economies of scale, broader geographical reach, enhanced market reputation and brand recognition, heightened bargaining power, and synergistic advantages. However, consolidation also carries inherent risks including challenges associated with size, potential human resource issues, differences in organizational structure, systems, and procedures, valuation complexities, among others. Addressing these challenges is crucial to ensure that consolidation activities deliver enhanced value to the industry.

### Conclusion

The merger of United Bank of India (UBI) and Oriental Bank of Commerce (OBC) into Punjab National Bank (PNB) will establish the country's second-largest bank after the State Bank of India. Together, the three banks concluded the fiscal year with a business of Rs. 18 lakh crores and operated through 11,437 branches. This amalgamation is anticipated to enhance operational efficiency and improve customer service for the merged entity.

However, it's essential to acknowledge that the merger and acquisition process carries inherent risks, potentially introducing various challenges related to management and operational dynamics for the involved banks.

**Reference**

**Websites**

1. <https://acadpubl.eu/hub/2018-119-12/articles/6/1387.pdf>
2. <http://finance.mapsofworld.com/merger-acquisition/india.html>
3. <http://www.economywatch.com/mergers-acquisitions/international/banking-sector.html>
4. [http://www.irdindia.in/journal\\_ijrdmr/pdf/vol4\\_iss2/9.pdf](http://www.irdindia.in/journal_ijrdmr/pdf/vol4_iss2/9.pdf)
5. <http://www.rediff.com/money/2008/feb/25hdfc.htm>
6. <https://www.obcindia.co.in/obcnew/site/index.aspx>
7. [http://www.irdindia.in/journal\\_ijrdmr/pdf/vol4\\_iss2/9.pdf](http://www.irdindia.in/journal_ijrdmr/pdf/vol4_iss2/9.pdf)
8. <http://www.google.com>
9. [https://en.wikipedia.org/wiki/Punjab\\_National\\_Bank](https://en.wikipedia.org/wiki/Punjab_National_Bank)

**Books**

10. Mergers & Acquisitions- J. Fred Weston & Samuel C. Weaver
11. Financial Services – M. Y. Khan
12. Mergers and acquisitions text and cases Kevin K. Boeh, Paul W. Beamish – 2007
13. Gaplin and Henron, The Complete Guide to Mergers and Acquisitions (2005)
14. Corporate growth through merger and acquisitions S. Shiva Ramu – 1998 Newspapers & Magazines.
15. Research Methodology by C.R Kothari.

**Newspaper & Magazines**

16. The Economic Times
17. The Financial Express.



## SUBJECTIVITY AND OBJECTIVITY, TRUTH AND RELATIVITY: INSIGHTS FROM KEVALAJNANA

---

Vinodha Jain B\*

### ABSTRACT

*This paper delves into the philosophical exploration of subjectivity, objectivity, truth, and relativity, anchored in the Jain concept of Kevalajñāna-absolute and omniscient knowledge. In Jain philosophy, Kevalajñāna transcends the limitations of human cognition, which is often constrained by subjective perspectives and partial truths. This form of knowledge is seen as the ultimate realization, untainted by the biases and limitations that characterize ordinary perception and cognition (Jain, 1960). A key aspect of Jain epistemology is Anekāntavāda, the doctrine of multiple perspectives, which acknowledges that truth is multifaceted and that human understanding is inherently relative. This doctrine posits that while our perceptions may differ, they are all valid in their own context, representing different angles of a larger, complex reality. Kevalajñāna, however, represents a state of perfect knowledge that synthesizes all these perspectives into an absolute understanding, thereby resolving the tension between subjectivity and objectivity (Matilal, 1981). This paper contrasts Jain philosophical notions with Western epistemological frameworks that often rigidly separate subjectivity from objectivity, and truth from relativity. Western philosophy tends to emphasize the pursuit of objective truth, often at the expense of acknowledging the subjective nature of human experience. By integrating Kevalajñāna and Anekāntavāda into contemporary discussions, this study provides a unique lens through which to understand the fluidity and relativity of truth, while also recognizing the possibility of an ultimate, comprehensive knowledge (Soni, 2003). In doing so, the paper highlights the relevance of Jain philosophy in addressing ongoing debates in epistemology, particularly those concerning the nature of truth and the challenges posed by relativism. It underscores the potential of ancient philosophical insights to contribute meaningfully to modern intellectual discourse on the pursuit of knowledge beyond human limitations.*

**KEYWORDS:** Kevalajnana, Philosophy, Omniscient Knowledge, Epistemology, Human Limitations.

---

### Introduction

The search for truth has always been a central concern in human thought. We often hear debates about what is "true" or "real," with different people holding different beliefs and opinions. At the heart of these debates are two important ideas: subjectivity and objectivity. Subjectivity refers to the way personal feelings, experiences, and opinions shape our understanding of the world, while objectivity seeks to find facts that remain true no matter who is looking at them. This tension between subjective and objective ways of knowing can be challenging, especially when we are trying to understand complex topics like art, history, or human behavior.

Jain philosophy, an ancient system of thought from India, offers a unique and insightful way to bridge the gap between these two ideas through the concept of *kevalajñāna*. This term, which means "absolute knowledge" or "perfect knowledge," represents a state of awareness where one can see reality

---

\* PhD Scholar, Jainology Department, Teerthanker Mahaveer University, Muradabad, U.P., India.

from all possible angles, free from the limitations of personal bias or incomplete understanding. *Kevalajñāna* doesn't just show us how to combine subjectivity and objectivity; it teaches us that true knowledge is much richer and more complex than we might think.

The challenge of understanding what is true becomes even more evident when we look at fields like philosophy, history, literature, and other humanities subjects. These fields deal with human experiences, cultures, and interpretations, which are naturally filled with subjective views. However, they also seek objective truths—universal ideas that apply to everyone. This is where insights from *kevalajñāna* become incredibly valuable. By learning from Jain philosophy, we can develop a more balanced and complete way of understanding knowledge that respects both individual perspectives and broader truths.

Moreover, *kevalajñāna* connects with other important Jain ideas, such as *anekāntavāda* (the principle of non-absolutism) and *syādvāda* (the theory of conditional predication). These concepts remind us that reality is complex and that no single viewpoint can capture the whole truth. Instead of seeing different opinions as conflicting or wrong, Jain philosophy encourages us to recognize them as different pieces of a larger puzzle. In this way, *kevalajñāna* offers a more inclusive and open-minded approach to knowledge, one that respects the diversity of human experiences and perspectives.

In today's world, where we often face disagreements and divisions over what is true or real, the lessons from *kevalajñāna* are more relevant than ever. They remind us that knowledge isn't just about choosing between subjectivity and objectivity but about finding ways to combine them to gain a fuller understanding of the world. By embracing the insights of *kevalajñāna*, we can move beyond rigid thinking and open ourselves to the many layers of truth that exist in every situation.

This paper will explore how *kevalajñāna* helps us understand subjectivity and objectivity, truth and relativity, offering a path toward more inclusive, empathetic, and comprehensive ways of knowing. Through this journey, we will see how the wisdom of Jain philosophy can guide us toward a deeper appreciation of the many facets of truth and knowledge in our everyday lives and scholarly pursuits.

### **What is Subjectivity and Objectivity?**

Subjectivity is when knowledge or truth is influenced by a person's feelings, experiences, or opinions. For example, how we feel about a piece of music or a work of art can be very personal—what one person loves, another might not like at all. This is because subjectivity is shaped by our individual life experiences.

Objectivity, in contrast, tries to be free from personal feelings. It seeks to describe things as they truly are, based on facts. For example, saying "water boils at 100°C (at sea level)" is an objective statement because it's a fact that remains true regardless of personal feelings.

But the question is: can we ever be truly objective? Even scientific observations, which aim to be objective, are made by humans who have their own perspectives. This is where Jain philosophy's idea of *kevalajñāna* becomes helpful, as it offers a way to combine both subjective and objective views into one complete understanding.

### **What is Kevalajñāna?**

In Jain philosophy, *kevalajñāna* means "absolute knowledge" or "perfect knowledge." It is believed to be the highest form of knowing, where a person can see everything as it truly is, without any limitations or biases. This kind of knowledge isn't limited by our senses (like sight, hearing, or touch) or by our personal experiences. It is complete and knows all aspects of reality.

Unlike our everyday understanding, which is often partial and limited, *kevalajñāna* is seen as a state of awareness that includes every possible perspective at once. It's like seeing a complete picture, while we, as humans, usually only see small pieces of that picture. In this way, *kevalajñāna* goes beyond the differences between subjectivity and objectivity, showing that truth is much broader and more inclusive than we often realize.

### **How Kevalajñāna Brings together Subjectivity and Objectivity**

To understand how *kevalajñāna* connects subjectivity and objectivity, let's use an example. Imagine you and a friend are standing on opposite sides of a large tree. You describe the tree as being covered in smooth bark with a few leaves, while your friend sees rough bark and many branches. Both of your descriptions are true, but they are limited by your individual viewpoints.

If you could see the tree from every angle at the same time, you would have a more complete picture. This is similar to how *kevalajñāna* works-it brings together all viewpoints to show the full reality. It helps us understand that what we see as objective facts or subjective opinions are actually part of a larger truth. This means that objectivity isn't about ignoring subjective views but rather understanding that both are needed to see the whole picture.

### **Truth and Relativity: Learning from Anekāntavāda**

The Jain concept of *anekāntavāda*, which means "non-absolutism," is important for understanding how truth works. This idea suggests that reality has many sides, and no single person can see the whole truth from just one perspective. In other words, every opinion or statement about reality is only partly true.

A common story that explains this idea is the story of the blind men and the elephant. Each blind man feels a different part of the elephant-one touches the trunk and thinks it's a snake, another touches the leg and thinks it's a tree, and another touches the ear and thinks it's a fan. None of them are entirely wrong, but they are also not completely right. They each have part of the truth, but to understand the whole elephant, they need to combine their perspectives.

*Kevalajñāna* is like seeing the entire elephant at once. It knows every possible angle and understands how each viewpoint fits into the bigger picture. This approach teaches us that truth is not just one single fact but is made up of many different perspectives. It also reminds us that to understand something fully, we need to be open to multiple ways of seeing it.

### **The Role of Syādvāda: Seeing Truth in Different Ways**

Another important idea from Jain philosophy is *syādvāda*, or "conditional viewpoints." This means that every statement about reality should be understood as being true only in a certain context or condition. For example, saying "water is hot" can be true if the water is boiling, but it might not be true if the water is at room temperature. By saying "it is hot under certain conditions," we acknowledge that truth is not absolute.

*Kevalajñāna* fully embraces this idea. It understands that everything can be true in different ways, depending on how we look at it. This helps us see that knowledge isn't just about finding one "right" answer but about understanding how different answers fit together.

### **Applying Kevalajñāna in Research and Humanities**

The ideas of *kevalajñāna*, *anekāntavāda*, and *syādvāda* are very useful for researchers and scholars, especially in the humanities, where subjectivity and objectivity often overlap. For example, when studying history, there can be many different versions of the same event, depending on who is telling the story. Instead of saying one version is right and the others are wrong, we can use *anekāntavāda* to understand how each version offers a piece of the overall truth.

In literature, a book might be interpreted in many different ways, each offering its unique insight. Recognizing that all these interpretations can be true in their own way allows us to appreciate the richness of the text. This approach not only enriches our understanding but also teaches us to be more open-minded and accepting of different viewpoints.

### **Ethical Lessons from Kevalajñāna**

The concept of *kevalajñāna* not only provides profound insights into knowledge and truth but also offers valuable ethical guidance that can be applied in our daily lives, interactions, and decision-making processes. It encourages us to develop qualities such as humility, empathy, and open-mindedness, which are essential for building a more understanding and compassionate society.

One of the main ethical lessons from *kevalajñāna* is the recognition that no single person or group holds a monopoly on truth. Since *kevalajñāna* represents complete and all-encompassing knowledge that sees every aspect of reality, it reminds us that our limited human perspectives are just small pieces of a much bigger picture. This teaches us to approach others with humility, acknowledging that their viewpoints, experiences, and knowledge are also valuable and worthy of respect.

In practical terms, this lesson encourages us to listen to others without rushing to judge or dismiss their opinions, even if they differ from our own. It reminds us that disagreements or different perspectives aren't necessarily signs of conflict but opportunities to learn from each other. When we adopt this mindset, we become more open to dialogue and collaboration, which are crucial for resolving conflicts, whether in personal relationships, workplaces, or even global issues.

Another important ethical lesson from *kevalajñāna* is the idea of empathy-trying to see the world from another person's perspective. Because *kevalajñāna* embodies the ability to understand all viewpoints simultaneously, it teaches us to make an effort to step into others' shoes and consider how they might see or experience a situation. This practice of empathy helps us connect with others on a deeper level, allowing us to build stronger, more meaningful relationships and foster a sense of community.

In the context of social justice, *kevalajñāna* encourages us to recognize the voices and experiences of marginalized or underrepresented groups. It reminds us that everyone's story contributes to the larger truth and that ignoring or dismissing these stories means missing out on important aspects of reality. By valuing diversity and being open to multiple perspectives, we can work towards creating a more inclusive and fair society.

The principles of *anekāntavāda* (non-absolutism) and *syādvāda* (conditional predication), which are closely related to *kevalajñāna*, also carry ethical implications. *Anekāntavāda* teaches us that reality has many facets and that different viewpoints can all hold parts of the truth. This encourages us to avoid rigid, dogmatic thinking and instead embrace flexibility and understanding. Ethically, this means being willing to adapt our views when presented with new information and being open to the possibility that others may have insights that we do not.

*Syādvāda*, on the other hand, teaches us to communicate our thoughts and opinions with awareness of their conditional nature. By acknowledging that our statements are true "in certain conditions" or "from a particular perspective," we avoid making absolute claims that could lead to misunderstandings or conflicts. This approach promotes respectful and considerate communication, which is essential for maintaining healthy relationships and a harmonious society.

Furthermore, *kevalajñāna* encourages us to act with compassion and kindness. Since this state of knowledge embodies a complete understanding of all beings, it naturally leads to an awareness of how our actions can impact others. By striving to see the world as others do, even if only partially, we become more conscious of their feelings, needs, and experiences. This awareness helps us to act in ways that are considerate and beneficial to others, fostering a spirit of cooperation and mutual support.

In today's world, where divisions and conflicts often arise from rigid beliefs, misunderstandings, and a lack of empathy, the ethical lessons from *kevalajñāna* offer a path toward more constructive and compassionate ways of engaging with others. It challenges us to rise above ego, pride, or the desire to be "right" and instead focus on understanding, respecting, and valuing the diverse perspectives that each person brings to the table.

By applying the principles of *kevalajñāna* in our daily lives, we cultivate an attitude of humility, empathy, and respect for others. We learn to appreciate the complexity of truth and the importance of seeing beyond our own limited viewpoints. In doing so, we not only enrich our own lives but also contribute to creating a more inclusive, tolerant, and ethically grounded world where differences are celebrated as opportunities for growth and learning.

## Conclusion

The idea of *kevalajñāna* challenges us to think differently about knowledge, truth, and understanding. It shows us that subjectivity and objectivity are not opposites but are parts of a larger, more complete truth. By integrating different perspectives, *kevalajñāna* offers a way to see the world more clearly and fully.

In today's complex world, these insights are more relevant than ever. They encourage us to be open-minded, empathetic, and willing to listen to others. By applying the lessons of *kevalajñāna*, *anekāntavāda*, and *syādvāda*, we can move toward a more inclusive and understanding way of thinking, whether in research, everyday life, or any area where knowledge is sought.

Ultimately, *kevalajñāna* teaches us that true knowledge is not about finding one final answer but about understanding how different answers come together to form a more complete picture. This holistic approach can help us create a more compassionate, respectful, and inclusive world, where we value each other's perspectives as essential parts of the greater truth.

**References**

1. Jain, S. A. (1960). *Reality: English Translation of Srimat Pujyapada's Sarvarthasiddhi*. Vira Sasana Sangha.
2. Jain, S. C. (1992). *Anekantavada and Syadvada: The Comprehensive Philosophy of Jainism*. Bharatiya Jnanpith.
3. Matilal, B. K. (1981). *The Central Philosophy of Jainism (Anekantavada)*. L. D. Institute of Indology.
4. Koller, J. M. (2000). Syadvada as the Epistemological Key to the Jaina Middle Way Metaphysics. *Philosophy East and West*, 50(3), 400-407.
5. Shah, N. (2001). *Jainism: The World of Conquerors*. Sussex Academic Press.
6. Nagel, T. (1986). *The View from Nowhere*. Oxford University Press.
7. Williams, B. (2002). *Truth and Truthfulness: An Essay in Genealogy*. Princeton University Press.
8. Rorty, R. (1979). *Philosophy and the Mirror of Nature*. Princeton University Press.
9. D'Angelo, F. J. (1977). *A Conceptual Theory of Epistemology and Methodology in the Humanities*. Oxford University Press.
10. Gadamer, H.-G. (1989). *Truth and Method*. Sheed & Ward.



## LABOUR MIGRATION FROM INDIA TO THE GULF COUNTRIES

---

Tarun Manjhi\*

### ABSTRACT

*Migration of labour from Indian to the Gulf countries has drawn the attention of many social scientist mainly after 1970s when there was boom in oil exporting nations. Lakhs of Indian labourers mainly from the state of Kerala, Uttar Pradesh, Bihar and other states are migrating to the Middle East for improvement in material conditions by way of sending remittances to their place of origin.*

**KEYWORDS:** *Labour, Migration, Civilisation, Industrial Revolution, Gulf Nations.*

---

### Introduction

Migration of human being is as old as human civilisation. Movement of people from one place to another is guided by many objectives which varies from time to time. Broadly migration of people is for improvement in material wellbeing and safety. Although, Industrial Revolution in the England was an important event for the world, it caused unevenness in development of all countries around the world and is a major factor that caused labour migration around the world.

Another important phase of emigration of Indian labour started in 1970s and it was mainly confined to the oil exporting countries of Middle East. The skill profile and tenure of migrants of this period was quite different from the skill profile and tenure of migrants to developed countries. The emigration of Indian to the Gulf nations is basically migration of semi-skilled or unskilled or skilled labour with short duration mainly for 2 to 3 years.

In recent years South East Asia is also emerged as attractive destination for Indian migrants. The nature of migration to Asia has been considerably different from migration to the developed countries in two ways. First, a large chunk of the migrants to the Asia were/ are generally persons who are at the lower end of the income scale before leaving India and are categorized as unskilled or semiskilled labourers while, migrants to the developed countries were/are skilled. Second, migration to the Asia was temporary migration typically for two or three years while, migration to the developed world was more of permanent in nature.

### Objectives of this Paper

Main objectives of this paper is as follows:

- To understand broad trends and pattern of labour migration from India to the Gulf countries.
- To understand main sources of Indian labour emigration to the Gulf countries.
- To construct skills and educational profile the Indian workers to Gulf countries

### Literature Survey

Migration of labour in developing economies can be broadly characterised as migration of labour from agricultural/traditional sector to industrial/modern sector (Lewis 1954). This model assumes that there is unemployment in agricultural sector which is characterised as disguised unemployment in which the

---

\* Associate Professor, SRCC, University of Delhi, Delhi, India.



marginal productivity of labour is zero and wages are low. On the other hand, there is modern industrial sector where demand for labour and wages both are high. Therefore, there will be migration of surplus labour from the agricultural sector to modern industrial sector and it will continue until surplus labours in agriculture sector are absorbed in industrial sector. Labour demand in modern industrial sector will sustain because it is also assumed that firms are reinvesting some parts of their profit to expand productive capacity. In 1972, Lewis claimed the relevance for his model for the British Economy between 1780 to 1870 and for USA economy between 1840s to 1890s.

The Lewis model of migration explains the movement of labour from low paid jobs in rural areas to high paid jobs in urban areas. Usually there has been difference in rural and urban wage. However, it is important to guard against any simple minded application of the Lewis argument. On the one hand there is considerable increase in the supply of labour from rural areas to urban areas, on the other hand, there is not enough demand for labour in industrial sector because of low investment and hence migration is merely resulting in transplantation of unemployment, underemployment from rural areas to urban areas (Kumar, 2004).

Looking at the broad trend of migration in India after independence, we find that after green revolution there was migration of labour from rural areas of under developed state to rural areas of developed state. So, it was basically rural to rural migration. Likewise, migration of labour from rural areas after 1991 to urban areas is seen as a survival strategy of rural households where labours have no time to look into the wage gap but nevertheless migrate as they have no other option. So, it is basically distressing migration caused by poor performance of agriculture sector after implementation in new economic policies.

Similar to the motivation underlying the Lewis model, the well known argument advanced by Harris and Todaro suggests that migration of labour can also be caused because of the difference in expected return of income between rural areas and urban areas including some non-economical factors (Harris and Todaro, 1970). According to this model, there exists unemployment in urban areas of less developed countries because of excessive flow of labour from rural areas to urban areas due to wage differential and probability of obtaining a gainful job in urban areas. The assumption behind the above statement is that migrants from rural areas can be absorbed into modern sector at the prevailing wage rate.

### Methodology

This research paper is based in secondary data on labour migration which is mainly compiled by the Protector General of India. Main source of data on the dimensions and the composition of migrants from India to the Asian nations is the 'Protector General of Emigrants, Ministry of Overseas, India Affairs' which provides emigration clearance for workers who intend to take employment abroad since 1982, where labour laws are not adequate to protect their interests. In fact, even worker who seeks emigration clearance does not automatically leave India because permission to emigrate is granted only after the employment contract of the workers is registered with the Protector General of Emigrants. However, the statistics on emigration clearance underestimates the number of Indian labourers to the Gulf countries because of following reasons:

- Professionals or persons with post-graduate educational qualifications are exempted from the obtaining emigration clearance. Later, since 1988 onwards graduates and diploma holders have also been exempted.
- Persons who have obtained emigration clearance and who then want to work abroad for periods of two years in a second term do not require emigration clearance.
- There is the phenomenon of illegal migrants' i.e. persons who leave on visitor visa and manage to stay in the host countries without official clearance.

### Data Analysis

**Table 1: Destination wise Emigration Clearance of Indian Labour**

Y/C	Bahrain	Kuwait	Qatar	Oman	S.Arabia	UAE	Total
2003	24778	54434	14251	36816	121431	143804	466456
2004	22980	52064	16325	33275	123522	175262	474960
2005	30060	39124	50222	40931	99879	194412	548853
2006	37688	47449	76324	67992	134059	254774	676912
2007	29966	48467	88483	95462	195437	312695	809453
2008	31924	35562	82937	89659	228406	349827	848601

2009	17541	42091	46292	74963	281110	130302	610272
2010	15101	37667	45752	105807	275172	130910	641356
2011	14323	45149	41710	73819	289297	138861	626565
2012	20150	55868	63096	84384	357503	141138	747041
2013	17269	70072	78367	63398	354169	202016	816655
2014	14220	80419	75935	51318	329937	224033	804878
2015	16000	67000	59000	85000	306000	225000	758000
2018	9000	52000	32000	32000	66000	103000	294000
2019	9000	72000	28000	26000	143000	42000	320000

Source: Office of Protector General of Emigrants, Ministry of Overseas Indian Affairs, 2022

Overall, the main destinations countries of Indian labour are Saudi Arabia, United Arab Emirate, and Kuwait. Further, migration from India to the Middle East increased rapidly between the late 1970s and the early 1980s. But, in the mid and late 1980s, as well as in late 1990s, there was a sharp decline in the emigration of labour from India to these countries because of recession in their economies. There exists a direct relationship between export of Indian labour and GDP growth in case of most of the Gulf countries except UAE. However, we can't establish a direct relationship between emigration from India to the level of employment in the Middle East because of lack of data on employment. However, number of Indian migrants to the Middle East seems directly related with inflow of remittances from this region to India.

Most of the migrants to this region come from Kerala, Tamil Nadu, Andhra Pradesh, Uttar Pradesh, Bihar, Rajasthan and Punjab. The impact on the migrant sending region is very significant. For example, there is considerable reduction in unemployment in Kerala because of migration and it contributed around 21 percent of state's income in 1990s through remittances. Remittances from Gulf to Kerala play important role in the state economy. The amount of inward remittances to Kerala was Rs.43288 crore in 2008 which is around 31% of state domestic product. For every household the average remittances were Rs. 57215 per annum.

For trends of migrants from different Indian states, we can have a look at following Table.

**Table 2: Emigration Clearance for Selected States**

State/year	2008	2009	2010	2011	2012	2013	2014
Andhra Pradesh	97530	69233	72220	71589	92803	103049	53104
Bihar	60642	50227	60531	71438	84078	96894	98721
Gujarat	15716	9185	8245	8369	6999	8853	7893
Karnataka	22413	18565	17295	15394	17960	17798	15054
Kerala	180703	119384	104101	86783	98178	85909	66058
Maharashtra	24786	19128	18123	16698	19259	19579	19110
Punjab	54469	27291	30974	31866	37472	48836	48431
Rajasthan	64601	44744	47803	42239	50295	41676	48123
Tamil Nadu	128791	78841	84510	68732	78185	83087	83202
U.P.	139254	125783	140826	155301	191341	218292	229444
W. Bengal	26094	21187	28900	29795	36988	41916	51516

Source: Annual report of Protector General of India, 2015

So far, as the skill composition of Indian migrants to the Asia is concerned; data are only available for the periods of 1984 to 1986 at a disaggregated level. Therefore, it is not possible to examine changes in the skill profiles of migrants over a period of time.

The skilled workers are either construction workers or farm (agricultural) labourers and household workers. The categories of skilled workers in the construction area comprises of carpenters, masons, steel fixers or fabricators, fitters, equipment operators, welders, painters, blacksmith, bar bender and riggers. Skilled workers in other activities and services include drivers, cleaners, electricians, plumbers, mechanics, air conditioning, block makers, tanners, shoemakers, goldsmiths, fishermen, sailors, tailors, cooks and waiters. Storekeepers, clerks, typists, salesmen, accountants, secretaries, cashiers and office attendants are classified as white colour job. Among high skilled workers, the paramedical staff which are largely nurses are included, as well as radiologists and laboratory technicians. The category of the technical and supervisory personnel includes engineers who are basically diploma holders rather than degree, supervisors, computer operators, and foremen.

There are some limitations of the data which are mentioned above. For example, the categories of skilled workers in construction and other activities are not mutually exclusive as electricians and plumbers can be used for construction work just as carpenters and painters can be used for maintenance work. In addition, there is not much information on professionals such as engineers, doctors, architects, bankers, teachers, charter accountants, lawyers and management executives.

### **Working Conditions of the Indian Diaspora in the Gulf**

The bulks of inward remittances come from the so called unskilled and semiskilled workers who constitute around 70 percent of Indian Diaspora in the Gulf. Living and working conditions of this category can be extremely harsh. On their arrival, they are usually fed and kept in small and congested rooms where four to eight migrants live. Flats, parts of flats, rented rooms in cities and workers camps are the place where most of the workers live. According to a study of Kerala migrants to UAE which is based on field survey (by K.C. Zachariah, B.A. Prakash and S. Irudaya Rajan, Centre for Development Studies, Kerala, March 2002), around 70 percent of the Contract workers live in workers camp which are constructed for single male worker. Such camps are mainly located far from main cities where low paid workers like construction workers, production workers, sales workers and service workers are accommodated. Sonapur is one of such workers camp which is 15 KM away from main city Dubai. All camps are maintained by employers. Workers are daily transported to working place where they are employed. Around 75 percent of the camps are equipped with water, electricity, air conditions and cooking facilities.

Their recruitment is typically for fixed short term periods (2-3 years). The employees are supposed to hand over their travel documents to the employers on arrival in the host countries, which allows employers to exercise full control on the employees. They often ignore or alter terms and conditions of the employment. Sometimes skilled emigrants are forcibly engaged in manual work. No change of job is permitted without the sanction of the local government authority which is mainly given with employer's approval. Employee cannot return home without exit permission of the local government.

### **Conclusion**

Remittances from the Gulf countries to the India mainly go to southern states like Kerala, Tamil Nadu and Andhra Pradesh. These remittances in Kerala have significant impact on the state economy because it constitutes important proportion of state GDP. A large proportion of inflow of remittances from the Middle East oil producing nations also go to northern states like Uttar Pradesh and Bihar. However, it should be noted that Indian emigrants work harder for these money particularly those who are going to the Gulf countries, because their working hours are longer, working and living conditions are tough.

### **References**

1. Bhagat, R.B. 'Urban Migration Trends, Challenges and Opportunities in India' World Migration report, 2015.
2. Bhagat, R.B. 'Emerging Pattern of Urbanisation in India', Economic and
3. Political Weekly, Vol.46, No. 34, Page. 10-12, August 20, 2011.
4. C. Zachariah, K. And Irudaya Rajan S. 'Migration Monitoring Study, 2008 Emigration and Remittances in the Context of Surge in Oil Prices'. Centre for development studies, Working Paper No. 424, 2010.
5. C. Zachariah, K. And Irudaya Rajan S. 'Inflexion in Kerala's Gulf Connection: Report on Kerala Migration Survey 2011'. Centre for Development Studies, September, 2012.
6. C. Zachariah, K., A Prakash and Irudaya Rajan S. 'Gulf Migration Studies: Employment, Wage and Working Conditions of Kerala Emigrants in the United Arab Emirates'. Working paper No. 326, Centre for Development Studies, 2002.
7. C. Zachariah, K. And Irudaya Rajan S. 'Migration, Remittances and Employment: Short-term Trends and Long-term implications'. Working Paper No. 395, Centre for development Studies, 2007.
8. C. Zachariah, K. And Irudaya Rajan S. 'From Kerala to Kerala Via the Gulf: Emigration Experience of Returned Emigrants'. Centre for Development Studies, Working Paper-443, March, 2011.
9. Harris, J. and M.P. Tadaro. 'Migration, Unemployment and development: A Two sector Analysis'. American Economic review, Vol.60, pp 126-142, 1970.

