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Inspira- Journal of Modern Management & Entrepreneurship (JMME)
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# PERFORMANCE ANALYTICS OF SELECTED MIDCAP MUTUAL FUNDS: EMPIRICAL INDIAN EVIDENCE

Shravani*
CMA Dr. Jeelan Basha V**

**ABSTRACT**

*Domestic capital formation through household savings plays an important role. Only a small portion of the household savings is channelized into the capital market in India. Efficient intermediation is indispensable to attract more household savings to the capital market. One of the important classes of financial intermediaries is mutual funds which cater to the needs of retail investors. Mutual funds have become an important vehicle for mobilization of savings particularly from the household sector. With a rise in the benefits of investments in mutual funds, there is a necessity of developing new approaches for evaluating funds and their managers' performance and hence, ranking are brought in forefront of consideration. As a result, the multitude and complexity of formulae and approaches for performance evaluation of mutual funds as a base for ranking funds in terms of Risk performance measures, Regression analysis measures, Relative risk performance measures, Drawdown performance measures and Downside risk performance measures. Objectives of the Study are to evaluate performance of selected mid-cap regular growth option funds based on various measures and to select them on ranking. The study makes a comprehensive evaluation of nine most trusted and preferred mid-cap regular growth option fund over period of ten years from April 2011 to April 2021(ten years). For this purpose, random sampling technique has been adopted to carry out the captioned study. The research is empirical and analytical in nature. Hypotheses are formulated and tested. For this present study, performance analytics package of 2.0.4 is used in R program. DSP mid-cap mutual fund has the first rank in all measures except Relative Risk Performance measures. It is followed by HDFC, TATA, UTI, SBI, L&T, SR, ICICI and AB mid-cap funds respectively.*

***KEYWORDS***: *Risk Adjusted Measures, Regression Analysis Measures, Drawdown Measures, Relative Risk Measures and Downside Risk Measures/ Models.*

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## Introduction

Domestic capital formation through household savings plays an important role. Only a small portion of the household savings is channelized into the capital market in India. Efficient intermediation is indispensable to attract more household savings to the capital market. One of the important classes of financial intermediaries is mutual funds which cater to the needs of retail investors. Mutual funds have become an important vehicle for mobilization of savings particularly from the household sector.

One of the most favored investment routes for the small and medium investors across the world is mutual funds. Ideally, small investors get opportunities to participate in the capital market with the help of mutual funds without assuming a very high degree of risk. Diversified portfolio cannot be maintained by small investors mainly due to paucity of resources and sometimes by lack of knowledge. However, a mutual fund pools together the savings of such small investors and invests the same in the capital market and passes the benefits to the investors. Thus, investors by subscribing to the units of mutual funds can indirectly participate in the capital market. Professional fund managers are employed to manage mutual funds. Therefore, investors get multiple benefits of professional expertise of these managers.

The estimation of the mutual fund organization relies upon the exhibition of the protections it chooses to purchase. In contrast to stock, funds don't give its holders any democratic rights. A portion of mutual funds speaks to interests in various stocks (or different protections) rather than only one holding. That is the reason the cost of a mutual fund is alluded to as the net asset value (NAV) per unit.

## Origin of the Research Problem

With a rise in the benefits of investments in mutual funds, there is a necessity of developing new approaches for evaluating funds and their managers' performance and hence, ranking are brought in forefront of consideration. As a result, the multitude and complexity of formulae and approaches for performance evaluation of mutual funds as a base for ranking funds in terms of Risk performance measures, Regression analysis measures, Relative risk performance measures, Drawdown performance measures and Downside risk performance measures. The employment of simple formulae to complicated mathematic techniques has been continued until now (Islami Bidgoli, 2003).

Funds performance analysis can provide an insight to managers over time to know their future directions. Such type of analysis is useful in recognizing the past and present conditions and of vital value for future strategies. Performance should be evaluated in a way that to recognize useful managerial information and provide some guidelines to direct future operations. In order to carry out performance analysis, various approaches are chosen as analysis framework

## Significance of the Study

Evaluating historical performance of mutual funds is important both for investors as well as portfolio managers. This research on evaluation of the performance of mutual funds using various approaches will enable investors to have valuable information as it provides an in-depth analysis on mutual fund industry as a whole. Through such information potential investors and other interested parties can make informed decisions on their investment choice amongst them. The findings will be undoubtedly of great help to the management, as it will enable them to take pro-active steps for the long-term sustainable growth of the funds. The regulators will find the information useful to come up with appropriate policies, rules and regulations. Finally, findings will also add value to the limited literature available on listed funds' performance thereby bridge the research gap that exists currently on the return's performance and soundness of mutual funds.

## Literature Review

Literature on mutual fund performance evaluation is enormous. A few research studies that have influenced the preparation of this paper substantially are discussed in this section.

**L Nicolescu, FG Tudorache (2020)** analysed the young financial markets of Central and Eastern Europe with the focus on three selected cases: Romania, Slovakia and Hungary. The capital markets were studied through the assessment of performances and risks associated with mutual funds by comparison with stock exchanges. It concludes that mutual funds performed better (both in terms of returns and risks) than stock exchanges in the periods of economic turmoil.

**Kurniawan, W. M., and Sumirat, E. (2020)** their findings from a study showed that majority of the actively managed mutual funds hardly able to outperform the index benchmark. 94% of the actively managed equity mutual funds underperform IDX Composite (HSG) and 97% of actively managed fixed income mutual funds underperform Indonesia Composite Bond Index(ICBI).

**Kaur, I. (2018)** revealed his findings that investors having better knowledge of mutual funds access impersonal sources of information and performance of fund affecting their choice, whereas investors having lesser knowledge of mutual fund take advice of experts and select funds based on fund characteristics. Investors with better return perception for mutual funds ignore performance as selection criteria, whereas investors having poor risk perception tend to reduce their bias by accessing personal sources of information. Education and income of investor affect knowledge and perception of mutual funds.

**Nguyen, A. N. and Shahid M. S (2018)** investigated the impact of investor confidence on mutual fund performance in two relatively vulnerable but leading emerging markets, India and Pakistan. The study finds that the returns of mutual funds are positively associated with investor confidence and an interaction effect exists between investor confidence and persistence in performance. It also confirms that returns from mutual funds are associated with different fund characteristics such as fund size, turnover, expense, liquidity, performance persistence and the fund's age.

**Gandhi and Perumal (2016)** analysed certain mutual fund schemes of selected banks by using statistical parameters like standard deviation, beta and alpha and ratio analysis. Based on the findings, Canara bank had outperformed its peers and was suggested worth considering by investors.

**Ayaluru (2016)** made a comparative study of top 10 performing mutual funds of the reliance group and identified funds with moderate and high risk. NSE-Nifty and BSE-Sensex were benchmarking index. 91- day treasury bills were considered as risk-free rates. Sharpe ratio, Jensen ratio and Treynor ratio were also used to identify the risk and return of the selected mutual funds.

**Ferson and Mo (2016)** examined the performance measurement of selected mutual funds. Performance of portfolio managers, who may engage in market timing behaviour, depends on market level and timing as well as security selection. This study indicated versions of the new model (that focused on asset allocation) to be consistent with previous studies, findings weak negative market.

**Adhav and Chauhan (2015)** investigated the performance of 390 schemes covering equity, debt and hybrid schemes of mutual funds, based on Sharpe ratio and comparing with benchmark. As per the study equity, debt and hybrid schemes performed better than those of sector funds. The hypothesis that the schemes outperformed the benchmarks indices was successfully accepted allowing the investors to believe in mutual funds as a considerable option for savings and investment.

**Naz, Mustafa, Mukhtar, and Nawaz (2015)** analysed five balanced schemes of Pakistan mutual funds from 2010 to 2013. They proved that the average returns of selected funds were less than that of market returns. Overall, the results indicated underperformance of most of the schemes during the span of the study.

**MSA and Gupta (2013)** selected the mutual funds for a study on the basis of CRISIL rankings. These were compared with SBI domestic term deposit rates. Equity mutual fund schemes were found to be performing better than debt funds. The latter were found to be performing good so far as capital appreciation and risk parameters were concerned.

**Roy and Ghosh** (2013) examined the NAV performance of the selected open-ended mutual fund schemes in India. with a view to examine the consistency in return performance of the selected mutual fund schemes, auto-regressive model was applied, and it was also observed that only 34 schemes out of 56 open-ended income schemes consistently influenced the returns performance.

**Cuthbertson and Nitzsche (2013)** investigated the performance of the German equity mutual fund industry for the time period of 20 years (monthly data 1990-2009) using the false discovery rate (FDR) to examine both model selection and performance measurement using the Fama French model. These results were largely invariant to different sample periods, alternative factor models to the performance of the funds investing in German and non- German funds.

**Nimalathasan et al. (2012)** conducted comparative study on equity diversified and equity mid-cap. Schemes, found that among the Open ended – Tax Saving schemes, the Canara Robeco Equity Diversified fund was preferred and was ranked the top most; whereas among the open-ended mid-cap schemes, HDFC asset management company is the preferred and ranked top.

**Rasheed Haroon, Qadeer Abdul (2012)** in their study, investigated the performance of twenty-five open-ended mutual fund schemes in Pakistan and managers ability of stock selection and the diversification. The study revealed that overall performance of the funds remains the best as compared to market but mismanagement observed in mutual fund industry during the study period. Further, study also revealed that portfolio was not completely diversified and contains unsystematic risk

**Garg (2011)** inspected the performance of the top ten mutual funds that were chosen based on earlier year's return. The examination dissected the performance based on return, standard deviation, beta just as Treynor, Jensen, and Sharpe index. The examination additionally utilized Carhart's four-factor model to investigate the performance of mutual funds. The outcomes uncovered that Reliance Regular Saving Scheme Fund had accomplished the most noteworthy and Canara Robeco Infra had accomplished the least last score in the one-year class

**Agarwal (2007)** in his study provides an overview of mutual fund performance in emerging markets and analyzed prevailing pricing mechanism, their size and asset allocation

**Rao D. N (2006)** studied the financial performance of selected 419 open-ended equity mutual fund schemes for the period 1st April 2005 - 31st March 2006 pertaining to the two dominant investment styles and tested the hypothesis whether the differences in performance are statistically significant. The analysis indicated that growth plans have generated higher returns than that of dividend plans but at a higher risk

**Sapar & Narayan (2003)** examines the performance of sample of 269 open ended schemes Indian mutual funds (out of total schemes of 433). in a bear market through relative performance index, risk-return analysis, Treynor's ratio, Sharp's ratio, Sharp's measure, Jensen's measure, and Fama's measure. The results of performance measures suggest that most of the mutual fund schemes in the sample of 58 were able to satisfy investor's expectations by giving excess returns over expected returns based on both premium for systematic risk and total risk.

**Bahl and Rani (2012)** made a comparative study of 29 open- ended growth equity-oriented schemes. Jensen ratio, Treynor ratio and Sharpe ratio were used to compare the returns of the selected funds. The study revealed that 14 out of 29 funds outperformed their benchmark. ranking which was done on the basis of risk, return and coefficient of determination. Certain funds were found to be underperforming due to diversification problem.

**Stopp (1998)** revealed performance of mutual funds by regrouping the sample into the four broad categories and computed the percentage of growth during 5-year, 3-year, 2-year and 1- year ended on December 31, 1986. He suggested that choosing a scheme based on the outstanding performance might be a recipe for disaster as the sector, which tends to produce outstanding performance, may also carry the greatest risk.

**Gupta and Sehgal (1997)** evaluated mutual funds' performance over a four- year period, from 1992-1996, with a sample of 80 mutual fund schemes. They suggested that the mutual fund industry faired reasonably well over the period of study.

**Sharpe (1996)** in his study, compared the performance of 34 open-ended mutual funds from 1954 to 1963 with Dow-Jones industrial average in terms of the variability ratio, he concluded that only 11 out of 34 funds had posted better performance than market portfolio.

**Grinblatt and Titman (1989)** found that abnormal performance of the funds based on the gross returns was inversely related to the size of net asset value for the period from December 31, 1974 to December 31, 1984. However, due to high expenses, the investors are unable to take advantage of their superior performance.

**McDonald (1974)** examined the performance of 123 mutual funds in the USA covering the period 1960-1969 using NYSE index as the market index. He found that 54% of the mutual funds had posted better performance than the market in terms of Treynor's measure; whereas, only 32% of the funds performed superior to NYSE index in terms of Sharpe's measure.

**Fried Blume, and Crockett (1970)** made an extensive study of mutual funds by evaluating the performance from 1952 to 1958 with an annual data of 152 mutual funds. They revealed during their study period, that mutual funds earned 12.4% as an average annual return, while the market index earned a return of 12.6. Based on the results, the mutual funds in their sample are nearly close to the market index. It was concluded that the overall results did not recommend due to widespread inefficiency in the mutual fund industry.

**Treynor (1965)** suggested that the appropriate measure of portfolio performance is risk premium per unit of market risk generated by the portfolio. The portfolio performance of Treynor measure is a relative measure that the funds in terms of market risk and return. This was termed reward to volatility ratio.

On reviewing above literature, it is found that no single work has been found on mid- cap regular growth option funds using various performance measures of performance analytics package in R programme.

**Objectives of the Study**

- To evaluate performance of selected mid-cap regular growth option fund based on Risk Adjusted, Regression Analysis, Drawdown, Relative Risk and Downside Risk measures/ models; and
- To select them based on the ranks.

**Research Methodology**

The study makes a comprehensive evaluation of nine most trusted and preferred midcap regular growth option fund over period of ten years from April 2011 to April 2021(ten years). For this purpose, random sampling technique has been adopted to carry out the captioned study. The research is empirical and analytical in nature. The required data are secondary and NAVs are collected from fact sheets of AMCs, published annual and periodical reports of the respective funds, official websites of SEBI.gov.in, rbi.gov.in, investing.com, amfiindia.com, BSEindia.com, NSEindia.com, mutualfundindia.com. 364 day T-bills rate is risk free rate of return incorporating 3.83%; minimum acceptable return is 5.5% being average range of more than one year term deposit rates and benchmark index return is Nifty fifty. The data is tabulated, analysed and interpreted to elicit meaningful results. For this present study, performance analytics package of 2.0.4 is used in R program. The outcome of the study depends on the selected period and tools used by the researchers which may differ from other analysis.

**Selected Funds for the Study**

- HDFC Midcap regular growth option fund
- ICICI Midcap regular growth option fund
- UTI Midcap regular growth option fund
- TATA Midcap regular growth option fund
- SBI Midcap regular growth option fund
- DSP Midcap regular growth option fund
- Sundaram Midcap regular growth option fund
- Aditya Birla SunLife Midcap regular growth option fund
- L&T Midcap regular growth option fund
- Nifty Fifty (Benchmark index)

**Hypotheses of the Study**

**$H_0$:** There are no significant differences among the means of the selected midcap regular growth option funds

**$H_1$:** There are significance differences among the means of selected midcap regular growth option funds.

## Results and Discussion

Analysis has been done by using following statistical tools.

**Table 1: Descriptive statistics of selected mid cap mutual funds**

| Descriptive Statistics | HDFC | ICICI | UTI | TATA | SBI | DSP | SR | AB | L&T | Nifty |
|---|---|---|---|---|---|---|---|---|---|---|
| Mean | 0.219 | 0.210 | 0.223 | 0.215 | 0.224 | 0.197 | 0.192 | 0.176 | 0.209 | 0.129 |
| Standard Error | 0.115 | 0.132 | 0.127 | 0.119 | 0.129 | 0.103 | 0.111 | 0.115 | 0.117 | 0.092 |
| Median | 0.108 | 0.083 | 0.089 | 0.077 | 0.101 | 0.070 | 0.091 | 0.070 | 0.105 | 0.124 |
| Standard Deviation | 0.365 | 0.417 | 0.403 | 0.377 | 0.407 | 0.325 | 0.352 | 0.365 | 0.368 | 0.291 |
| Kurtosis | 0.642 | 0.461 | 0.086 | 0.175 | 1.074 | - 0.422 | - 0.196 | 0.253 | - 0.572 | 2.985 |
| Skewness | 0.788 | 0.962 | 0.983 | 1.047 | 1.086 | 0.849 | 0.704 | 0.819 | 0.650 | 1.177 |
| Range | 1.265 | 1.376 | 1.259 | 1.119 | 1.388 | 0.981 | 1.100 | 1.206 | 1.118 | 1.094 |
| Minimum | - 0.321 | - 0.347 | - 0.265 | - 0.246 | - 0.307 | - 0.207 | - 0.312 | - 0.349 | - 0.290 | -0.293 |
| Maximum | 0.944 | 1.028 | 0.994 | 0.874 | 1.081 | 0.774 | 0.788 | 0.857 | 0.828 | 0.801 |
| Sum | 2.193 | 2.100 | 2.232 | 2.153 | 2.240 | 1.970 | 1.919 | 1.763 | 2.094 | 1.294 |
| Count | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| CV | 1.66 | 1.99 | 1.81 | 1.75 | 1.82 | 1.65 | 1.84 | 2.07 | 1.76 | 2.25 |

**Chart 1: Time Series of all individual selected funds**

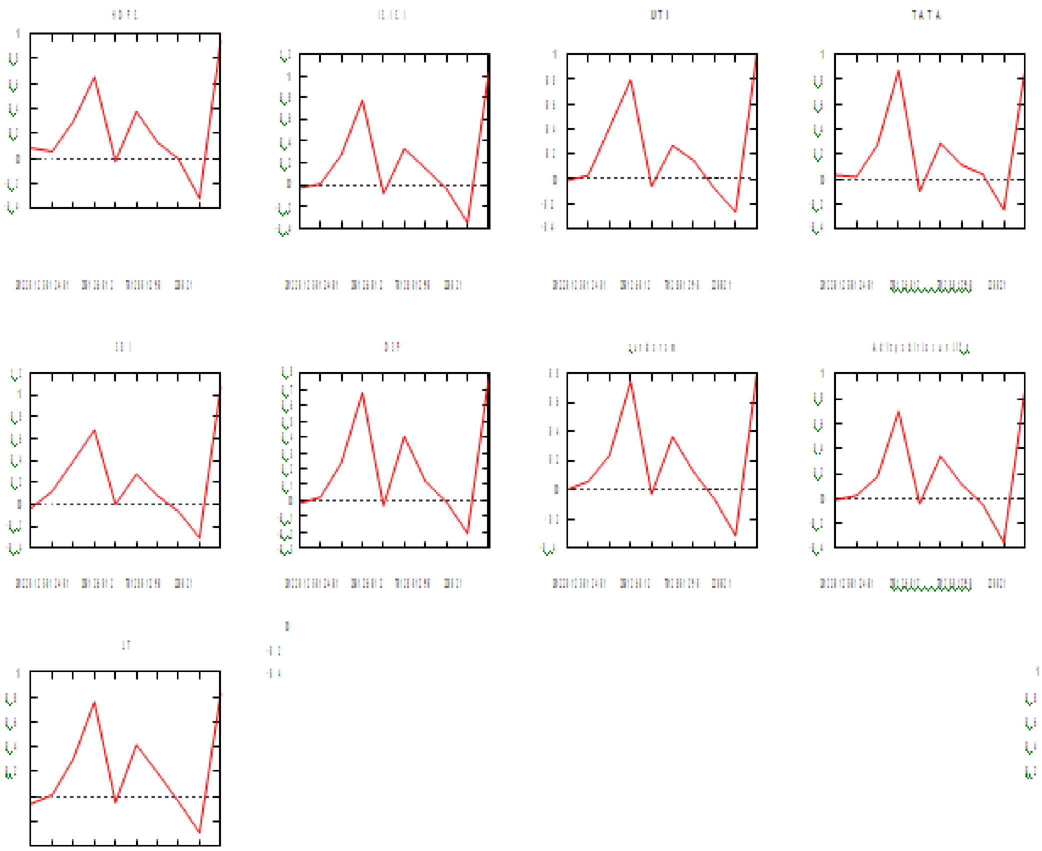
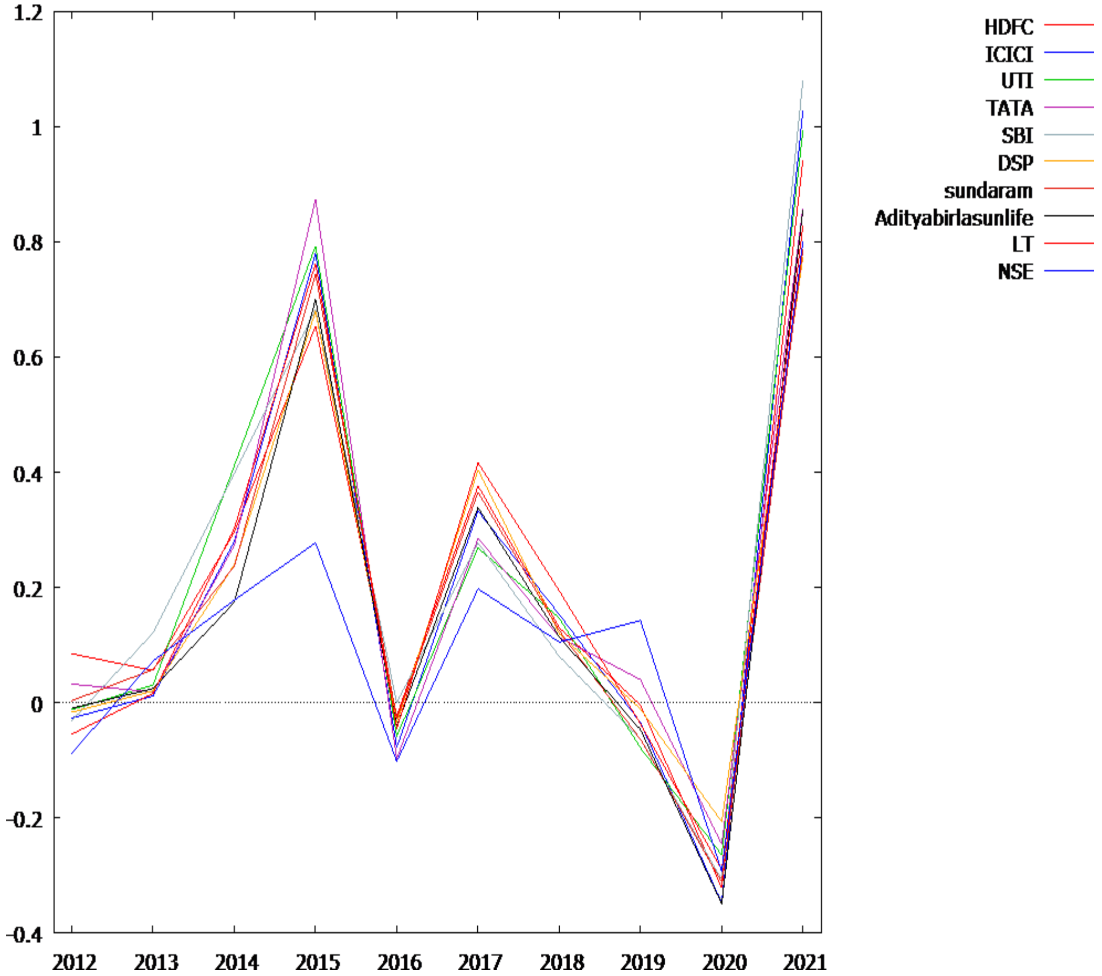


**Chart 2: single time series all selected funds**




SBI has 22.4% average return being the highest among funds under study, followed by others with close variation. All of them outperform benchmark index- nifty fifty in terms of return as well as consistency with distant variation during the study period.

The CVs of the funds under study are in the range of 1.65 - 2.07. Hence, they are all inconsistent. Since majority of the variables under study have skewness in between 0.5 and 1, they are positively skewed and the data are moderately skewed. Skewness of Tata, SBI and Nifty has greater than 1; they are positively right skewed and hence highly skewed.

Kurtosis value of all variables under study have lesser than +3 or – 3. Their distribution is Platykurtic whose distribution is shorter tails or thinner than the normal distribution. The peak is lower and broader than Mesokurtic, which means that data are light- tailed or lack of outliers. The reason for this is that the extreme values are less than that of the normal distribution.

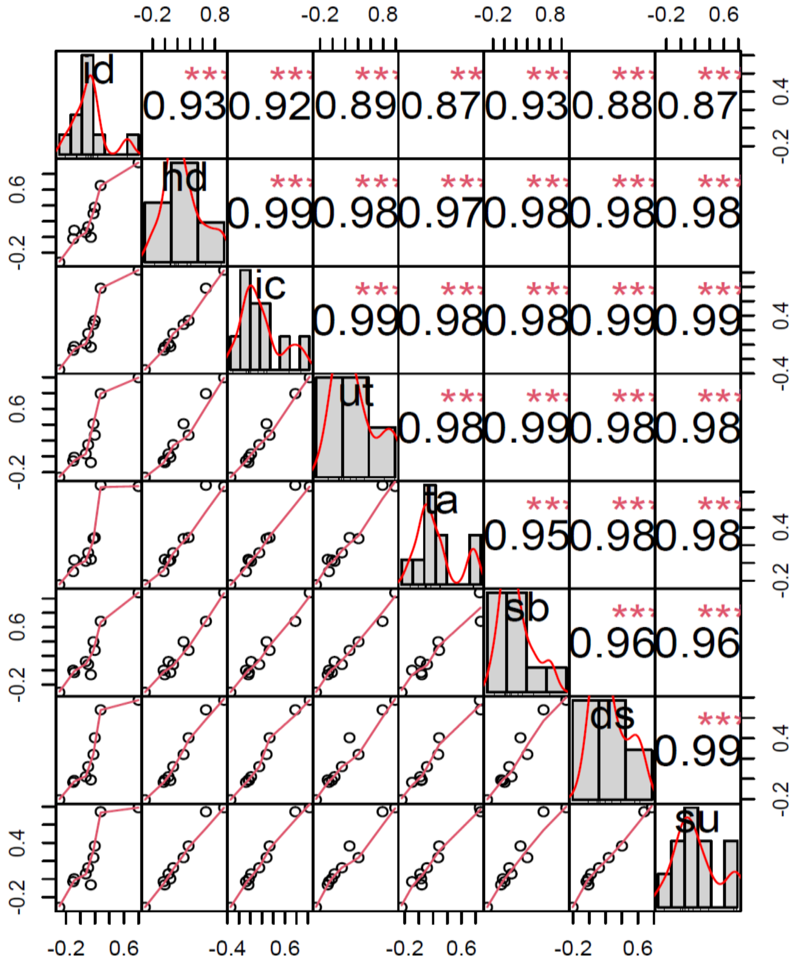
**Table: 2 ANOVA Summary**

| Source of Variation | SS | df | MS | F | P-value | F crit |
|---|---|---|---|---|---|---|
| Between Groups | 0.075269 | 9 | 0.008363 | 0.061462 | 0.999946 | 1.985595 |
| Within Groups | 12.2465 | 90 | 0.136072 | | | |
| Total | 12.32177 | 99 | | | | |

It is evident from the F statistics that there are no significant differences among them as their p-value is 0.999946 at 5% level significance. Hence, null hypothesis is accepted.

**Table: 3 Correlation of selected funds under Study**

| Mid-cap Mutual Funds | HDFC | ICICI | UTI | TATA | SBI | DSP | SUND | ABSL | L&T | Nifty |
|---|---|---|---|---|---|---|---|---|---|---|
| HDFC | 1 | | | | | | | | | |
| ICICI | 0.993 | 1 | | | | | | | | |
| UTI | 0.980 | 0.990 | 1 | | | | | | | |
| TATA | 0.967 | 0.984 | 0.979 | 1 | | | | | | |
| SBI | 0.982 | 0.983 | 0.987 | 0.952 | 1 | | | | | |
| DSP | 0.982 | 0.989 | 0.976 | 0.980 | 0.960 | 1 | | | | |
| SUND | 0.984 | 0.989 | 0.978 | 0.983 | 0.963 | 0.993 | 1 | | | |
| ABSL | 0.991 | 0.995 | 0.976 | 0.980 | 0.970 | 0.991 | 0.995 | 1 | | |
| L&T | 0.978 | 0.988 | 0.979 | 0.978 | 0.959 | 0.995 | 0.994 | 0.988 | 1 | |
| Nifty | 0.928 | 0.92 | 0.89 | 0.86 | 0.93 | 0.88 | 0.873 | 0.90 | 0.88 | 1 |
| | | 3 | 5 | 6 | 1 | 5 | | 5 | 2 | |




Id = Nifty Fifty Index, hd = HDFC, ic = ICICI, ut = UTI, ta = TATA, sb = SBI, ds = DSP, su = SUND, ab = ABSL, lt = L&T.

All the mutual funds selected for the study have strong positive relationship among each other.

**Performance Evaluation Measures**

- **Risk Adjusted Performance Measures**

The risk-adjusted return measures the profit the investment has made relative to the amount of risk the investment has represented throughout a given period of time. If two or more investments delivered the same return over a given time period, the one that has the lowest risk will have a better risk-adjusted return. The risk is measured in comparison with risk-free investment—usually Treasury bills.

- **Sharpe Ratio**

The Sharpe ratio is simply the return premium per unit of risk represented by standard deviation of the returns.

Sharpe ratio= $\underline{(R_i - R_f)}$

$\sqrt{\sigma}\ (R_a\text{-}R_f)$

William Sharpe now recommends Information Ratio preferentially to the original Sharpe Ratio. The higher the Sharpe ratio, the better the combined performance of "risk" adjusted return. As noted, the traditional Sharpe Ratio is a risk-adjusted measure of return that uses standard deviation.

- **M Squared**

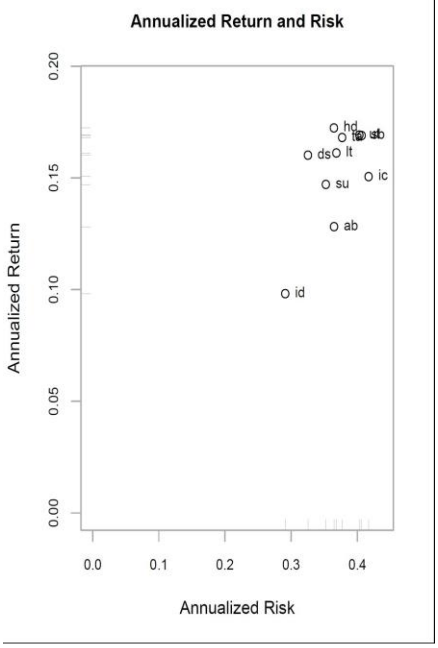
M squared is a risk adjusted return useful to judge the size of relative performance between different portfolios. With this, portfolios can be compared with different levels of risk.

$M^2 = R_p + SR * (\sigma_m - \sigma_P) = (R_p - R_f) * (\underline{\sigma_m} / \sigma_p) + R_f$

where $R_p$ is the annualized portfolio return; $\sigma_m$ is the market risk; and $\sigma_P$ is the portfolio risk.

**Table 4: Risk adjusted performance measures of selected mid-cap mutual funds.**

| 1 Risk Measure | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Models** | **Nifty** | **HDFC** | **ICICI** | **UTI** | **TATA** | **SBI** | **DSP** | **SR** | **AB** | **L&T** |
| Sharpe Ratio | 0.313 | 0.496 | 0.412 | 0.459 | 0.469 | 0.457 | 0.488 | 0.436 | 0.378 | 0.464 |
| Rank | 10 | 1 | 8 | 5 | 3 | 6 | 2 | 7 | 9 | 4 |
| M Squared | 0.098 | 0.145 | 0.117 | 0.133 | 0.138 | 0.132 | 0.147 | 0.128 | 0.11 | 0.135 |
| Rank | 10 | 2 | 8 | 5 | 3 | 6 | 1 | 7 | 9 | 4 |
| Grand total | 0.411 | 0.641 | 0.529 | 0.592 | 0.607 | 0.589 | 0.635 | 0.564 | 0.488 | 0.599 |
| Grand Rank | 10 | 1 | 8 | 5 | 3 | 6 | 2 | 7 | 9 | 4 |



According to risk performance measures, HDFC secures the first rank registering 0.641, the highest excess return over risk free return for every one-unit of concerned risk. It is closely followed by DSP. Rest of them follows with slight distant variation. However, all nine selected mutual funds outperform benchmark index of Nifty- fifty.

- **Regression Analysis Measures**

Regression analysis*:* is a way of mathematically sorting out which of those variables does indeed have an impact. It is a set of statistical methods used to estimate relationships between a dependent variable and one or more independent variables. It is a way to find trends in data. Independent variable is benchmark index (Nifty fifty) and dependent variable is selected mid-cap mutual funds.

Risk is the divergence from an expected outcome. It can be expressed as it relates to a market benchmark and can either be positive or negative. The level of volatility depends on the risk tolerance of the investor.

- **Jensen's Alpha/ Selectivity**

The Jensen's alpha is the intercept of the regression equation in the Capital Asset Pricing Model and is in effect the excess return adjusted for systematic risk.

$\alpha$ / Selectivity = $R_p - R_f - \beta_p * (b - R_f)$

Where Rf is the risk-free rate; β is the regression beta; Rp is the portfolio return; and b is the benchmark return.

- **Specific Risk**

Specific risk is the standard deviation of the error term in the regression equation. The specific risk (regression epsilon) is an error term measuring the vertical distance between the return predicted by the equation and the real result.

- **Appraisal Ratio**

Appraisal ratio is the Jensen’s alpha adjusted for specific risk. The specific risk (regression epsilon) is an error term measuring the vertical distance between the return predicted by the equation and the real result. Alpha is divided by specific risk instead of total risk.

Appraisal ratio $= \alpha / \sigma_e$

Where α (alpha) is the Jensen’s Alpha; $\sigma_e$ (epsilon) is the specific risk

- **Modified Jensen's Alpha**

Modified Jensen's alpha is Jensen's alpha divided by beta.

Modified Jensen’s alpha $= \alpha/\beta$ Where α (alpha) is the Jensen’s Alpha; β is the regression beta

- **Systematic Risk**

Systematic risk as defined by Bacon (2008) is the product of beta by market risk.

Market risk is the standard deviation of the benchmark. The systematic risk is annualized

$\sigma_s = \beta * \sigma_m$

Where $\sigma_s$ is the systematic risk, β is the regression beta, and $\sigma_m$ is the market risk.

- **Total Risk**

The square of total risk is the sum of the square of systematic risk and specific risk. Specific risk is the standard deviation of the error term in the regression equation. Both terms are annualized to calculate total risk.

Total Risk $= \sqrt{SystematicRisk^2 + SpecificRisk^2}$

- **Treynor Ratio**

The Treynor ratio is similar to the Sharpe Ratio, except it uses beta as the volatility measure (to divide the investment's excess return over the beta).

Treynor Ratio = $(R_i - R_f)/\beta_{a,b}$

- **Net Selectivity**

Net selectivity is the remaining selectivity after deducting the amount of return required to justify not being fully diversified. If net selectivity is negative the portfolio manager has not justified the loss of diversification. Selectivity is the same as Jensen's alpha

Selectivity = $\alpha = R_p - R_f - \beta_p * (b - R_f)$

Net selectivity = $\alpha - d$

Where α is the selectivity; and d is the diversification

- **Fama Beta**

Fama beta is a beta used to calculate the loss of diversification. It is made so that the systematic risk is equivalent to the total portfolio risk.

$\beta_F = \sigma_P / \sigma_m$

Where $\sigma_P$ is the portfolio standard deviation and $\sigma_m$ is the market risk

**Table 5: Regression analysis measures of selected mid-cap mutual funds**

| S.L | MODELS | Nifty | HDFC | ICICI | UTI | TATA | SBI | DSP | SR | AB | L&T |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Appraisal Ratio | | 0.500 | 0.216 | 0.332 | 0.350 | 0.376 | 0.436 | 0.279 | 0.149 | 0.340 |
| | Rank | | 1 | 8 | 6 | 4 | 3 | 2 | 7 | 10 | 5 |
| 2 | Modified Jensen's alpha | | 0.055 | 0.025 | 0.046 | 0.056 | 0.041 | 0.063 | 0.043 | 0.019 | 0.050 |
| | Rank | | 2 | 7 | 4 | 9 | 6 | 1 | 5 | 8 | 3 |
| 3 | Jensen's alpha | | 0.190 | 0.086 | 0.157 | 0.192 | 0.139 | 0.218 | 0.148 | 0.066 | 0.172 |
| | Rank | | 3 | 8 | 5 | 2 | 7 | 1 | 6 | 9 | 4 |
| 4 | specific risk | | 0.129 | 0.153 | 0.171 | 0.179 | 0.140 | 0.144 | 0.163 | 0.147 | 0.165 |
| | Rank | | 2 | 6 | 8 | 9 | 3 | 4 | 7 | 5 | 1 |
| 5 | systematic risk | | 0.339 | 0.385 | 0.361 | 0.327 | 0.379 | 0.288 | 0.308 | 0.330 | 0.325 |
| | Rank | | 6 | 9 | 7 | 4 | 8 | 1 | 2 | 5 | 3 |
| 6 | Total risk | | 0.362 | 0.414 | 0.399 | 0.372 | 0.404 | 0.322 | 0.348 | 0.362 | 0.364 |
| | Rank | | 4 | 9 | 7 | 6 | 8 | 1 | 2 | 4 | 5 |
| 7 | Treynor Ratio | | 0.145 | 0.111 | 0.134 | 0.147 | 0.127 | 0.159 | 0.136 | 0.110 | 0.142 |
| | Rank | | 3 | 8 | 6 | 2 | 7 | 1 | 5 | 9 | 4 |
| 18 | Net Selectivity: | | 0.059 | 0.026 | 0.048 | 0.052 | 0.047 | 0.055 | 0.036 | 0.015 | 0.046 |
| | Rank | | 1 | 8 | 4 | 3 | 5 | 2 | 7 | 9 | 6 |
| 9 | Fama Beta | | 1.253 | 1.433 | 1.384 | 1.295 | 1.397 | 1.118 | 1.211 | 1.253 | 1.265 |
| | Rank | | 4 | 9 | 7 | 6 | 8 | 1 | 2 | 4 | 5 |
| | Grand total | | -1.134 | -1.921 | -1.598 | -1.376 | -1.590 | -0.941 | -1.388 | -1.733 | -1.369 |
| | Grand rank | | 2 | 9 | 7 | 4 | 6 | 1 | 5 | 8 | 3 |

In regression analysis measures, the top score is secured by DSP mid-cap fund having the first in maximum number of its measures. It is succeeded by HDFC. Rest of them follow in distant variation with different ranks of its different measures.

Benchmark index nifty-fifty is not considered for its calculation since it is a independent variable for which there is no dependent variable.

- **Relative Risk Performance Measures**

The relative risk (RR) or risk ratio is the ratio of the probability of an outcome in an exposed group to the probability of an outcome in an unexposed group. Together with risk difference and odds ratio, relative risk measures the association between the exposure and the outcome.

Assuming the causal effect between the exposure and the outcome, values of relative risk can be interpreted as follows:

- RR = 1 means that exposure does not affect the outcome
- RR < 1 means that the risk of the outcome is decreased by the exposure, which is a "protective factor"
- RR > 1 means that the risk of the outcome is increased by the exposure, which is a "risk factor"

- **Information Ratio**

Information Ratio = Active Premium/Tracking Error

This relates to the degree to which an investment has beaten benchmark index with respect to return.. William Sharpe now recommends Information Ratio preferentially to the original Sharpe Ratio.

- **Tracking Error**

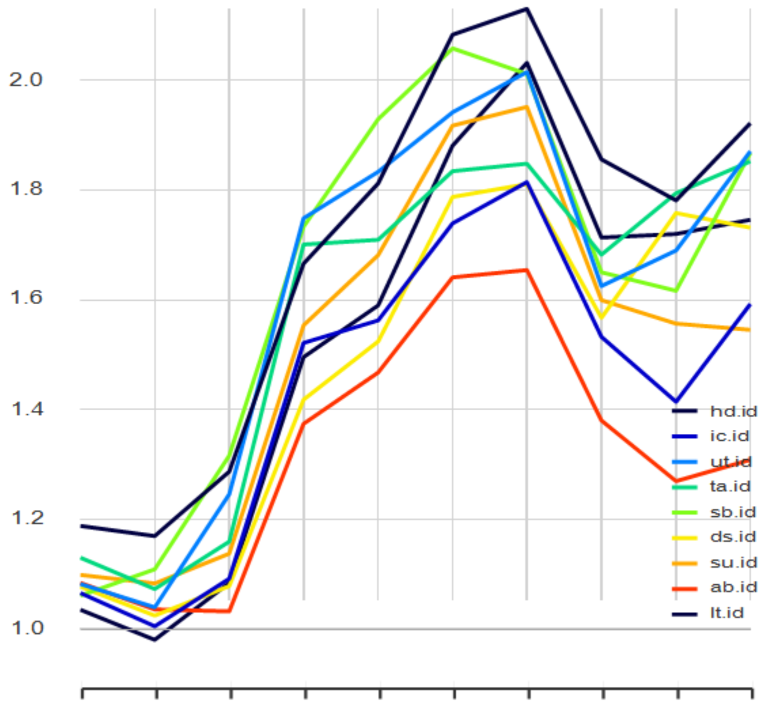
Tracking error is calculated by taking the square root of the average of the squared deviations between the investment's returns and the benchmark's returns, then multiplying the result by the square root of the scale of the returns.

Tracking Error = $\sqrt{\sum (Ra - Rb)^2}$

Len (Ra)$\sqrt{\text{scale}}$

**Table 6: Relative Risk measures of selected mid-cap mutual funds**

| 3 Relative Risk | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Models** | **Nifty** | **HDFC** | **ICICI** | **UTI** | **TATA** | **SBI** | **DSP** | **SR** | **AB** | **L&T** |
| Information Ratio | 0 | 0.516 | 0.281 | 0.368 | 0.364 | 0.412 | 0.409 | 0.283 | 0.187 | 0.356 |
| Rank | 10 | 1 | 8 | 4 | 5 | 2 | 3 | 7 | 9 | 6 |
| Tracking Error: | 0 | 0.144 | 0.186 | 0.193 | 0.192 | 0.172 | 0.152 | 0.173 | 0.16 | 0.177 |
| Rank | 10 | 9 | 3 | 1 | 2 | 6 | 8 | 5 | 7 | 4 |
| Grand total | 0 | 0.66 | 0.467 | 0.561 | 0.556 | 0.584 | 0.561 | 0.456 | 0.347 | 0.533 |
| Grand Rank | 10 | 1 | 7 | 3.5 | 5 | 2 | 3.5 | 8 | 9 | 6 |



In both relative risk performance models, the highest degree of 0.66 with which HDFC is beating benchmark index (Nifty Fifty). It is followed by 0.584 of SBI, 0.561of DSP and UTI, 0.556 of TATA, 0.533 of L&T, 0.467of ICICI, 0.456 of SR, 0.347 of AB respectively.

- **Drawdown Performance Measures**

Drawdown *or D*rawdown risk measures how long it takes for a portfolio or fund to recoup its losses from trough to peak price. It is a common principle used to measure the volatility of an investment. It is heavily relied on by all types of investors, to demonstrate the potential risk associated with an investment. It is an investment term that refers to the decline in value of a single investment or an investment portfolio from a relative peak value to a relative trough.

Two key elements must be looked at in relation to a drawdown. The first is money, and the second is time. The element of money refers to the monetary amount of the drawdown. The time element refers to how long the drawdown lasts – that is, what period of time elapses before the value of an investment recovers the drawdown amount, rising to a new relative peak value

- **Pain Ratio**

Pain ratios divide the difference of the portfolio return and the risk-free rate by the Pain index

$$Painratio = \frac{r_P - r_F}{\sum_{i=1}^{n} \frac{|D'_i|}{n}}$$

Where $R_p$ is the annualized portfolio return; $R_f$ is the risk-free rate; n is the number of observations of the entire series; and Di is the drawdown since previous peak in period i

- **Calmar Ratio**

Calmar is the ratio of annualized return over the absolute value of the maximum drawdown of an investment. It is traditional to use a three-year return series for these calculations, newer measures such as Sortino's Upside Potential Ratio or Favre's modified Sharpe Ratio are both "better" measures, and should be preferred to the Calmar or Sterling Ratio.

- **Sterling Ratio**

Sterling ratio is another method of creating a risk-adjusted measure for ranking investments similar to the Sharpe ratio.

- **Burke Ratio**

Burke ratio is used to take the difference between the portfolio return and the risk-free rate and divide it by the square root of the sum of the square of the drawdowns. It is excess of portfolio return over risk free return for every one-unit square root of the some of the squares of drawdown. To calculate the modified Burke ratio, we just multiply the Burke ratio by the square root of the number of data's.

$$BurkeRatio = \frac{r_P - r_F}{\sqrt{\sum_{t=1}^{d} {D_t}^2}}$$

Where n is the number of observations of the entire series; d is number of drawdown; $R_P$ is the portfolio return, $R_f$ is the risk-free rate and $D_t$ is the t $^{th}$ drawdown.

- **Pain Index**

**T**he pain index is the mean value of the drawdown over the entire analysis period. The measure is similar to the Ulcer index except that the drawdowns are not squared. Also, it is different from the average drawdown; here the numerator is the total number of observations rather than the number of drawdowns.

$$Painindex = \sum_{i=1}^{n} \frac{|\,D'_i\,|}{n}$$

Where n is the number of observations of the entire series, Di is the drawdown since previous peak in period i

- **Martin Ratio**

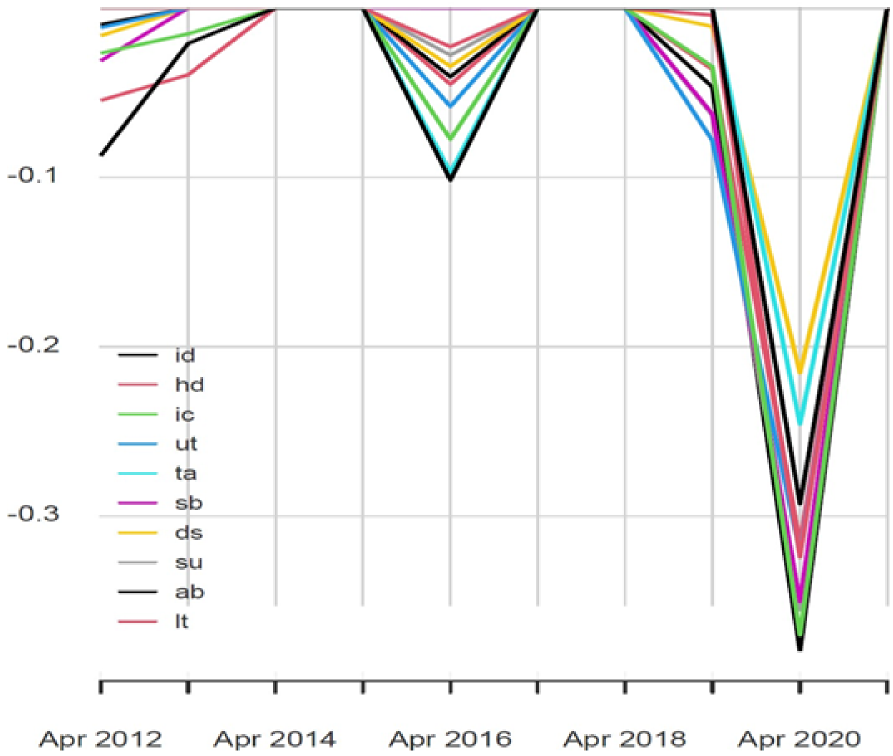
Martin ratios divide the difference of the portfolio return and the risk-free rate by the Ulcer index.

$$Martinratio = \frac{r_P - r_F}{\sqrt{\sum_{i=1}^{n} \frac{D_i'^2}{n}}}$$

Where $R_P$ is the annualized portfolio return; $R_f$ is the risk-free rate; n is the number of observations of the entire series; and , $D_i$ is the drawdown since previous peak in period i.

**Table 7: Drawdown Measures of Selected Mid-Cap Mutual Funds**

| Models | Nifty | HDFC | ICIC I | UTI | TAT A | SBI | DSP | SR | AB | L&T |
|---|---|---|---|---|---|---|---|---|---|---|
| Pain Ratio: | 1.211 | 3.809 | 2.1 | 2.672 | 3.793 | 2.826 | 4.373 | 2.339 | 1.828 | 2.457 |
| Rank | 10 | 2 | 8 | 5 | 3 | 4 | 1 | 7 | 9 | 6 |
| Calmar Ratio | 0.336 | 0.532 | 0.407 | 0.525 | 0.684 | 0.482 | 0.744 | 0.414 | 0.338 | 0.51 |
| Rank | 10 | 3 | 8 | 4 | 2 | 6 | 1 | 7 | 9 | 5 |
| Sterling Ratio | 0.25 | 0.406 | 0.32 | 0.401 | 0.486 | 0.375 | 0.508 | 0.323 | 0.267 | 0.388 |
| Rank | 10 | 3 | 8 | 4 | 2 | 6 | 1 | 7 | 9 | 5 |
| Burke ratio | 0.317 | 0.528 | 0.386 | 0.487 | 0.637 | 0.458 | 0.727 | 0.391 | 0.322 | 0.489 |
| Rank | 10 | 3 | 8 | 5 | 2 | 6 | 1 | 7 | 9 | 4 |
| pain index | 0.05 | 0.035 | 0.054 | 0.049 | 0.034 | 0.046 | 0.028 | 0.047 | 0.049 | 0.05 |
| Rank | 8 | 3 | 10 | 6 | 2 | 4 | 1 | 5 | 7 | 9 |
| Martin Ratio | 0.59 | 1.301 | 0.906 | 1.163 | 1.556 | 1.101 | 1.746 | 0.904 | 0.711 | 1.151 |
| Rank | 10 | 3 | 7 | 4 | 2 | 6 | 1 | 8 | 9 | 5 |
| Grand total | 2.654 | 6.541 | 4.065 | 5.199 | 7.122 | 5.196 | 8.07 | 4.324 | 3.417 | 4.945 |
| Grand Rank | 10 | 3 | 8 | 4 | 2 | 5 | 1 | 7 | 9 | 6 |




Under drawdown measures, DSP takes its portfolio or fund to recoup its losses from trough to peak at the lowest price/value. It is followed by TATA, HDFC respectively. Rest of them are closely related in the range of 5.199 -3.417 with different ranks at different individual drawdown measures.

- **Downside Risk Performance Measures**

Downside risk/ Downside deviation/ semi deviation: measures the possible loss from that decline and eliminates positive returns when calculating risk. It is the risk of the actual return being below the expected return, or the uncertainty about the magnitude of that difference. Specifically, downside risk can be measured either with downside beta or by measuring lower semi-deviation.

Evaluating *downside risk* helps investors to avoid focusing solely on performance statistics. It also helps them to plan for the worst and navigate difficult markets with less emotion or fear. The downside variance is the square of the downside potential.

$$DownsideDeviation(R, MAR) = \delta_{MAR} = \sqrt{\sum_{t=1}^{n} \frac{min[(R_t - MAR), 0]^2}{n}}$$

$$DownsideVariance(R, MAR) = \sum_{t=1}^{n} \frac{min[(R_t - MAR), 0]^2}{n}$$

$$DownsidePotential(R, MAR) = \sum_{t=1}^{n} \frac{min[(R_t - MAR), 0]}{n}$$

Where n is either the number of observations of the entire series or the number of observations in the subset of the series falling below the MAR ( minimum acceptable return).

- **Prospect Ratio**

$$ProspectRatio(R) = \frac{\frac{1}{n} * \sum_{i=1}^{n}(Max(r_i, 0) + 2.25 * Min(r_i, 0) - MAR)}{\sigma_D}$$

Prospect ratio is used to penalise loss since most people feel loss greater than gain.

Where n is the number of observations of the entire series; MAR is the minimum acceptable return; and σD is the downside risk

- **Skewness - Kurtosis Ratio**

Skewness-Kurtosis ratio is the division of Skewness by Kurtosis. It is used in conjunction with the Sharpe ratio to rank portfolios. The higher the rate; the better the performance.

$$SkewnessKurtosisRatio(R, MAR) = \frac{S}{K}$$

Where S is the skewness; and K is the Kurtosis

- **Sortino Ratio**

Sortino proposed an improvement on the Sharpe Ratio to better account for skill and excess performance by using only downside semi variance as the measure of risk.

$$SortinoRatio = \frac{(\overline{R_a - MAR})}{\delta_{MAR}}$$

Where ɗMAR is the Downside Deviation

- **Upside Potential Ratio**

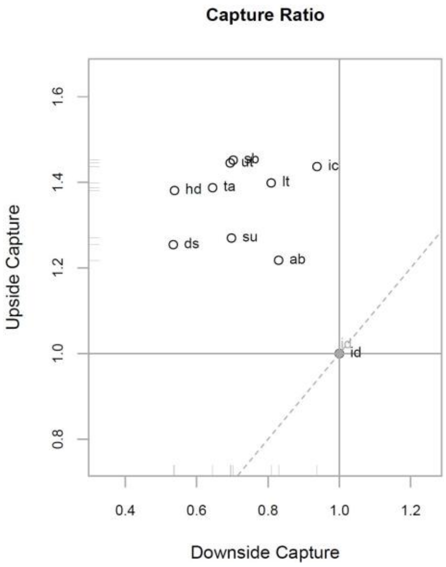
$$UPR = \frac{\sum_{t=1}^{n}(R_t - MAR)}{\delta_{MAR}}$$

Sortino contends that this is a more accurate and balanced portrayal of return potential. It can reward managers most at the peak of a cycle, it adequately penalize managers reward them for past mediocre performance. Others have used the full series, and this is provided as an option by the method argument.

- **Bernardo Ledoit Ratio**

To calculate Bernardo Ledoit ratio, we take the sum of the subset of returns that are above 0 and we divide it by the opposite of the sum of the subset of returns that are below 0 **Table 8 : Downside risk measures of selected mid-cap mutual funds**

| S.L | Models | NSE | HDFC | ICICI | UTI | TATA | SBI | DSP | SR | AB | L&T |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 20 | **Prospect Ratio:** | 0.503 | 1.401 | 1.040 | 1.439 | 1.577 | 1.369 | 1.727 | 1.098 | 0.850 | 1.246 |
| | Rank | 10 | 4 | 8 | 3 | 2 | 5 | 1 | 7 | 9 | 6 |
| 21 | **Skewness Kurtosis Ratio:** | 0.240 | 0.236 | 0.299 | 0.331 | 0.346 | 0.299 | 0.323 | 0.253 | 0.265 | 0.257 |
| | Rank | 9 | 10 | 4.5 | 2 | 1 | 4.5 | 3 | 8 | 6 | 7 |
| 22 | **Sortino Ratio:** | 0.608 | 1.375 | 1.141 | 1.480 | 1.540 | 1.396 | 1.582 | 1.126 | 0.917 | 1.299 |
| | Rank | 10 | 5 | 7 | 3 | 2 | 4 | 1 | 8 | 9 | 6 |
| 23 | **Upside Potential Ratio** | 0.868 | 1.400 | 2.364 | 2.878 | 2.861 | 1.993 | 3.021 | 1.703 | 2.007 | 2.619 |
| | Rank | 10 | 9 | 5 | 2 | 3 | 7 | 1 | 8 | 6 | 4 |
| 24 | **Bernardo Ledoit Ratio** | 3.687 | 7.297 | 5.319 | 6.410 | 7.283 | 6.587 | 8.342 | 5.764 | 4.949 | 5.916 |
| | Rank | 10 | 2 | 8 | 5 | 3 | 4 | 1 | 7 | 9 | 6 |
| | **Grand total** | 5.906 | 10.308 | 10.163 | 12.538 | 13.607 | 11.644 | 14.995 | 9.944 | 8.988 | 11.337 |
| | **Grand Rank** | 10 | 6 | 7 | 3 | 2 | 4 | 1 | 8 | 9 | 5 |



In all downside risk measures, among the selected mid-cap funds during the study period, DSP is able to earn the highest excess return over minimum acceptable return (5.5% being average range of more than one year term deposit rates) for every one unit of downside risk. It is followed by SBI with inconsistent ranks and distant variation. Rest of them are with close variation. However, sample funds outperforms greatly benchmark index of nifty-fifty.

**Table 9: Over rank Performance of selected mid-cap mutual funds**

| Performance Measures | Nifty | HDFC | ICICI | UTI | TATA | SBI | DSP | SR | AB | L&T |
|---|---|---|---|---|---|---|---|---|---|---|
| Risk Adjusted Measures | | | | | | | | | | |
| Grand total | 0.411 | 0.641 | 0.529 | 0.592 | 0.607 | 0.59 | 0.635 | 0.564 | 0.488 | 0.599 |
| Grand Rank | 10 | 1 | 8 | 5 | 3 | 6 | 2 | 7 | 9 | 4 |
| Regression Analysis Measures | | | | | | | | | | |
| Grand total | | -1.13 | -1.921 | -1.598 | -1.376 | -1.59 | -0.941 | -1.388 | -1.733 | -1.369 |
| Grand rank | | 2 | 9 | 7 | 4 | 6 | 1 | 5 | 8 | 3 |
| Relative Risk Measures | | | | | | | | | | |
| Grand total | 0 | 0.66 | 0.467 | 0.561 | 0.556 | 0.58 | 0.561 | 0.456 | 0.347 | 0.533 |
| Grand Rank | 10 | 1 | 7 | 3.5 | 5 | 2 | 3.5 | 8 | 9 | 6 |
| Drawdown Measures | | | | | | | | | | |
| Grand Rank | 9.67 | 2.83 | 8.17 | 4.67 | 2.17 | 5.33 | 1 | 6.83 | 8.67 | 5.67 |
| Grand | 10 | 3 | 8 | 4 | 2 | 5 | 1 | 7 | 9 | 6 |
| Downside Risk Measures | | | | | | | | | | |
| Grand total | 5.906 | 10.31 | 10.163 | 12.54 | 13.607 | 11.6 | 15 | 9.944 | 8.988 | 11.34 |
| Grand rank | 10 | 6 | 7 | 3 | 2 | 4 | 1 | 8 | 9 | 5 |
| Over all performance Ranking | 10 | 2 | 8 | 4 | 3 | 5 | 1 | 7 | 9 | 6 |

In all performance measures under study, DSP mid-cap mutual fund has the first rank in all measures except Relative risk performance measures. It is followed by HDFC, TATA, UTI, SBI, L&T, SR, ICICI and AB mid-cap funds respectively.

Hence, DSP mid-cap Mutual Funds is considered to be the best in Regression analysis, risk adjusted, drawdown risk and downside risk models. There is negligible difference between HDFC and DSP in case of Risk adjusted measures for awarding rank. It reveals that DSP mid-cap is the best in risk and consistent measures, whereas HDFC is only in return measures.

## Implications

Historical performance of mutual fund is important both for the individual investors as well as funds managers. This study depicts how much returns have been generated by a particular fund and its fund manager efficiency and what risk level has been assumed in generating such returns to the investors. Subsequently, the investors can appraise the comparative performance of different funds and its fund managers. Similarly, fund managers would also be able to know their performance over the time period and also that of other competitors in the mutual fund industry. Risk Adjusted, Regression Analysis, Drawdown, Relative Risk and Downside Risk performance evaluation provided a mechanism for identifying the strength and weaknesses of fund and its fund manager in the investment processes, which would help them to take corrective actions in the future.

## Limitations of the Study and Scope for Further Research

For this study purpose, only open-ended, regular growth option mid-cap equity funds are selected which are popular and are in operation since the last ten years. Comparative performance among them has been considered. Return Distribution, Return adjusted for downside risk, Standard Errors of Risk and Performance Estimators, Risk estimators (including the standard deviation, semi-standard deviation, value-at risk and expected shortfall), and performance estimators (such as the Sharpe ratio, Sortino ratio, and expected shortfall ratio) are scope for further research.

Chen and Martin [2018], (CM), have developed a method to compute accurate standard errors for risk and performance estimators for serially correlated or uncorrelated returns using a sophisticated method based on the spectral density of the influence-function (IF) transformed returns and fat-tailed and skewed non-normality of returns distributions, like estimation of the Coskewness and Cokurtosis matrices: Plug-in estimation, Structured estimation, Shrinkage estimation and other estimation techniques which can be used in future to analyze mutual funds within the family performance and out of the family performance and also strategy level.

## Conclusion

At the outset, all selected mid-cap regular growth option funds under study outperform benchmark index- nifty fifty in terms of return as well as consistency with distant variation during the study period.

DSP mid-cap mutual fund has the first rank in all performance measures except **r**elative risk performance measures. It is followed by HDFC, TATA, UTI, SBI, L&T, SR, ICICI and AB mid-cap funds respectively.

Despite SBI, UTI, TATA, ICICI and L&T are better in terms of return than DSP and HDFC, they failed in managing risk. DSP mid-cap mutual fund is considered to be the best in Regression analysis, risk adjusted, drawdown risk and downside risk models. This is because, It fared well in minimizing risk and consistent measures, whereas HDFC is only in relative risk measures (return) measures.

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# GADIYALUHAR WOMEN IN 21ST CENTURY

Anil Kumar Sharma*

**ABSTRACT**

*A country as diverse as India requires multiple narratives to represent its people and their expressions and experiences. For different sections of society, there are different social realities. For example,in India, nomads consist 10-12 % of entire population as per Renke commission. GadiyaLuhar is one among many such communities. It is generally assumed that there have been restrictions on the mobility of women in India but it is hardly true for women belonging to erstwhile nomadic communities yet nomadic communities are as patriarchal as any other Indian community. A GadiyaLuhar woman used to enjoy certain freedoms to earn livelihood in the past but globalisation has changed their way of life greatly and limited their avenues to earn money. Despite having a past of financial contributor in the earnings of family, globalisation alongwith sedentarisation and lack of education is turning their position to that of a dependent one. Women who earn their livelihood has to subscribe to patriarchal values of caste society and has limited decision making powers.Author ties to explainthese inherent contradictions. This study also delves into how the tribal world view stops a GadiyaLuharwoman from taking help outside of the community. This paper is an attempt to bring forth those realities for all of us to ponder upon and find solutions.*

***KEYWORDS***: *Cultural Tourism, Potential, Cultural Fairs, JAIPUR, Cultural Heritage.*

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## Introduction

India as a heterogeneous country requires multipronged strategy to empower the disempowered. Nomad population of India is around 10-12% of entire population as per Renke commission[1] and half of them around 5-6% of India's population. Women studies in India started in 1970s. but it's not feasible to treat women as a single unit. Economic as well as social positions divides them into subsections. For each section its story and struggle differs from the other. In order to draw a complete and coherent picture, it's compulsory to tell their narratives. In that pursuit, the theory of intersectionality comes into play.

A GadiyaLuhar woman who hails from erstwhile nomadic tribe faces multiple challenges in the era of globalisation. she lacks mobility and education that effectively turns her position into a dependent one which was not the case earlier. Current study is to understand those factors and suggest solutions.

Traditional Position of a GadiyaLuhar woman - As a matter of fact, a girl was an asset to her parental family as her parents did not have to spend on her dowry in her marriage, instead they received bride-price for her.[2] Usually bride-price was to spend on her marriage feeding the Baratis and arranging other things for her. It was expected from groom's father that he would provide a cart and other necessary household utensils to newly-wed couple to lead a nuclear family. It seems that it was some sort of unwritten social contract that bride's father had spent money to raise her and now it's groom's father's turn to provide material objects to couple.

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In a household, husband and wife used to share all the responsibilities. GadiyaLuhars used reside in the open at their camp. this, of course, provides a funny scene to the non-GadiyaLuhars among whom a man never coo-operates with a woman in grinding grain and other household chores.[3] The concept of sharing equal responsibility in doing household chores which is generally understood as a western construct was always among GadiyaLuhar nomadic community. It could be the culmination of the existence of the two factors one is the prevalence of nuclear families and other one is that a woman generally wife of a Luhar used to blow air to make fire and striking hammer on red-hot iron. So she was equal partner in earning livelihood and she expected her husband to do household chores as well.

**Changes and Challenges**

Globalisation is changing her position of equal bread earner in the house. Readymade industry products and influx of Chinese goods has rendered traditional black smithy unprofitable business. GadiyaLuhar males have largely changed their profession and adopted scrap collection business as a survival and coping mechanism in a stressed resource situation. In this business, women folk are not required. So this new venture of GadiyaLuhars left women with no jobs and made their position of equals in a household precarious and difficult to sustain for any long.

As Ghurye calls tribal communities as backward Hindus[4]. After sedentrisationGadiyaLuhars also started aping the practices of upper caste Hindus in order to up their position on social ladder also known as process of Sanskritisation. So another arena of concern is adoption of traditions of dominant group i.e. higher castes. Earlier there was no concept of dowry among GadiyaLuhars now a days GadiyaLuhars have started giving dowry in marriages. So a girl child runs into risks of being considered as a burden rather than joy to parents. Money that could fund her education, nutrition and over all wellbeing would be reserved for her marriage. In lower and upper economic strata gender selection is not existent in India but in middle class it's very much prevalent.[5]GadiyaLuhar community is getting into middle class because of good earnings from scrap business as GadiyaLuhars faces not much competition in this as scrap collection business is considered a taboo business in other communities. Amalgamation of these two factors viz. practice of dowry and middle class attitude could lead to future gender imbalance in the community. Author during his field survey found no adult male who was unable to find a suitable match. This was surprise in a skewed gender-ratio state like Rajasthan but the future looks bleak.

- **Methods of Empowerment:** Financial independence directly empowers people and women are no exceptions. Globalisation rendered nomadic women jobless and within the four walls of a house. Women from service nomad communities have had a history of producing products and selling them to customers. Many women modify factory products and sell them at higher prices and earn a good amount of money. So there is niche for this in the market. If finance is provided through microfinance and other mediums, they could start their own businesses. GadiyaLuhar women wear ornaments and those jewellery items can be secured as collateral by banks. but finance institutes can only work when they build a trust relation as tribal people are generally cynical towards people from outside of the community. Government banks could work in this sector as they have "a seal of being there in the market for forever" with the help of community elders.

As author have talked about it earlier that prevalence of dowry is taking in place of bride-price in the community. One might view bride-price and dowry as same as both involve some sort of payment but, in reality, bride price reflects positive value for women and dowry a negative one. In a dowry system, women impose a net cost on the household.[6] A girl's father does not have a mental stress to arrange money for her marriage So a woman's value increases in bride-price system. Government agencies and NGOs need to work in this sector to raise awareness that the kind of bride-price GadiyaLuhars used to practice is far better than dowry system and they need to have a sense of pride

**Conclusion**

Along with major traditions minor traditions have many useful practices which provides cover to less fortunate sections within community. So it's important to create awareness among policymakers as well as intelligentsia that many institutions in tribes have formed over the years to serve society and provide real world solutions. for example, bride price is considered a bad practice in mainstream society but in reality the practice of bride price removes stress from her family to arrange dowry whereas dowry forces family unit to consider a girl child burdensome as a result funds that could have served her education and nutrition gets diverted towards arranging dowry for her marriage. As well as joint families proves antithetical to women's freedom as women don't find a helping hand in doing household chores whereas nuclear family setup creates a milieu in which a man is also supposed to share household duties. We need to understand these underlying realities and start implementing the solutions in the society only then integrative process can head towards its logical conclusion.

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# CULTURAL TOURISM IN JAIPUR: ECONOMIC IMPORTANCE

Anubhooti Singh*

**ABSTRACT**

*Cultural tourism is what comprises of sites, fairs, festivals of a place. Cultural tourism stands for cultural exchange in form of tourism. Cultural tourism is important as it helps to add individuality and uniqueness to tourism opportunities of an area. The main idea behind cultural tourism is to explore the culture of a place. In cultural tourism the main motivation is to experience the cultural heritage of a place. Tourist destinations which are a part of cultural tourism include fair and festivals, cultural events, cultural sites etc. Many organisations like UNESCO work on cultural tourism. The intangible cultural heritage list is also an important part of cultural tourism as it helps to give recognition to the cultural sites of the world. Cultural tourism helps to thrive business co-dependent on the tourism industry. Cultural tourism supports other kinds of tourism including medical tourism, business tourism, Eco tourism, adventure tourism etc. In Jaipur the potential of cultural tourism is immense as Jaipur has monuments like Amber fort and a number of cultural fairs and festivals which is celebrated not only by the people of the city but also tourists. The fairs and festivals of Jaipur have created an immense potential for not only cultural tourism but also economic growth through the means of cultural festivals of the city. This includes festivals like Teej, Gangaur, elephant festivals etc*

***KEYWORDS***: *Cultural Tourism, Potential, Cultural Fairs, JAIPUR, Cultural Heritage.*

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## Introduction

Cultural tourism sites include places, forests, fairs, festivals. Cultural tourism provides a unique opportunity to interact with the surroundings and the culture of a place. Cultural tourism is form of a cultural exchange. Cultural tourism helps in increasing tourism and business. In Rajasthan cultural tourism is an important part as Rajasthan is a state with immense potential in cultural tourism due to the rich history of the state. Important cultural tourism centres in Rajasthan include Kota district, Bundi district, Jodhpur district, Jaisalmer district, Ajmer district, Bhilwara district, Sikar district, Hanumangarh district, Ganganagar district, Jaipur district and other areas.

## Cultural Tourism in Rajasthan

In Ajmer district Pushkar lake is a very important cultural spot. It attracts not only tourists but is a centre of Silver Jewellery. Due to cultural tourism in Pushkar other business activities flourished. Rose perfumes making and trading also flourished. Authentic rose perfumes of pushkar are in high demand due to their uniqueness.

In Kota and Bundi district the palaces attract tourists. New spots like imitation of 7 wonders of world have also been added to the cultural map of these districts. In Kota district cultural tourism is combined with various other forms of tourism like adventure tourism (river rafting, boating, fishing), education tourism as Kota attracts many students.

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In the districts of marwar area Mehrangarh Fort, Marwar festival, Umaidbhawan palace are the main tourist attractions. In Hanumangh and Ganaganagar districts main sites are Indus valley civilisation (Kalibangan), Laila majnumazar. In Bhilwara district sites of Ahar civilisation attract cultural tourism. The cultural importance of these festivals is immense not only in local culture but also for economic growth of the state.

In places like Bikaner, cultural festivals like camel festivals are organised with the help of tourism department and local administration. In camel festival thousands of tourist take part in various activities with the help of community participation. Activities like parade of camels are part of camel festival. The parade starts from Junagarh Fort (Bikaner district) till Dr. Karni Singh Stadium (Bikaner district). Decorated camels take part in the parade. Many foreigners visit Bikaner only to witness the camel festival and its camel parade.

**Cultural Tourism Jaipur**

Festival similar to this have also been organised in Jaipur. Jaipur not only is the capital of the state but also has immense potential in cultural tourism. Cultural tourism in Jaipur is an inseparable part of tourism. Jaipur has a vibrant culture and many festivals, fairs. In these fairs and festivals of Jaipur not only the local community participants but also international tourists participate with full enthusiasm. Palaces like Nahargarh Fort, Amer Fort are also a part of cultural tourism of Jaipur. Hiking and trekking on Nahargarh fort is very popular among tourists. This is an example of cultural tourism increasing adventure tourism. The main attraction of cultural tourism is the photography. Many tourists domestic and international flock to Jaipur for the vibrant festivals only for photography. The colours of festival help to show the joy of life making photography one of the most preferred activity in festivals.

**Gangaur Festival Economic Perspective**

Many festivals like Gangaur festival of Jaipur offer an exciting opportunity for the tourists. The Gangaur Festival of Jaipur has its own unique parade around the older part of city. Gangaur festival is unique and vibrant as it combines culture with tourism. Many residents also take part in the parade. The tourists witness the parade from gallery of the shops of old city. The Parade is a symbol of celebration of the Gangaur cultural festival. The ticket prices of these events are nomial to encourage higher participation rates. The economic importance of cultural festival is immense as each cultural event in the city of Jaipur district attracts lakhs of tourists. This has a multiple effect on the economy of the city the cultural tourism not only generates revenue but supports the other businesses of the city. For example in the Gangaur festival of Jaipur the parade of Gangaur festival attracts many tourists to the older part of city. The older part of city has vast shopping area present this indirectly supports the small Shopkeepers and the traditional shop owners of the city. Gangaur festival is also famous for sweets. Main sweets include Ghewar, ladoo, Jalebi. This increases the sale of sweets around the festival season increasing the profit margins of traditional sweet owners as well as other sweet shops. Domestic and international tourists attending the cultural festival also help in increasing the revenue of various restaurants and other food outlets like coffee shops, cafes. Many tourists participating in the festival prefer to dress in the traditional cultural dress of the festival as each festival has its own dress code. This helps in increasing the businesses of traditional dresses owners. Many foreign tourists as well as domestic tourists prefer wearing chundari or the traditional Rajput dress. Men also prefer wearing turban to blend themselves well in the culture. This helps the turban shop owners and other people who are engaged in the business of turbans seasonally or permanently.

**Other Fairs and Festivals of Jaipur**

In almost all fairs and festivals the economic potential remains high. The fairs and festivals not only offer an opportunity to the business owners of the city but also attract other similar business owners. This is mainly due to the earning potential of Jaipur. Jaipur is a state capital with already immense economic opportunities present. Any fair and festival in the city adds on to the already resent economic profile of the city.Travel and tour packages are often designed keeping in mind the festival map of the city

**Cultural Monuments in Jaipur: Economic Perspective**

In a desert state like Rajasthan increasing the cultural tourism is one of the most preferred way to increase the profit margins of business owners and states own revenue. The cultural tourism sector has immense potential to help other sectors in Rajasthan as well as Jaipur district. The hotel industry also gets its peak season during these cultural festivals. The peak season o hotels is due to packages offered by various stores and travel companies during festivals like Teej festival, Gangaurfestival, elephant festival etc. Overall all the business get the benefit of these cultural festivals and not just one. Cultural sites like Amber fort (Jaipur district), Nahargarh fort (Jaipur district) also attract many tourists. These sites are an inseparable part of cultural tourism in Jaipur. Each cultural site has its own unique story and its own unique place in the cultural map of Jaipur. Sites like Amber Fort are famous for historical importance among tourists. Many Cafe and coffee shops are present around the area of important cultural monuments and important cultural sites. These are mainly catering to the needs of cultural tourists.

**Solutions and Suggestions**

The government also earns a huge profit margin due to these hotels present around various cultural sites. Cultural tourism can be improved through the use of technology like Camera surveillance and monitoring. Planning of cultural events in advance by the tourism department and local administration can help to maximise the profit of cultural events advance planning of cultural festivals also helps in hassle free process for tourists as it decreases the time taken for registration and other requirements. Tourism research has also helped in increasing awareness about important opportunities of cultural tourism. Cultural tourism and cultural festivals are evolving according to the new opportunities available. Virtual tourism has also helped in aiding to growth in cultural tourism sector. For a district like Jaipur cultural tourism sector has opened immense potential for economic growth. Cultural tourism can help write a new chapter in growth for Jaipur district and Rajasthan. Linking cultural tourism of Rajasthan with the cultural tourism of rest of India is of immense importance. The government of India has launched several schemes like Swadesh darshan scheme which is important for linking tourism centres of country. Rajasthan has many tourism sites which can be placed on tourism circuit of the country. Maintenance of the already present sites is also of adequate importance. The revenue generated from cultural tourism should be reused for cultural tourism itself. Any monument, cultural festival require promotion for the success of cultural tourism. Cultural festival require active participation from local public as well as the tourists for success. Cultural festival need an advertisement policy for the people. Cultural festival need a complete layout for effective revenue generation. Cultural festival are incomplete without combined efforts of all stakeholders and members. The tourism sector has evolved and benefited not only the economy of the state but also the country.

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# AN APPRAISAL OF FINANCIAL PERFORMANCE OF SIDBI

Dr. Mamta Sharma*

**ABSTRACT**

*Small Industries Development Bank of India (SIDBI) plays an important role in promoting small-scale industries. It is a source of finance for MSMEs Micro, Small and Medium enterprises, which includes agriculture, industries, and trade. The SIDBI's programs are made to give people deposits and loans based on the priorities of the country. By opening branches in unbanked and under-banked areas, the SIDBI is providing loans to agriculture and small-scale sector which can solve the problem of unemployment and underemployment. Thus, an effort is undertaken to assess the financial status of SIDBI in this study.*

***KEYWORDS***: *SIDBI, Financial Performance, MSMEs, Net Profit, Dividend to Shareholders.*

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## Introduction

Small Industries Development Bank of India (SIDBI) is a financial institution established in 1990 to provide financial and other support to small and medium enterprises (SMEs) in India. SIDBI has been playing a vital role in promoting the growth of the SME sector by providing various financial products and services such as term loans, working capital loans, equity finance, and microfinance. The bank's primary objective is to facilitate the flow of credit to the SME sector and promote entrepreneurship and innovation.

The financial performance of SIDBI is critical in achieving its primary objective of promoting the growth of SMEs in the financial performance of SIDBI using various financial ratios, trend analysis, and SWOT analysis. Over the past 50 years, the MSME sector has grown to be a thriving area of the Indian economy, contributing to the socioeconomic advancement of the nation.

The Government of India has united the Ministry of Rural Industries with the Ministry of Small Scale Industries to direct and oversee the establishment, registration, and running of MSMEs. The interest and discounts on loans, advances, and bills make up SIDBI's interest income. The spread is the difference between interest received and interest paid. E. Each company's financial stability is very significant and essential to its growth. This study evaluates the financial position of the SIDBI from FY 2017-18 to 2021-22.

## Objectives of the Study

- To determine the trend in the SIDBI's financial performance.
- To estimate the SIDBI's financial position.
- To evaluate the support offered by the SIDBI

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**Research Methodology**

This paper draws on secondary sources of information, including SIDBI annual reports, journals, research papers, the internet, etc. In the present research paper or the study paid-up capital, Estimates of total income, net profit reserves, funds, and dividends to shareholders have been made in order to assess or gauge SIDBI's financial status and state. The present study is made for seven years from 2015-2016 to 2019-20. Various publications of SSI, Government reports and financial institution publications have been used for this purpose. Other information related to the industries has been collected from The Economics Times, Financial Express, R.B.I. Bulletin, other periodicals, Journals, and various Websites. The collected data and information will be duly edited, classified, and analyzed using all types of relevant tools and techniques.

**Literature Review**

Arun Thukral (2018) in his article entitled “SMEs to Know the Borrower’s Credit Worthiness ”suggests that the availability of credit is the biggest problem in Small and Medium enterprises across the country. This problem is widely discussed on all the platforms and corrective measures have been formulated for policy guidelines. Many banks are striving to ensure credit flow to the larger segment. Still, nothing could have taken place significantly. The reality is that only paper achievements are being shown in the financial results or annual books of these institutions. He concludes that the banks offer credit information services to their customer base which includes individuals and businesses.

Ramesh Datla (2019) suggests in his article entitled “MSMEs Business Confidence Declines” that an allocation of Rs.6000 crores in the Union Budget 2018-2019 to SIDBI for refinancing incremental lending by banks to MSMEs enterprises. In addition, he suggests that credit cost for working capital and capacity expansion, and credit availability are critical for SMEs.

Satyavathi, M., & Ravindra, P. S. (2020).in their topic “An Analysis on Financial Performance of Development Banks: A Case Study of SIDBI” showed that Finance department efficiency is a key aspect to get success in other aspects of the business. Therefore, it is crucial to assess SIDBI's financial situation. The financial position of the SIDBI is being assessed in the current study from 2007–2008 to 2016–2017 using tools like percentage and ratio analysis.

Vithalbhai, V. S. (2021).in his article “An Analytical Study of Selected Development Banks in India” suggested that *there is a significant difference in the Deposits and other findings included in the research paper*

Mishra, K., & Shukla, J. S. (2022). in their research According to "A Study of SIDBI's Performance in the Development of MSMEs in India," most performance ratios and indicators have an upward trend and a positive growth rate, demonstrating how well SIDBI has done. Over the following years, the bank will undoubtedly reach new heights in the MSMEs sector.

**Objectives of SIDBI**

- **Promotion:** Enterprise promotion, HRD, technology upgradation, environmental and quality management, information dissemination, and market promotion.
- **Coordination:** Coordinating the working in an institution
- **Finance:** Direct, indirect, and microfinance facilities.
- **Development:** It works for the development of MMEs and pursuing opportunities for the growth of existing MSMEs.

**Business Province of SIDBI**

Micro, Small, and Medium-Sized Enterprises (MSME) are part of the SIDBI's business sector and make significant economic contributions to the country in terms of production, employment, and exports. The SIDBI's business sector is made up of small-scale industrial businesses that make significant contributions to the national economy in terms of output, employment, and exports. Small-scale industries are those that have an investment in equipment and machinery of less than Rs. 10 million. About 3.1 million such units, employing 17.2 million persons account for of 36 percent of India's exports and 40 percent of industrial manufacture.

**Development outlook** Cluster Development support remains one of the key thrust areas of your Bank which include skill development, enterprise development, creation of market linkages, various specialized services, etc.

- **Skill & Entrepreneurship Development**

The "Skill-cum-Technology Upgradation Program" (STUP) and "Small Industries Management Program" are two structured management/skill development programs that the Bank supports reputable management/technology institutions to offer in order to strengthen the technical and managerial capabilities of MSME entrepreneurs.

- **MSME Advisory**

SIDBI has appointed retired bankers as Knowledge Partners (KPs) for guiding new/existing entrepreneurs regarding the various sources of MSME-related information, schemes of SIDBI/commercial banks/FIs, government subsidies/benefits, providing credit linkages, debt counseling, and support services for MSMEs.

- **Financial Literacy**

The Bank is implementing the Poorest States Inclusive Growth (PSIG) Program with the support of the Department for International Development (DFID), Government of the United Kingdom to mainly women, in four states, viz. Uttar Pradesh, Madhya Pradesh, Bihar, and Odisha.

- **Digital Financial Literacy**

112 Digital Financial Literacy Programmes (DFLP) have been run across seven states, covering 107 microbusiness clusters, and trained close to 6,500 artisans to give the microbusiness the much-needed boost. Out of these, 40% were female artisans.

- **Promoting Innovation and Incubation**

More than 200 innovations benefited from SIDBI's 850 lakh corpus support provided to the National Innovation Foundation in Ahmedabad for the establishment of the Micro Venture Innovation Fund (MVIF).

- **Measures SIDBI Uses to Evaluate Financial Performance**

In the current study, a number of metrics, including net worth, paid-up capital, total income, net profits, reserves & funds, dividends to shareholders, etc., are used to assess the SIDBI's financial position.

- **The Financial Position of SIDBI**

Asset Base registered Y-o-Y growth of 29% and reached a new peak of 247349 crores at the end of FY 2022, continuing the upward trend of FY 2020 and FY 2021.

Loans and Advances grew by 29.45% and were 202252 crores at the end of FY 2022.

Total income of the Bank for the financial year 2022 stood at 9,139 crores, a decline of 18% as compared to the financial year 2021. Net interest income for the financial year 2022 also declined by 18% to Rs.3.012 crores.

The Bank also improved NIM by 5 basis points from 2.04% in FY 2021 to 1.50% in FY 2022, while reducing the Cost to Income ratio to 20% in FY 2022 from 12% in FY 2021.

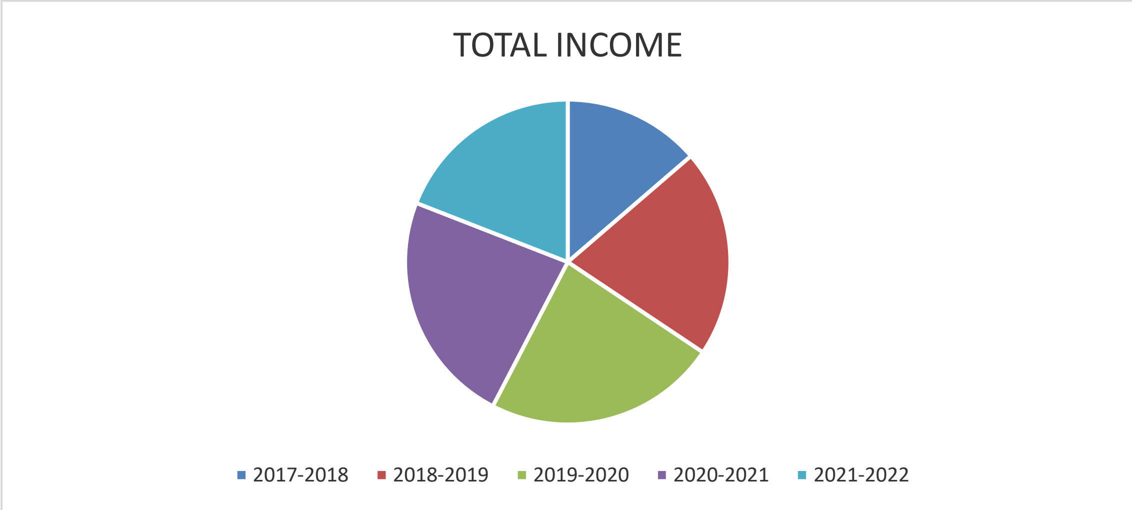
A decline of 18% from the financial year 2021 to the financial year 2022, the bank reported

- a net profit of Rs. 1,958 crores.

The returns to shareholders viz., ROE, ROCE, and EPS have slightly decreased from 12.08%, 11.59% & 45.09% respectively of the previous FY, to 0.96%, 8.33% & 36.79% respectively in FY 2022.

**Table 1: Net Income (Rs in Crores)**

| **Year** | **2017-2018** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **Average** |
|---|---|---|---|---|---|---|
| Total Income | 6556 | 9919 | 11137.32 | 11166 | 9139 | 9583.464 |

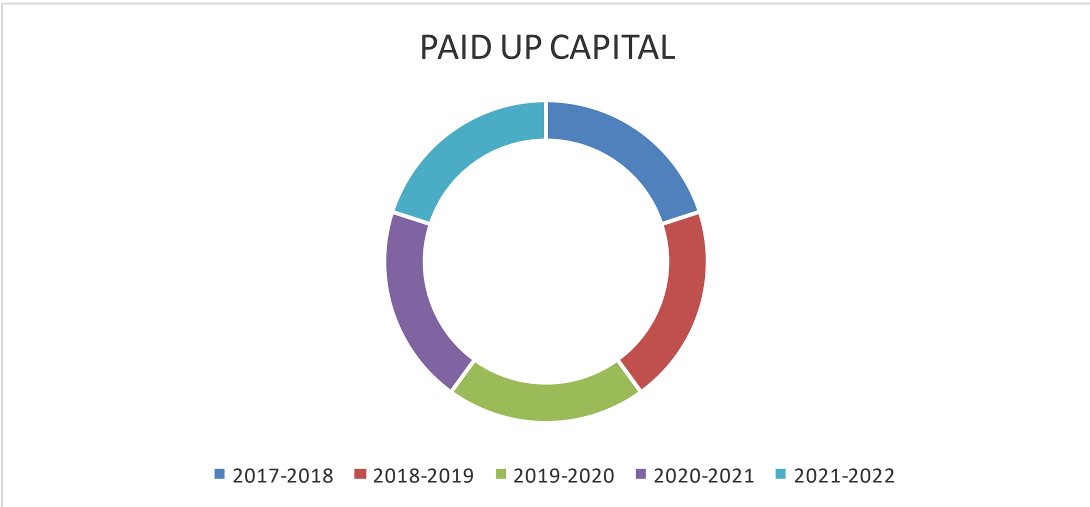



(Source: Annual Report SIDBI 2021-22)

The table and graph above make it clear that the SIDBI's total revenue for the 2017–18 fiscal year was Rs. 6556 crores. During 2018-19 total income was Rs 9919 crore While it was Rs 11137.32 crore in 2019-20. During 2021 the total income was Rs. 11166 crores. The total income for the study's final year, 2021–2022, was Rs 9139 crore. From this pattern, we deduce that SIDBI's overall revenue continues to rise until 2020–21 but then decline in 2021–22.

**Table 2: Paid Up Capital (Rs in Crore)**

| Year | 2017-2018 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | Average |
|---|---|---|---|---|---|---|
| Paid Up Capital | 531.92 | 531.92 | 531.92 | 531.92 | 568.54 | 539.244 |




Source: Annual Report SIDBI

The above table and pie chart depict that the paid-up capital of SIDBI is Rs 531.92 crore till 2020-21 but it increases to 568.54 crores in the financial year 2021-22.

**Table 3: Reserve and Funds (Rs in Crore)**

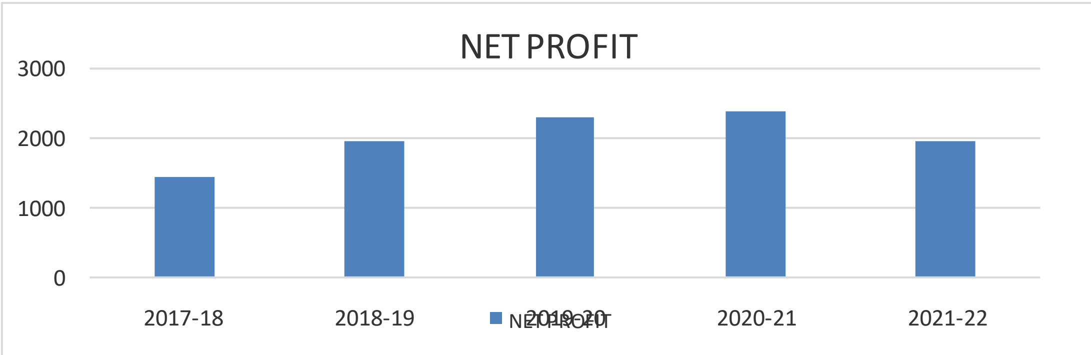
| Year | 2017-2018 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | Average |
|---|---|---|---|---|---|---|
| Reserve and Funds | 14359.98 | 16153.16 | 18465.54 | 20756.29 | 24014.53 | 18749.9 |

Sources: Annual Report SIDBI

During the study period, there are rising trends in the reserve and funds. Better financial position is indicated by high reserve and fund. The study found that SIDBI's overall funds and reserves have significantly increased over time. As a result, the bank's net worth increased during the research period. Additionally, during the reference period, the total number of deposits in SIDBI increased but with wider fluctuations. This was due to variation in the amount of funds received by the bank from other banks under various schemes.

**Table 4: Net Profit (Rs in Crore)**

| Year | 2017-2018 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | Average |
|---|---|---|---|---|---|---|
| Net Profit | 1429.2 | 1952.21 | 2314.52 | 2398 | 1958 | 2010.386 |




Sources: Annual Report SIDBI

While studying the above table and graph we find that the net profit is 1429.2 crore during 2017-18. During 2018-19 reserves and funds are 1952 crore. While these are Rs. 2315 crore during 2019-20, 2398 crores during the year 2020-21, and finally in the last year these become Rs.1958 crore. From the above discussion, we find that the shows increasing trends during the whole period of study but in 2021-22 net profit of SIDBI decreases as compared to prior years. Interest and discounts on loans, advances, and bills make up SIDBI's interest income.

Each year, the bank pays interest expenses in the form of financial fees. The difference between interest received and interest paid is known as spread. A higher interest spread is a positive indicator of a bank's profitability.

**MSME Outlook**

The long-term growth prospects of the MSME sector remain positive despite being severely impacted by the COVID pandemic. Facts/parameters that support optimism. An analysis of MSME credit data in terms of credit leverage and liquidity position shows that almost 2 out of 3 MSMEs are well placed to surge through lockdown, and 30% are very strongly positioned. Going forward, reform measures undertaken by the Government of India are expected to surely fast-track the sector's recovery and revival. 'Vocal for Local', a measure to further boost products made in India, will provide a much-needed growth stimulus for the sector. The benefit of various relief measures, policies, and programs of the state, as well as central government, aims to encourage the vertical growth of MSMEs.UnderAtmanirbhar Bharat Mission, stimulus packages totaling `3.7 lakh crore10, consisting of `3 lakh crore collateral-free credit, `20,000 crores subordinate debt, and `50,000 crore equity infusion through Fund of Funds, will enable faster recovery of MSMEs

**Covid Response**

MSMEs will receive liquidity support from the RBI through its Special Liquidity Facility (SLF).

RBI provided SLF-II of `15,000 crores to support MSMEs during the COVID pandemic through Banks, NBFCs, and MFIs. SLF-III, with a budget of Rs 16000 crore, would fund creative projects to address the MSME sector's short- and medium-term needs.

Assistance sanctioned to 16 Banks, 57 NBFCs, and 39 MFIs, as of July 31, 2022, at Repo-linked rates to tide over the crisis Impact Accrued to MSMEs - Institutional Finance provided refinancing to 30 NBFCs and 44 Banks that were active in the market.

- 60 MFIs are live clients as of March 2022
- Institutional finance outstanding accounts for 27% of the total MSE outstanding in the country as of March 2022.
- In FY 2022 compared to FY 2021, the bank's total sanction increased by 53%, and its disbursement increased by 50%.
- Over the years, aid to MFIs has helped about 390 lakh disadvantaged people, mostly women.
- A total of 390 lakh disadvantaged individuals—mostly women—have benefited from assistance to MFIs, changing their lives and fostering social and economic empowerment.

**Initiatives to address the challenges of COVID-19 for MSMEs**

- 3,**252 Term Loan customers had already benefited from COVID-19 measures as of June 30, 2022**
- **Rec**overy of interest dues under 199 WC accounts was also deferred up to August 2022

**New Schemes Launched**

- Due to COVID restrictions, E-Udyam Sangyan, a digital version of Udyam Sangyan (exposure visit), was introduced in FY 2021, and 10 of its programs were completed in FY 2022, benefiting more than 300 MSEs.
- For the purpose of upskilling MSEs, SIDBI organized two gaushalas: the Udyam Gyanshala on "Modern Techniques of Management for the Manufacturing Sector" and the Udyam Gyanshala, which involved 20 MSEs Benefited.
- With 21 Swavalamban Kaushal Unnayan Programs, SIDBI built a capacity of more than 700 participants through entrepreneurship and skill development.
- In FY 2022, 8 training programmes on entrepreneurship development and advance skill development was organised.
- LIQUID scheme to provide assistance up to `1.5 crores in the form of WCTL
- With a target TAT of 48 hours, it is SAFE to provide MSMEs with 5% Capex and WC support.
- WC assistance is provided immediately under the SAFE Plus Scheme when fulfilling orders from the government or government agencies.
- Healthcare sector Capex financing needs have a special facility under SMILE.
- Emergency TL under DCS and Emergency TL under WC Scheme

**Discussion / Suggestion**

The study found that SIDBI's overall funds and reserves have increased significantly over the intervening time. High reserves and funds show a better financial position. The reserve and funds show increasing trends during the whole period of study.

The SIDBI's overall revenue is steadily rising, which is encouraging for the campaign.

The paid-up capital of the company is constant over the period and if it earns sufficient profits from it then the company must think about the expansion of the business plan and can take risks for future events. The company needs to increase the dividend in accordance with the increase in profits, which should happen in a reasonable manner, as SIDBI paid the dividends in a constant manner for the first four years even though total income increased.

**Conclusion**

The present paper represents the evaluation of the financial position of the SIDBI from 2017-18 to 2021-22. In the present paper, many parameters are used to analyze the financial position of SIDBI. After finalizing all the parameters individually researcher finds out that the parameters which are used to finalize or evaluate the financial position are increasing. As a result, we can draw the conclusion that during the study period, the SIDBI's financial status was not very stable. For the development of MSMEs, SIDBI provided various schemes. It has been observed that most of the growth variables have positive and significantly correlated with dependent variables i.e. loans and advances.

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# A PRAGMATIC STUDY OF INVESTMENT ATTITUDE

Dr. Renuka Sharma*

**ABSTRACT**

*"All investments are risky" An efficient investor with a proper exercise can reduce the risk and maximize profits. Investors have a lot of investment options for savings. The risk and returns available from each of investment differ from one to another. The investors expect more returns with relatively lesser risks. "No pain no gain" it is the golden principle of investment management. This study basically focuses provides awareness among people about various investment avenues available to them and what factors they should consider before making an investment The main objective of this study was to analyze how the people are investing their savings, through which channels are these savings being channelized, in which instruments are the people investing, who influences the investment decisions of these people, what according to them is their purpose of investment, have they planned out their long term financial needs or not, what factors do they consider before investing in any financial instrument. The study also aims at studying the awareness levels of people about the financial services being offered in the market today, and also what factors do they think are worth considering before selecting a financial planner. The study also aims at analyzing whether the people are investing in the right kinds of securities and investment options that are available to them and also if the investments being done by them are in accordance with their long term and short-term financial needs.*

***KEYWORDS***: *Investment, Risk, Return, Savings, Securities, FIP (Financial Investment Planning).*

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## Introduction

*"Understanding a customer's needs and meeting them capably, in the long term, is all that stands between us and some new form of competitor."* I have selected this topic because the investors willing to invest various path with the hope of higher expected returns with minimum degree of possible risk. "all investment are risky" an efficient investor with a proper exercise can reduce the risk and maximize profit. The aim is to be able to match the financial needs of people with the proper financial planning process so that they work in synergy for the best interest of the investor.

## Objective of the Study

The main objectives of this study:

- To analyzing the investment attitudes of people as to know the where, how, when etc. of the investments being done by people today.
- To provides awareness among people about various investment avenues available to them and what factors they should consider before making an investment.

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- To study the awareness levels of people about the financial services being offered in the market today, and also what factors do they think are worth considering before selecting a financial planner.
- To analyze how the people are investing their savings, through which channels are these savings being channelized, in which instruments are the people investing, who influences the investment decisions of these people.
- To analyzing whether the people are investing in the right kinds of securities and investment options that are available to them and also if the investments being done by them are in accordance with their long term and short-term financial needs. what factors do they consider before investing in any financial instrument.

**Review of Literature**

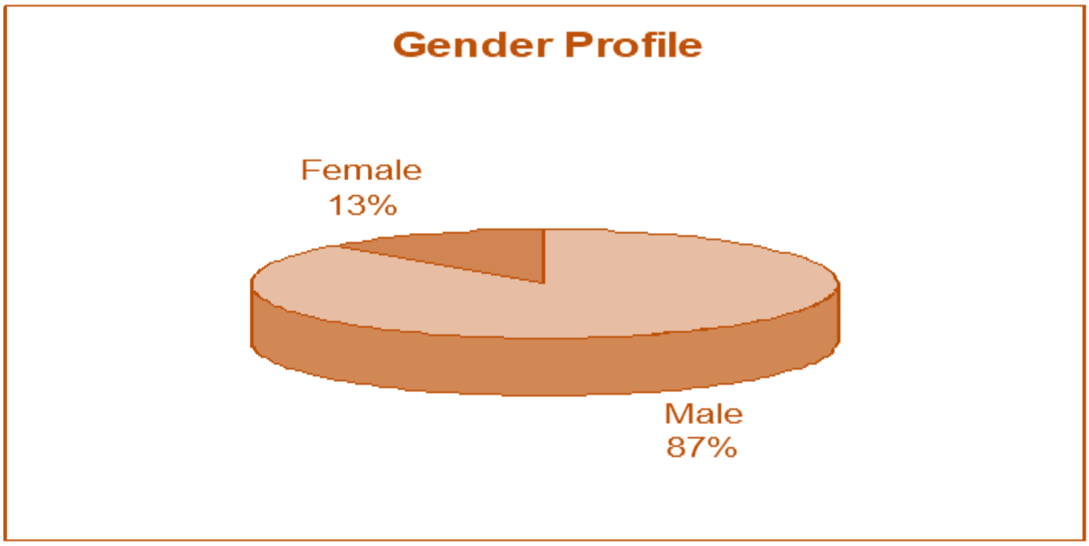
Ramprasath .S and Dr. B. Karthikeyan in their paper titled " individual investors' behavior towards selected investments" states that the majority of the investors are giving much importance for the factor "safety" so Bank deposits, LIC polices and Bullion has been preferred by the individual investors. The majority of the investors are periodically evaluating the performance of their investment avenues. Ramakrishna Reddy & Ch. Krishnudu "investment behavior of rural investors" in their study states that the investment culture among the people of a country is an essential prerequisite for capital formation and the faster growth of an economy. Sushant Nagpal and B. S. Bodla "Impact of investors' lifestyle on their investment pattern" an empirical study states that the modern investor is a mature and adequately groomed person. Occasions of blind investments are scarce, as a majority of investors are found to be using some source and reference groups for taking decisions. Rajarajen Vanjeko in their paper titled " Indian investors" investment characteristics showed that the use of these characteristics for a better understanding of individual investors and their financial product needs. It also shows that investor's future preferences. The study reveals the increasing popularity of equity as an investment option among individual investors

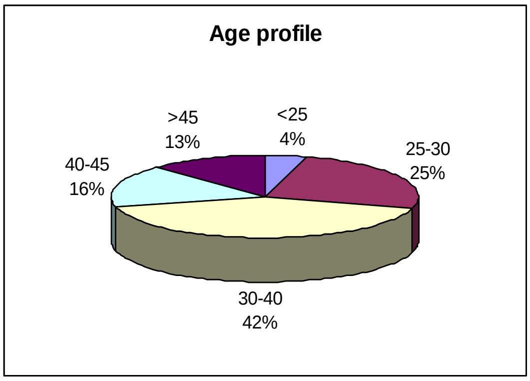
**Research Methodology**

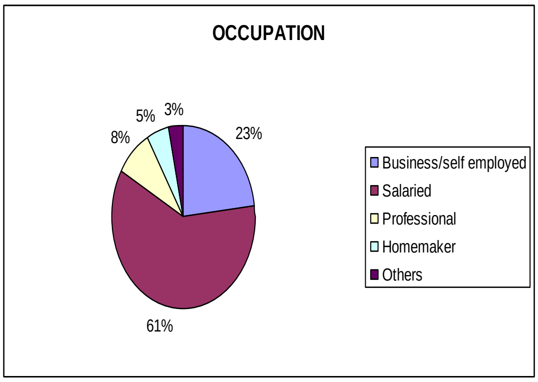
For this study a cluster of 200 respondents was taken. A Questionnaire is prepared to gather respondent information and their profiles were made and were got filled through personal interaction with the respondents by meeting them personally, asking the questions over the phone and at times getting responses through e-mails.

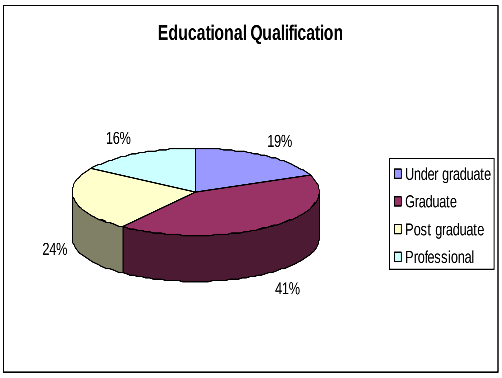
The information was collected on the basis of sex, age, occupation ,educational qualification, annual income influencer of investment decisions, awareness and uses of financial planning services parameters (risk return liquidity and brand name).

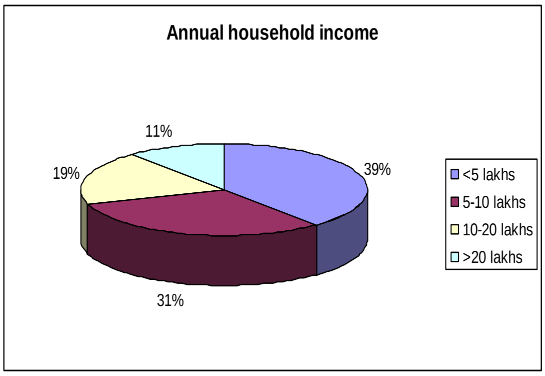
**Data Analysis**

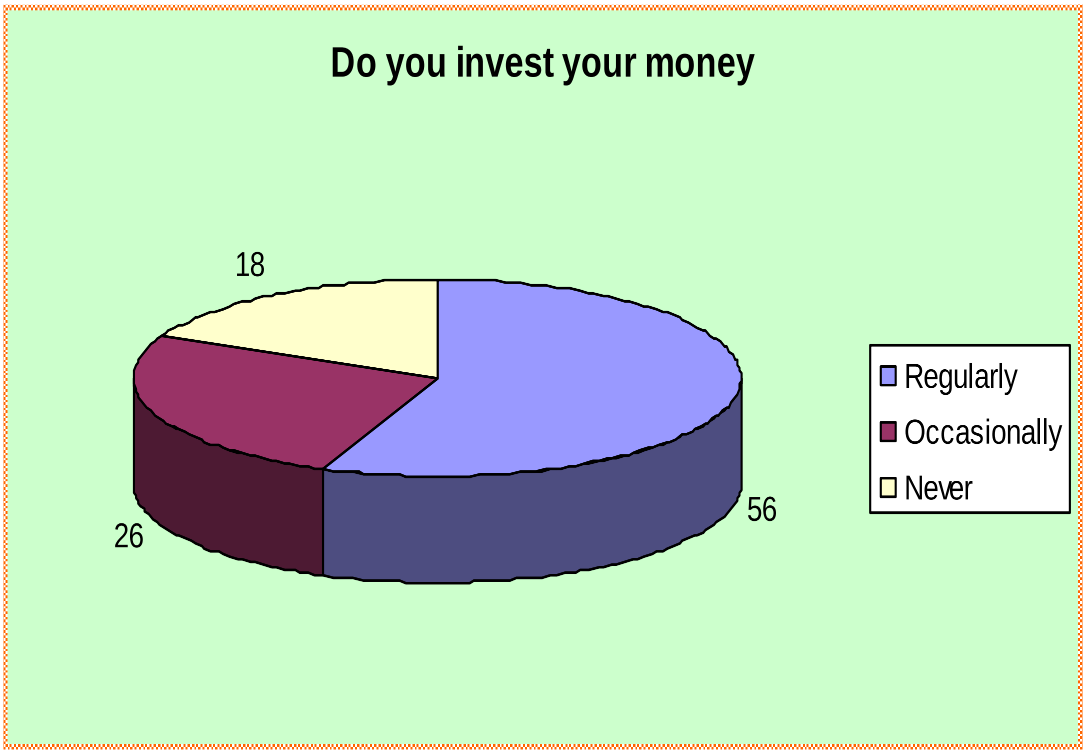


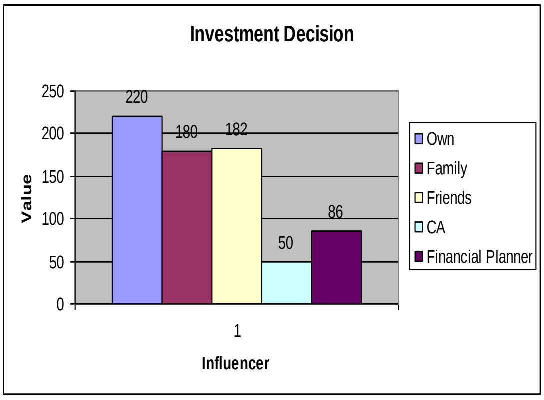

Age profile
>45
13%
<25
4%
25-30
25%
40-45
16%
30-40
42%

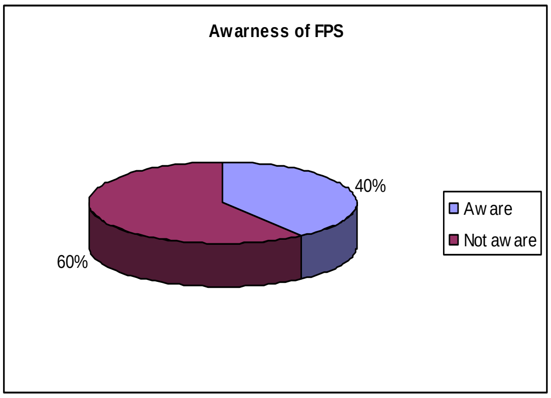

OCCUPATION
5%
3%
8%
23%
61%
Business/self employed
Salaried
Professional
Homemaker
Others

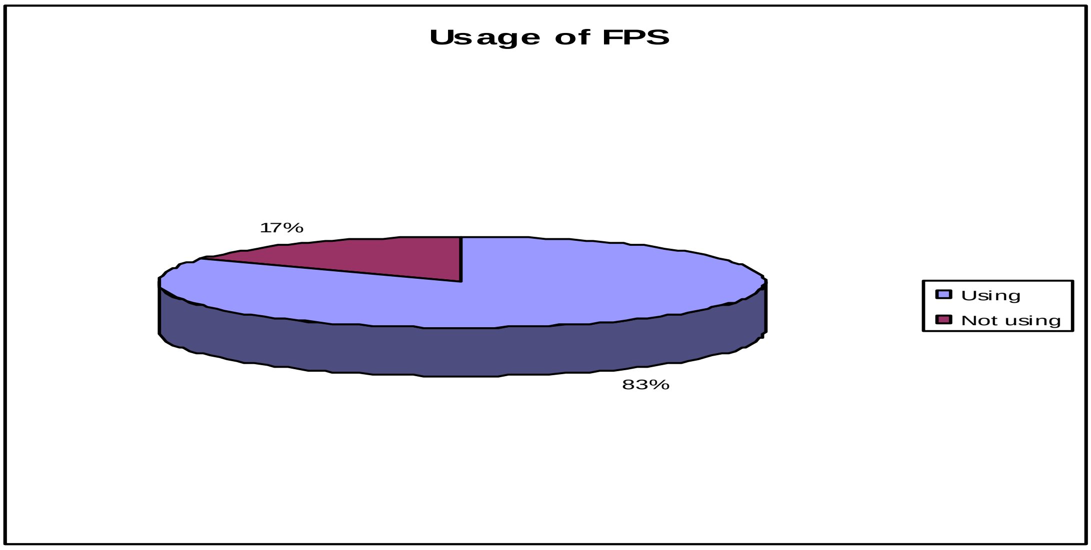

Educational Qualification
16%
19%
24%
41%
Under graduate
Graduate
Post graduate
Professional

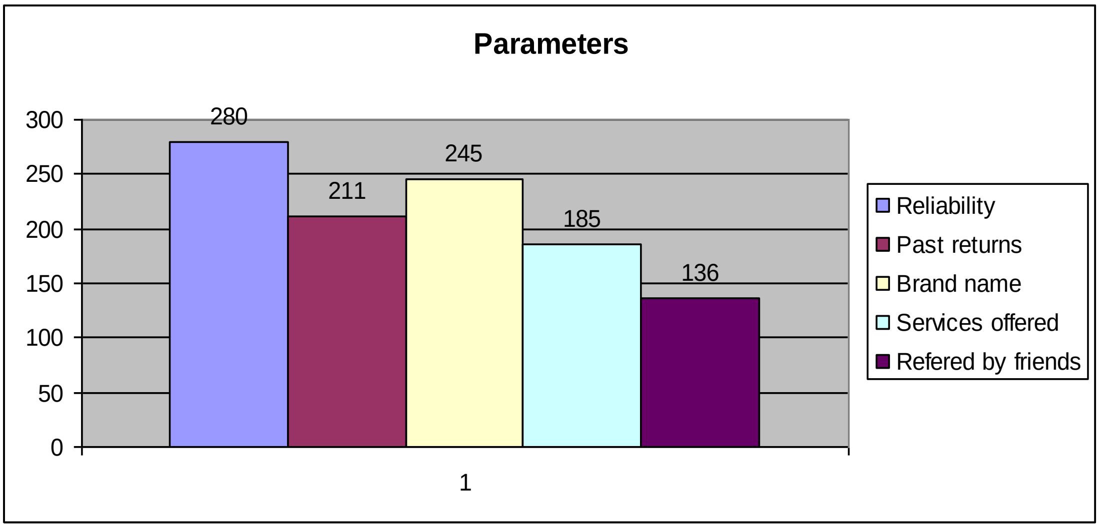

Annual household income
11%
19%
39%
31%
<5 lakhs
5-10 lakhs
10-20 lakhs
>20 lakhs

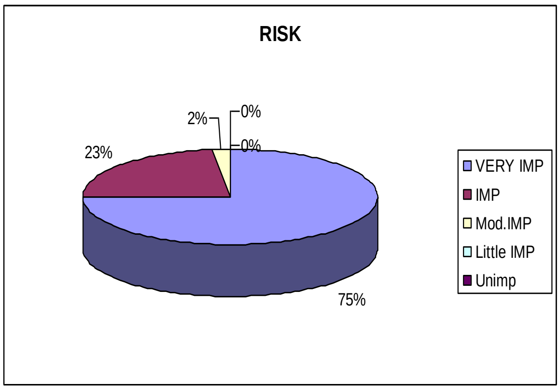

Do you invest your money
18
26
56
Regularly
Occasionally
Never

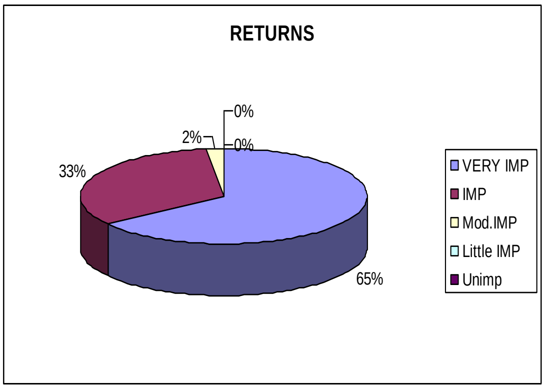

Investment Decision
Value
250
200
150
100
50
0
220
180
182
50
86
1
Influencer
Own
Family
Friends
CA
Financial Planner

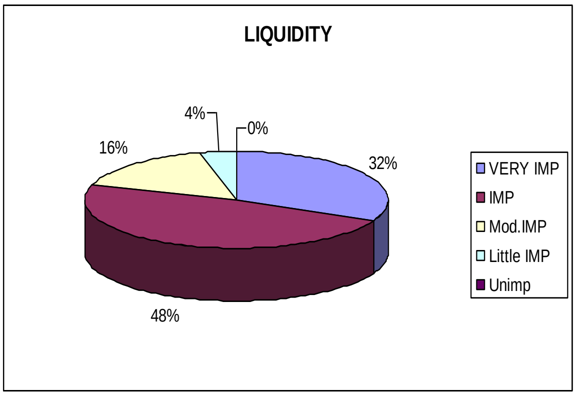

Awarness of FPS
40%
60%
Aware
Not aware

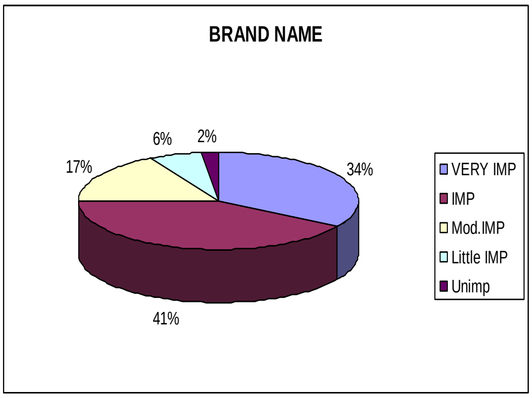

Usage of FPS
17%
83%
Using
Not using


Parameters
300
250
200
150
100
50
0
280
211
245
185
136
1
Reliability
Past returns
Brand name
Services offered
Refered by friends




## Conclusion

The results of the study are supported by the former survey findings by multitudinous investigators According to this piece of examination paper investor should estimate information objectively before making investment decision sand investor must try to exercise some mechanisms to control his/ her irrational deportment. Investors in national and rural area still prefer bank deposits bank deposits. The biggish reason for concluding this investment on public issues but they are not alive of the request value of their goods. A planned marketing approach, covering customer awareness, offering better value with a high and constant return to the investors and every trouble may be made to draw the pastoral sector into the mainstream of public profitable development. The results of the study also point to that the investors prefer to invest only in safe avenues. further analysis of the data indicates that the family culture plays a dominant part in investments opinions. Among the conventional investment avenues, bank deposits and while insurance schemes and post office investments are getting increased attention. maturity of the attesters has not preferred to invest their savings in UTI and collaborative finances which are the bottommost investment schemes. The report talks about the various financial planning instruments and products available in the request the comparisons of various financial planning products being offered in the request by various foreign banks. Suggestions The government should take applicable way to convert the investors to invest in the below scheme. The advertisement for various investment schemes is not respectable, as maturity of the attesters are alive of the various schemes only through parents, friends and relations. It's confided to various financial institutions to espoused board advertising strategy in order to enable the investor to know the various investment scheme future compass of study This study is dynamic and the field of behavioral finance is expiring and it's impulses along with the cerebral and demographic factors requires a prominent development of the scale along with the existent specific factors and investment request conditions so that the effect of impulses on investment decision timber could be observed in the right direction.

## Suggestions

The government should take appropriate steps to persuade the investors to invest in the above scheme.

The advertisement for various investment schemes is not adequate, as majority of the respondents are aware of the various schemes only through parents, friends and relatives.

It is recommended to various financial institutions to adopted board advertising strategy in order to enable the investor to know the various investment scheme

## Future Scope of Study

This study is dynamic and the field of behavioral finance is budding and it is biases along with the psychological and demographic factors requires a prominent development of the scale along with the individual specific factors and investment market conditions so that the effect of biases on investment decision making could be observed in the right direction.

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# READY TO EAT FOODS: NEW CULPRITS IN INDIAN DIETS

Dr. Hema Kothari*

**ABSTRACT**

*The advancement of science and technology has not only offered the people new foods processing vessels and equipments but also newer techniques to render minimum time in cooking, as conventional methods of cooking take too much time. The consumption of convenience meals is on the rise and is associated with higher energy and fat and lower micronutrient intake (Lachetet al., 2012). It has also been demonstrated that eating takeaway or fast food is associated with excess weight gain and obesity (Rosenheck, 2008).*

***KEYWORDS***: *Foods Processing Vessels, Higher Energy, Lower Micronutrient Intake, Obesity.*

## Introduction

Globally, diet-related chronic disease – including obesity, diabetes, cardiovascular disease, cancer, osteoporosis, and dental diseases – are on the rise. According to WHO "consumers require accurate, standardized and comprehensible information on the content of food items" to make healthy food choices (WHO, 2003 and WHO, 2004).

There is a need to reduce chronic disease risk, and for that individuals and populations should limit their intake of saturated, trans fat, cholesterol, and simple and added sugars, along with energy balance (WHO, 2003).

Food labels are a means through which product information can be communicated to consumers (Canadian food inspection, 2010). According to the Canadian Food Inspection Agency, a food label serves three primary functions:

- It provides basic product information;
- It provides health, safety, and nutrition information; and,
- It acts as a vehicle for food marketing, promotion and advertising.

Food labelling interventions are helpful in and promoting healthy diets and decline the risk of chronic diseases. (Canadian food inspection, 2010)

## Methodology

The present study was designed to assess the knowledge attitude and practice of the dieticians towards the RTE foods. The study was carried out in Jaipur city.

## Study Design

Jaipur city was divided into four zones and 5 dieticians from each zone was selected in Jaipur city were taken.

Study was conducted in two phases.

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**Dietician Survey**

The dieticians from each zone were also contacted in order to know their recommendations to the patients regarding RTE foods.

**Inclusion and Exclusion Criteria**

**For Dietitian Survey**

Dieticians with experience less than 2 yrs were not considered.

**Data Collection**

**Dieticians (n=20)**

Five dieticians from each zone were interviewed using a checklist.

**Objectives**

- The survey was conducted in order to assess the knowledge and attitude of the Dieticians towards the RTE foods.
- Dieticians were approached to assess the perception of the dieticians towards RTE foods.
- To create awareness regarding the food labeling among patients.

**Sample Size**

- **Dieticians Survey:** Twenty dieticians in all, five from each zone were interviewed.
  - Regarding their knowledge about the food labeling
  - Their recommendations of ready to eat (RTE) foods
  - Common ailments prevailing in the society.

The checklist of the dieticians inquired about:

- The most common ailments these days' people are suffering from.
- The recommendations provided by the dietician for usage and consumption of RTE foods.
- Does RTE foods find its place in those suggestions
- Is, the counselling is given to read and understand the food labels

**Results and Discussions**

**Dietitian Survey**

The role of dietitian is very crucial in determining the risk factors for development of non communicable diseases.

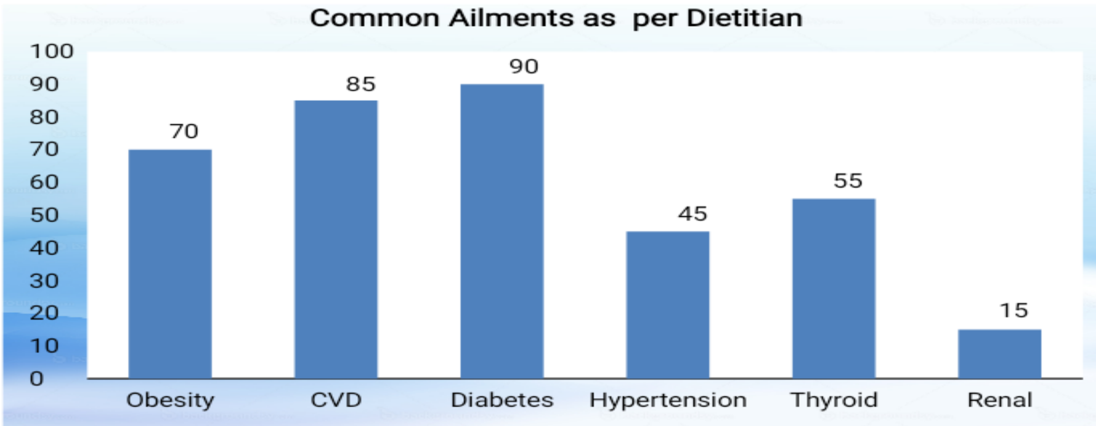


**Figure 1: Common Ailments as per dietician**

Figure (1) reveals the information about ailments which are considered to be common by the dieticians. Most common ailments were said to be diabetes (90%), CVD (85%) and obesity (70%). Thyroid was considered to be common by 55% dieticians, 45% considered hypertension to be common. Only 15% respondents believed renal disease to be common.

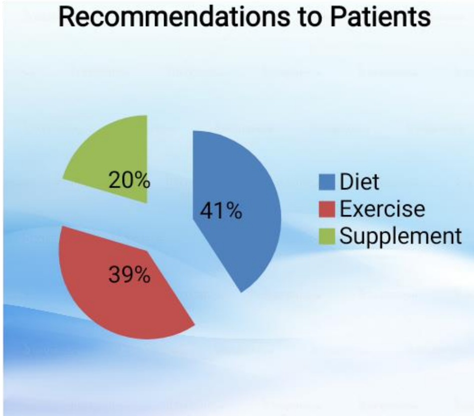


**Figure No. 2**

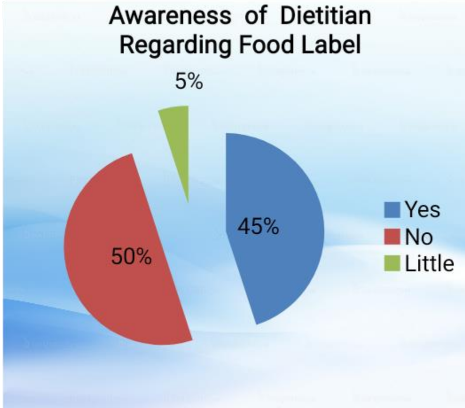


**Figure No. 3**

Approximately, 40% dieticians recommended diet and exercise to all their patients. Only 20% of them suggested supplements (figure2). Fifty per cent of dieticians were not aware about food label whereas 45% were aware. Five per cent had little awareness about food label (figure3).

Sixty per cent of the dietitians provided guidance regarding food label and nutrition profiling to their patients. One-to one counselling is the most practiced technique by dietitians to create patient awareness.

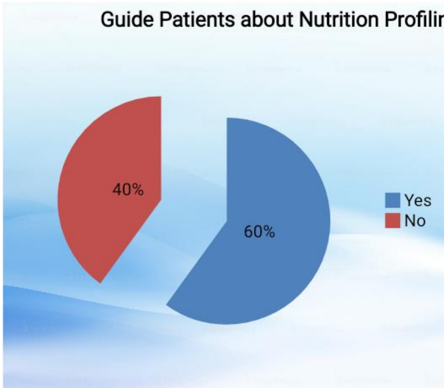


**Figure No. 4**

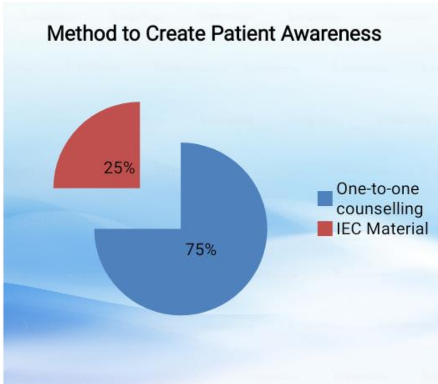


**Figure No. 5**

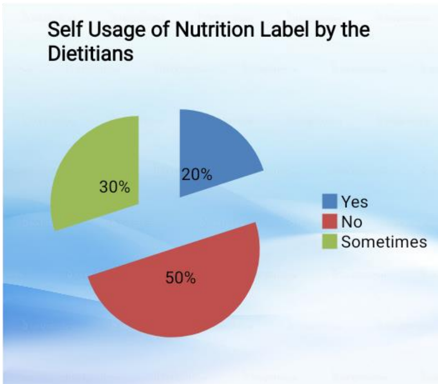


**Figure No. 6**

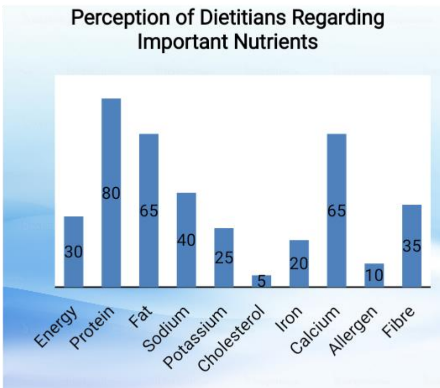


**Figure No. 7**

Only 20% dietitians read food label while purchasing food product whereas 50% of them did not use food label. Protein was considered to be the most important nutrient by 80% of dietitians, followed by fat and calcium identified by 65% dietitians. About 25%- 40% dietitians identified iron, potassium, fibre and sodium as important nutrients. Allergens were identified by 10% and cholesterol by 5% dietitians.

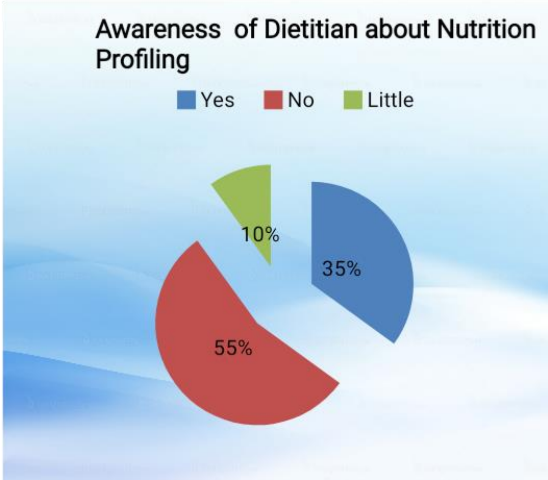


Figure No. 8

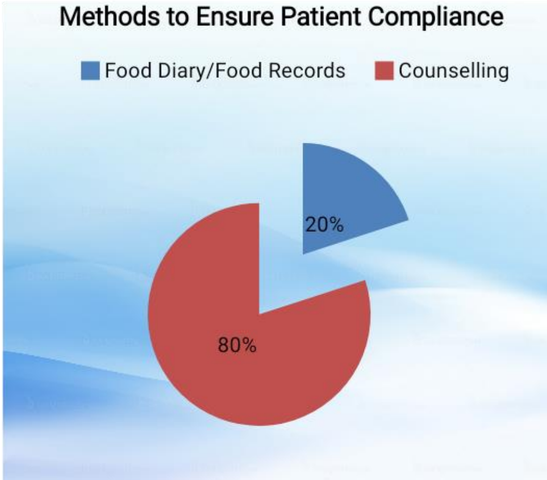


Figure No. 9

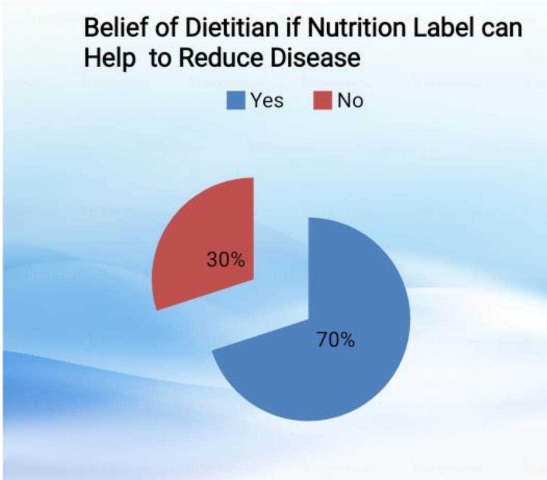


Figure No. 10

Only 35% dieticians were aware about concept of nutrition profiling. Counselling was the most practiced technique by dietitians to ensure patient compliance. Maximum number of dietitians believed that nutrition labels can help reduce diseases.

Only a single study was found designed to determine dietitian's knowledge and perception of the nutrition related labelling requirements revealed that dietitians lack knowledge of the labelling requirements in the Food Standards Code and hence were limited in their capacity to assist communities or clients to make more informed food choices through better use of food labels (Lidgard and Yeatman, 2002)

**Summary and Conclusions**

- The most common ailments reported by the dietician were diabetes and cardiovascular disease followed by obesity.

- The dietician recommended diet and exercise to the patients.
- Less than 50% dietician were aware regarding importance of food and nutrition labels.
- Altough the dietiocian read the food labels but they guided their patients about nutritional profiling.
- The dietician counseled their patients one one to one basis for creating awareness.
- Nutritional labels was not used by dietician and their perception about important nutrients was also limited.
- Dietician were aware about nutritional profiling and its role in reducing diseases.
- There is an urgent need to educate all the section of society about the importance of reading labels.

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# ASSOCIATION OF SUSTAINABILITY AND WOMEN EMPOWERMENT

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**ABSTRACT**

*With the various societal issues, women's empowerment enables them to make decisions that have a significant impact on their lives. Individuals might be given the chance to redefine gender roles and other kinds of roles, giving them more flexibility to accomplish their objectives. Modern women are individuals who are actively working to challenge gender stereotypes and restrictions. They aspire to social liberty very much. Yet, a sizable proportion of women are pleased to live traditional lives and have little yearning for social freedom. There are differences between people in how much women want social independence. The quantity and quality of human resources available for development are improved by the empowerment of women. One of the key procedural issues when talking about human rights and development is empowerment. Economic, social, religious, cultural, and psychological variables all influence the emergence and development of women's empowerment. Women's empowerment and achieving gender equality help society ensure the sustainable development of a country. Many world leaders and scholars have argued that sustainable development is impossible without gender equality and women's empowerment. Sustainable development accepts environmental protection, social and economic development, including women's empowerment. In the context of women and development, empowerment must include more choices for women to make on their own. Work opportunities and the work environment can create empowerment for women. Empowerment in the workplace can positively affect job satisfaction and performance, having equality in the workplace can greatly increase the sense of empowerment.*

***KEYWORDS***: *Empowerment, Societal Issues, Work Opportunities, Equality.*

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## Introduction

The Constitution of India explicitly states the importance of gender equality and includes references to it in the Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles. The Constitution guarantees equality for men and women and also gives the States the authority to implement positive discrimination policies that benefit women. Indian women's standing has always been impacted by their heritage.There is proof that women held the highest positions in society throughout the Vedic era (Seth, 2001). They were free to pursue their studies, remain single, and spend the rest of their lives learning and realising who they were. Equally as their husbands, married women shared in all the tasks and sacrifices. They received education in a variety of field such as astrology, geography, veterinary sciences and even in martial arts. There were instances of women taking part in wars and fights. They were highly respected within and outside home. Gradually due to several socio-political changes, especially during the middle age, the glorious status of women declined. The urge for equality on the part of Indian women started getting momentum during the colonial times. Noted social reformers and national leaders like Raja Ram Mohan Roy, Annie Besant, Sorojini Naidu and Ishwar Chandra Vidyasagar made selfless efforts to create awareness among women about their status and were quite successful in removing various social evils such as sati pratha, child marriage, and polygamy. They also encouraged widow remarriage and women education. The reformers were successful in creating a base for development of women and theirs strive for equality. In course of time Indian society got transformed from traditional to a modern one. Consequently women became more liberal and aware of various ways of life. Since they are quite capable of breaking the traditional barriers imposed by the society are now challenging the patriarchal system though in a limited scale.

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The Indian government has been working to empower women in various ways ever since its independence. The concerns relating to women's empowerment have been accorded top importance across numerous plan periods. There has been a striking transition from a welfare-oriented approach to women's empowerment to a development-oriented strategy starting with the fifth five-year plan. To protect women's rights, the National Commission for Women was established in 1990 by an act of parliament. The Indian Constitution's Amendments 73 and 74 gave women the chance to participate in active politics. 2001 was designated as the year of women's empowerment in order to elevate their standing. The government established several institutions, devised various programmes, determined various tactics, and enacted various legal measures in order to accomplish the goal.

Despite all of these initiatives and steps, women in India continue to fall behind males in every category. According to the 2001 Census, 54.2 percent of women in the nation were literate, compared to 74.9 percent of men. Although there was an upward tendency in literacy rates for both sexes from 1951 to 2001, there was also an upward trend in the gap between the two until 1981. Since that time, the gap has begun to close, although the progress has not been as great as anticipated. In the country's rural and outlying areas, the situation has gotten significantly worse. While pursuing higher education, women still face discrimination from men and are excluded from different leadership roles. Early marriage, female feticides and infanticide, dowries, bride burning, rape, molestation, kidnapping, and other incidents are all fairly common. The statistics on crimes against women show a rising trend (Sharma and Gupta, 2004: 122). In terms of social, economic, and political standing, women in the nation do not come close to matching their male counterparts. There are numerous additional variables than low female literacy that have influenced gender bias. In some places of India, the girl child is still given less emphasis. According to previous surveys, people generally believe that having a girl is less desirable and brings less satisfaction than having a male (Seth, 2001). It is ingrained in the Indian psyche, cutting across religion, caste and region. Since her birth she is victimized in all spheres including education, employment, nutrition and social status.

**Concept of Women Empowerment**

The idea of women's empowerment has experienced a fundamental transformation over the past fifty years, moving from a welfare-oriented approach to an egalitarian approach. It has been perceived as the procedure by which the helpless acquire more power over the events that affect their life. In particular, empowerment entails having control over resources and ideologies. It results in a rising internal capability, increased self-confidence, and an inner shift of one's awareness, according to Sen and Batliwala (2000), which empowers one to overcome external barriers. This viewpoint focuses mostly on two significant factors. First off, it is a power to accomplish objectives but not a power over people. Second, the concept of empowerment is more appropriate to those who lack power, regardless of gender or group of people, class or caste.

Although the idea of empowerment is not unique to women, it is special in that it transcends all castes and classes as well as inside families and households (Malhotra et al, 2002). Women's empowerment is also described as a shift in a woman's life circumstances that increases her ability to lead a fruitful human existence. [Human Development in South Asia (2000) as cited by Mathew (2003)] It manifests itself in both external qualities (such as health, mobility, education, and awareness, status in the family, involvement in decision-making, as well as at the level of material security) and internal qualities (such as self-awareness and self-confidence).

The UNDP first presented the Human Development Index (HDI). (1990). It initially served as a more general gauge of a nation's socioeconomic development but soon gained acceptance as a standard for the average progress in human development for both sexes. Contrary to the widespread belief that development is gender-neutral, statistics show that women around the globe, including India, lag behind men in nearly all aspects of life. As a result, since 1995, the focus on human development has placed a strong stress on the gender component and ongoing discrimination against women. (UNDP 1995). The report claims that without women's empowerment, humans cannot completely develop. Additionally, it was emphasised that growth cannot occur if it is not encouraged. To draw attention to the statistics relating to the plight of women, two indices—the Gender Related Development Index (GDI) and the Gender Empowerment Measure (GEM)—were created. The GDI evaluates achievements using the same categories and variables as the HDI, but it also takes gender achievement gaps into account. (Anand and Sen, 1995). The gender disparity in human development narrows as the difference between a nation's GDI and HDI grows. The HDI has been adjusted to allow for gender inequality, creating the

GDI. GEM, on the other hand, reveals if women have the capacity to fully participate in political and economic life. The index can theoretically have values between zero and infinity, with a value of unity denoting complete equality between the corresponding accomplishments of males and females. A value higher than unity would imply that females have better attainments than males.

Educational and health attainments have been captured using the same set of indicators as in the case of HDI. Besides these three indices, a number of other socioeconomic and political indicators are being widely used to measure women empowerment (G.O.I., 2005-06).

**Studies about Women Empowerment**

A number of studies have been undertaken on women empowerment at the global level and in India. Some studies dealt on methodological issues, some on empirical analysis and some others on the measures and tools of empowerment. We have presented in this section first some of the important studies which were undertaken at the international level followed by other studies conducted in India. Moser (1993) focused on the interrelationship between gender and development, the formulation of gender policy and the implementation of gender planning and practices. The work of Shields (1995) provided an exploratory framework to understand and develop the concept of empowerment both from a theoretical and practical perspective with a particular focus on women’s perception of the meaning of empowerment in their lives. Anand and Sen (1995) tried to develop a measure of gender inequality. Pillarisetti and Gillivray (1998) mainly emphasized on the methodology of construction, composition and determinant of GEM. Bardhan and Klasen (1999) critically examined GDI and GEM as two gender-related indicators of UNDP and argued that there are serious conceptual and empirical problems with both the measures and suggested some modifications to the measures including a revision of the earned income component of the GDI. Accordingly, based on their suggestions UNDP modified the procedure for calculating the GDI since 1999 without mentioning that it was different from previous year’s procedure (Bardhan and Klasen, 2000).

Similar to this, Dijkstra and Hanmer's evaluation of the GDI idea in 2000 highlighted its flaws. They contend that the Global Development Index (GDI) confuses relative gender equality with absolute levels of human development, providing no data on comparative gender inequality between nations. They created a Relative Status of Women (RSW) index using the GDI and acknowledged that RSW is not the best indicator of gender disparity. While giving both measures a critical review, Dijkstra (2002) identified their strengths and weaknesses and proposed a new measure called the Standardized Index of Gender Equality (SIGE), which attempts to take into account all relevant aspects of gender equality while avoiding the conceptual and methodological issues with GDI and GEM. He also asserted that SIGE. He further claimed that SIGE can serve as a first approximation of such an overall index. Malhotra et al (2002) in their paper highlighted methodological issues of measurement and analysis of women empowerment.

Barkat (2008) while discussing the present status of women in Bangladesh opined that although women as mothers are held in high respect at the individual level, there was an unclear understanding of empowerment of women as a process of awareness and capacity building leading to greater participation in decision making and control over her own life. The work of Chattopadhyay and Duflo (2001) is an important contribution on women empowerment in the context of India. The authors used a policy of political reservation for women in India to study the impact of women’s leadership on policy decision. They found that women were more likely to participate in policy making process if the leader of the village community was happened to be women. Mahanta (2002) sought to explain the question of women’s access to or deprivation of basic human rights as the right to health, education and work, legal rights, rights of working women’s, besides issues like domestic violence, all the while keeping the peculiar socio-cultural situation of the North East in mind. A workshop organized in 2003 by the Institute of Social Sciences and South Asia Partnership, Canada addressed the issues like “Proxy Women” who after being elected to Panchayat bodies were merely puppets in the hands of their husbands, relatives and other male Panchayat members; and emphasized on training programme for their capacity building. The Assam Human Development Report (Govt. of Assam, 2003) provided some insight into the disparity in achievement between Assamese men and women in various sectors of life. According to the research, Assam was not an outlier when it came to South Asian women's primary concerns, which included poverty, violence, and a lack of political engagement. According to Kishor and Gupta's study from 2004, average Indian women were less empowered than males were, and this inequality had remained stable over time. In order for mothers and their children to benefit from the full range of their health and survival, Parashar (2004) explored how mother's empowerment in India is associated with child nutrition and immunisation. She advised that women be empowered simultaneously along numerous distinct dimensions. Sridevi (2005) in her paper provided a scientific method to measure empowerment. Study of Cote de Ivoire revealed that increased female share in household income leads to increased spending on human development enhancing items (as quoted by Ranis and Stewart, 2005).

According to Blumberg (2005), a nation's prosperity and gender equality depend on the economic empowerment of women. In the long run, this would not only improve women's decision-making abilities but also decrease corruption, armed conflict, and violence against women. Throughout her writings, Karat (2005) addressed problems such as gender-based violence, women's survival, political involvement, and independence. According to Panda and Agarwal (2005), if development is the expansion of human capabilities, then freedom from domestic violence should be a key component of any exercise for assessing developmental progress. They specifically focused on the factor of women's property status in the context of her risk of experiencing marital violence. In their 2007 paper, Desai and Thakkar explored the legal status of women in politics. Figueras (2008) in her work studied the effect of female political representation in State legislature on public goods, policy and expenditure in the context of India and opined that politician’s gender and social position matters for policy.

Shariff (2009) suggested a specific measure for gender empowerment for India keeping in view culture specific conditions prevalent in the country. The dimensions and factors used in his paper are very different from those identified by the Government of India (G.O.I., 2009) which is aligned with the UNDP concept but weak data support of suspicious quality. He identified six dimensions for which dependable data are available from sample surveys and government records. The dimensions are literacy, work participation rate, decision making power (women’s capacity of making purchases for daily household needs and participation in decision making for own health care), ownership of resources (immovable assets and bank accounts), reproduction and care (capacity to choose a modern contraceptive method and to ensure her own children completed with all essential dozes of immunizations) and political participation (exercising franchise in parliamentary election and participation in panchayat councils). Using these dimensions he constructed GEI for major Indian states and found overall GEI to be 0.424 at the all India level and varying from the lowest value of 0.238 in Uttar Pradesh to the highest value of 0.646 in Kerala.

In their work, Mishra and Nayak (2010) stressed the essential role that education plays in human development. In fact, the other two components of development—health and income—are dependent on educational progress. A person might inherit the treasure of information accumulated over many generations through education. Also, it improves someone's acceptability and productivity. Fitness and employability opportunities are increased by education. Education also results in fulfilment. According to economists, a higher portion of the growth in productivity can be attributed to people's education. A prerequisite for encouraging growth is skill formation, which the illiterate have very little opportunity to instill. Hence, the development of skills depends critically on reading and some degree of educational competency. Specifically, literacy rates among the females is of great importance, not only for participation in productive and civic activities, but also for rearing children for a better future.

Thus, from the above review of literature it is evident that quite a number of studies have already been undertaken on women empowerment and related issues.Entire gamut of literature has centered mainly around conceptual and measurement issues and the constraints to women empowerment. The present study in this respect analyzes the status of women empowerment in India by taking into consideration various dimensions of it such as women’s household decision making power, financial autonomy, freedom of movement, political participation, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence, etc based on data from different sources.

The World Economic Forum (2005), in its first gender gap study placed India at 53 position among 58 nations, which shows a significant gap in male and female achievements. In the same study, the rank of India in terms of political empowerment was 24 at both primary and grassroots level. The National Population Policy 2000 specifically identified the low status of women in India as an important barrier to the achievement of goals towards maternal and child welfare (G.O.I., 2000). Since 1990, the UNDP has ranked India as having a very low degree of progress when it comes to the status of women in terms of a variety of indices, including adult literacy, gross enrollment, the proportion of women in parliament, and the professional and technical positions they hold. Although data for the GEM indicator beyond 1995 are not published, analysis of GDI values suggests that women continue to lag behind. India is ranked 113th with a GDI score of 0.600, whereas a small neighbouring country like Sri Lanka is ranked 89th with a GDI rating of 0.753. (UNDP, 2007-08). India's position has likewise fluctuated, dropping from 99 in 1995 to 113 in 2007-2008.

**Factors affecting Women Empowerment**

NFHS-III (G.O.I., 2005-06) collected information on large number of indicators of women empowerment such as relative earnings of wives over their husbands' control over the use of these earnings, participation in household decision making, freedom of movement, gender role attitude, freedom from domestic violence, etc. Data on some of these indicators of women empowerment are examined and findings are presented in the following paragraphs:

**Decision Making Power**

One of the key signs of women's empowerment is the level of decision-making power held by women in families. In addition to differing between rural and urban areas, women's participation in household decision-making is also influenced by their background characteristics, such as age, educational attainment, the educational level of their husbands, job position, etc. Married women in urban areas are reportedly more powerful than those in remote areas. Empowerment of women increases with the increase in their age. Women who are more educated and employed are relatively more empowered. Employment also provides an advantage to women regarding their ability to decision making power. Employed women are more likely to participate in all decision makings. In urban setting and in nuclear type of family, women have more autonomy in household decision making.

The age of women enhances their level of empowerment. Women who have higher levels of education and employment tend to be more powerful. Higher spousal educational standing increases women's involvement in decision-making

**Freedom of Movement**

Free mobility of women is another indicator of women empowerment Employment is associated with greater freedom of movement. Accordimg to a previous study ,only one in five never married women go to all of the three places compared with about one in three currently married women and two in three formerly married women. Nuclear residence and urban setting are also associated with greater freedom of movement. Women of urban areas are freer than that of the rural women.

**Acceptance of Unequal Gender Role**

Women's protest against unequal gender role in terms of their attitude towards preferences for son, wife beating etc is another indicator of women empowerment. The data presented in Table 5 reveal that 54 per cent of women in India believe wife beating to be justified for any of the specific reasons. Similarly 35 per cent women believe it to be justified if they neglect their house or children. However, agreement with wife beating does not vary much by women's age and household structure, but decline sharply with education. It is to be noted that even among the most educated women, at least one in three agrees with one or more justifications for wife beating. In rural areas women are generally more agreeable to wife beating than in urban areas. Agreement is lower among never married women as compared to ever married women.

**Access to Education**

Women's access to education which is one of the important sources of empowerment can be measured by gender gap in literacy rates and enrolment in different stages of school education. According to the senses, the literacy gap between men and women was as high as 21.7 per cent in 2001. Though the gap was fluctuating from 18.3 per cent in 1951 to 23.9 per cent in 1971, it has been showing a marginal declining trend since 1981.

**Access to Employment**

National Family Health Survey data published by Govt. of India reveal that only 43 per cent of married women in the age group of 15-49 years are employed as against 99 per cent of married men in the same age group. It also reveals that gender inequality exist in the arena of employment.

**Education**

Education is one of the important factors that affects greatly in women's control over earnings. Household structure has an important role to play in affecting women's financial empowerment. In non nuclear family structure, influence of others is more in making such decision.

**Political Participation**

Women's political participation is one of the important issues in the context of empowerment. In conventional analysis it means activities related to electoral politics like voting, campaigning, holding party office and contesting election. But in broader sense it encompasses all voluntary actions intended to influence the making of public policies, the administration of public affairs and the choice of political leaders at all levels of government. Political interventions by women of India today range from movement for peace and good governance to protest against dowry, rape, domestic violence, food adulteration, price rise etc. [Desai et al, 2007]. Many factors are responsible and decisive in the election of women candidates such as literacy, financial position, liberal family background, support of other members of the family, strong personality etc. Since most of the women lack access to these, few women get tickets and even fewer get elected from this handful of women candidates.

**Constraints to Women Empowerment**

Women of India are disempowered relative to men in respect of decision making power, freedom of movement, education, employment, exposure to media, political participation etc and face domestic violence to a considerable degree and occupy the subordinate status both at home and in the society even in the 21 century.

**Social Norms**

The advancement of women in India is being hampered by a number of factors. In developing nations like India, social norms and family structures manifest and maintain women's inferior position. One of these norms is that almost all societies and communities continue to favour the birth of a son over that of a girl kid. The most obvious indication that this desire is still strong rather than weakening is the declining sex ratio. (Seth, 2001). In terms of chances, nutrition, and other factors, society is more biassed in favour of male children. The idea that male children inherit the clan in India, with Meghalaya as an exception, is the underlying cause of this attitude. Women often internalize the traditional concept of their role as natural, thus inflicting an injustice upon them.

**Poverty**

Poverty is the reality of life for the vast majority of women in India. It is another factor that poses challenge in realizing women's empowerment. In a poor family, girls are the main victims; they are malnourished and are denied the opportunity of better education and other facilities. But if they are financially independent or they have greater control over the resources then they exhibit greater autonomy both in the household and in public sphere and are no longer victims of poverty.

**Lack of Awareness**

Another factor that impedes the process of empowerment is a lack of knowledge of legal and constitutional provisions and a failing to recognise them. The majority of women are unaware of their legal privileges. Even aware women lack the courage to initiate the necessary legal action. The laws governing succession and marriage have the biggest impact on women. In terms of inheritance rights, women typically do not attempt to inherit any land left by their parents if their brothers are still living. (Seth, 2001). The prevailing conventional wisdom holds that land should remain within the patriarchal household. The provision of Act like (1) Child Marriage Resistance Act, 1930, (2) The Suppression of Immoral Trafficking of Women Act, 1987 and (3) The Indecent Exposure of Women Act, have not led to the suppression of practice indicated in them. Of these three, the first one is by and large successful in restraining child marriage. The legislation almost failed in case of immoral trafficking and indecent exposure to women. There are numerous incidence of indecent exposure of women in all forms of media with hardly any prosecution. Although the legal rights are in place to create an enabling atmosphere these have not been very successful in realizing women's empowerment.

**Conclusion**

While discussing the current state of women in India, a number of indicators of women's empowerment are examined using information from a number of sources. The primary focus is placed on metrics like women's influence in household decision-making, financial independence, freedom of movement, acceptance of unequal gender roles, media exposure, access to education, and women's experiences with domestic violence, among others. Utilizing metrics like the proportion of female MPs and female voters, researchers also examine how much women participate in politics. After analysing the data, it was discovered that women's freedom of movement and household decision-making authority differ significantly with age, education, and employment. More than ever, married or unmarried women have the same freedom of mobility as widows or divorcees. Similar findings show that in culture, acceptance. Similarly it is found that in the society the acceptance of unequal gender norms by women themselves are still prevailing. More than half of the women believe that wife beating is justified for any of the specific reasons like not cooking properly, not taking proper care of household and children, refuge to have sex with husband, showing disrespect to in-laws etc. However, this attitude is not varying much with age or household structure but decline sharply with education and places of residence. While studying women's access to education and employment it is found that gender gap exist in both the situations. A large gender gap in literacy exists and participation of girls at all stages of education is below 50 percent.

Similarly less than 50 percent of women in India are employed and a significant portion of them are not paid for their work. However, having access to employment does not mean that women have full control over their earnings. Fewer women have final say on how to spend their earnings. Control over cash earnings increases with age and with place of residence in urban areas and education, but not vary significantly with household structure. Women's exposure to media is also less relative to men. Women's experience of domestic violence shows that violence is not lessened by age. Rural women are more prone to domestic violence than urban women. Regarding women's political participation it is found that large gender gap exists in voting and less than ten per cent of total member in Lok Sabha are Women. This is due to the fact that the majority of women lack the desired degree of financial independence, literacy, a strong personality, the ability to make their own decisions, support from their families, etc. Thus, it is clear that these interdependent and mutually reinforcing factors disadvantage women in comparison to males. Additionally, a number of obstacles to achieving the desired degree of empowerment are noted. Poverty, societal norms, family structure, ignorance of legal and constitutional provisions, etc. are all significant factors. The status of Indian women is generally lower than that of males, and they are generally less empowered. Despite all of the efforts made by the government and NGOs, the situation is not acceptable right now. Access to work and education alone will only aid in the process of empowerment.

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# EXPLORING THE LINK BETWEEN CUSTOMER SATISFACTION AND DIGITAL TRANSFORMATION IN THE BANKING INDUSTRY

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## ABSTRACT

*The banking industry has undergone significant changes in recent years with the introduction of digital technologies. The digital transformation has revolutionized the way customers interact with their banks and transformed the banking experience for the customers. The aim of this research is to explore the relationship between customer satisfaction and digital transformation in the banking industry. A sample of 100 participants was selected from the city of Jaipur, and a questionnaire was administered to gather data on the customers' use of digital banking services and their level of satisfaction with the services. The data was analyzed using the Z test to determine the relationship between customer satisfaction and digital transformation. The results of the study showed that the majority of the participants use digital banking services regularly, with the most valuable features being transferring funds between accounts, mobile check deposit, and viewing statements and account balances. However, a significant number of participants also expressed dissatisfaction with the customer support provided by their banks. The findings of this study highlight the importance of providing high-quality customer support in the digital age and the need for banks to continually improve and enhance their digital banking services to meet the changing needs of their customers.*

***KEYWORDS***: *Digital Transformation, Indian Banking Industry, Investment in Technology, Competitive Advantage.*

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## Introduction

"Digital transformation" refers to the integration of digital technology into all areas of a business, leading to fundamental changes in how the business operates and delivers value to customers. It involves the use of digital tools, such as cloud computing, artificial intelligence, and the Internet of Things, to improve and automate processes, create new business models, and drive innovation. The goal of digital transformation is to enhance the customer experience, increase efficiency, and gain a competitive advantage. It impacts not only the technology used within an organization but also its culture, processes, and strategy. "Digital transformation" in banks refers to the process of incorporating digital technology into all aspects of banking operations to improve the customer experience, streamline processes, and gain a competitive advantage. Banks are using digital tools such as mobile banking, artificial intelligence, and blockchain technology to provide customers with fast, secure, and convenient services. Some specific examples of digital transformation in banks include:

- **Mobile Banking:** providing customers with the ability to access their accounts, transfer money, pay bills, and manage their finances through a mobile app.
- **AI and Machine Learning:** Using AI and machine learning algorithms to automate routine tasks, such as fraud detection, and to provide personalized recommendations and services to customers.

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- **Blockchain Technology:** Implementing blockchain technology to improve security, increase transparency, and streamline operations such as cross-border payments
- **Open Banking**: Adopting open banking initiatives to allow customers to share their financial data with third-party providers, such as fintechs, to access new services and products.

**Digital Transformation in India**

The digital transformation of banks in India has a relatively short history, beginning in the late 1990s and early 2000s with the widespread adoption of ATM networks and online banking services. Over the following decade, banks in India continued to invest in digital technologies, including mobile banking and digital wallets, as the use of these technologies among consumers increased.

In the 2010s, the digital transformation of banks in India accelerated, driven by the growing use of smartphones and the increasing availability of high-speed internet. This led to the development of new digital technologies, such as artificial intelligence and blockchain, which are now being adopted by banks in India to provide innovative services and improve efficiency.

In recent years, the digital transformation of banks in India has been further accelerated by the COVID-19 pandemic, which has led to a rapid increase in the use of digital technologies and services as people have been forced to stay at home. This has led to a growing demand for digital banking services, including mobile banking, online banking, and digital wallets, and has put pressure on banks in India to accelerate their digital transformation efforts. Therefore, digital transformation is playing a significant role in the economic and social development of India. Some of the key trends and developments in digital transformation in India include:

- Growing smartphone adoption: The widespread adoption of smartphones has led to a growth in mobile-based financial services and digital payments, such as UPI and mobile wallets.
- Expansion of digital infrastructure: The Indian government is investing in digital infrastructure, including the rollout of high-speed broadband networks and the development of smart cities.
- Emergence of fintech: The fintech industry is growing rapidly in India, with startups offering innovative solutions in areas such as digital payments, insurance, and lending.
- Increase in digital literacy: The government is promoting digital literacy and education, and there has been a significant increase in the number of people with basic digital skills.
- Government initiatives: The Indian government is promoting digital transformation through initiatives such as the "Digital India" campaign, which aims to provide government services online and increase access to technology.
- E-commerce growth: E-commerce is growing rapidly in India, driven by the growing middle class and increased access to technology.

**Advantages of Digital Transformation in Indian Banks**

The digital transformation of banks in India can bring several advantages, including:

- Improved customer experience: Digital transformation can help banks improve the customer experience by providing faster, more convenient, and more personalized services.
- Increased efficiency: Digital technologies can automate many manual processes, reducing the time and resources required to complete tasks and increasing efficiency.
- Increased competitiveness: Digital transformation can help banks stay ahead of the competition by providing innovative services and technologies that attract and retain customers.
- Better data management: Digital transformation can help banks improve their data management capabilities, including data analytics and big data, to make better use of the data they collect and support digital transformation.
- Better engagement with customers: Digital transformation can help banks improve their engagement with customers, including through the use of digital channels, to build trust and improve the customer experience.
- Lower costs: By automating manual processes and reducing the time and resources required to complete tasks, digital transformation can help banks reduce costs and increase profitability.

- Improved security: Digital transformation can help banks improve security, including by implementing robust cybersecurity measures to protect sensitive information and prevent cyberattacks.
- By adopting digital technologies and processes, banks in India can realize these benefits and stay ahead in an increasingly digital world.

**Objectives of Study**

The objective of research is to study and analyze the relationship between customer satisfaction and digital transformation in the banking industry. The study aims to understand the current status of digital transformation in the banking sector and its impact on customer satisfaction. The research also aims to identify the challenges and benefits of digital transformation in the banking sector and make recommendations for improvement.

**Methodology**

A thorough review of existing literature on digital transformation and customer satisfaction in the banking industry is conducted to understand the current state of research on the topic. A descriptive research design is used to understand the relationship between customer satisfaction and digital transformation in the banking sector. A sample of 100 participants from the banking industry in Jaipur was selected for the study. Data is collected through a structured questionnaire, which includes questions related to the usage of digital banking services, customer satisfaction with those services, and any challenges or frustrations experienced. The collected data will be analyzed using the Z test to test the following hypothesis:

**$H_0$:** There is no significant relationship between customer satisfaction and the frequency of use of digital banking services.

**$H_1$:** There is a significant relationship between customer satisfaction and the frequency of use of digital banking services.

**Review of Literature**

Digital transformation has been a buzzword in recent years, and the banking industry is not left behind. Banks are increasingly adopting digital technologies to provide better services and increase customer satisfaction. This literature review aims to explore the link between customer satisfaction and digital transformation in the banking industry.

Several studies have been conducted to investigate the link between customer satisfaction and digital transformation in the banking industry. According to a study by Ali et al. (2021), digital transformation positively affects customer satisfaction in the banking industry. The study found that digital transformation enhances service quality, which leads to increased customer satisfaction.

In another study by Rehman et al. (2021), digital transformation was found to have a significant impact on customer satisfaction in the banking industry. The study found that digital transformation leads to faster and more convenient services, which results in higher customer satisfaction.

Similarly, a study by Ng and Wakenshaw (2020) found that digital transformation positively affects customer satisfaction in the banking industry. The study found that digital transformation leads to more personalized and efficient services, which result in higher customer satisfaction.

In contrast, a study by Singh and Kumar (2021) found that digital transformation has a weak and insignificant impact on customer satisfaction in the banking industry. The study argued that digital transformation does not necessarily lead to better customer service and that banks need to focus on customer needs and preferences to increase customer satisfaction.

The literature suggests that digital transformation has a positive impact on customer satisfaction in the banking industry. Digital transformation enhances service quality, leads to faster and more convenient services, and allows for more personalized and efficient services, resulting in higher customer satisfaction. However, banks need to focus on customer needs and preferences to ensure that digital transformation efforts result in better customer service and increased customer satisfaction.

**Data Analysis**

The following table presents the results of a customer satisfaction survey that was conducted to assess the level of satisfaction with digital banking services provided by a bank. The survey used a 5-point scale to measure customer satisfaction, with 1 representing "very dissatisfied" and 5 representing "very satisfied." The sample size was 800 customers, and the results were analyzed to calculate the percentage of satisfied customers and compare it with a population estimate. The survey results provide valuable insights into the strengths and weaknesses of the bank's digital banking services and can be used to make improvements to enhance the customer experience.

**Table 1: Customer Satisfaction Survey Results on Digital Banking Services**

| | **Very satisfied** | **Satisfied** | **Neutral** | **Dissatisfied** | **Very dissatisfied** |
|---|---|---|---|---|---|
| How satisfied are you with the overall digital banking experience? | 15 | 61 | 12 | 10 | 2 |
| How satisfied are you with the customer support provided by the bank for digital banking services | 32 | 43 | 10 | 7 | 8 |
| How satisfied are you with the speed and reliability of digital banking services? | 27 | 32 | 14 | 11 | 16 |
| To what extent are you satisfied with the security measures in place to protect your personal information during digital transactions? | 19 | 35 | 19 | 12 | 15 |
| How satisfied are you with the user-friendly interface of the bank's mobile app? | 29 | 41 | 11 | 8 | 11 |
| How satisfied are you with the variety of services offered through digital channels? | 25 | 39 | 7 | 16 | 13 |
| How satisfied are you with the convenience of using digital banking services compared to traditional banking methods? | 28 | 41 | 5 | 14 | 12 |
| How satisfied are you with the ease of navigating and finding information on the bank's online platform? | 21 | 42 | 12 | 13 | 12 |
| Total | 196 | 334 | 90 | 91 | 89 |

Total Satisfied = 196+334= 530

% Satisfied = ( 530/800) × 100= 66.25%

Sample Proportion= 0.66

Sample Size = 100

Population proportion estimate =0.50

Value of Z = 3.2

P value =0.0014

From the table, it can be seen that the total number of respondents who were satisfied with their digital banking experience was 530, which represents 66.25% of the sample size of 800. This proportion was calculated by dividing the number of satisfied respondents by the total sample size and multiplying by 100. Based on the sample proportion of 0.66, a sample size of 100, and a population proportion estimate of 0.50, the value of Z was calculated to be 3.2, with a corresponding P-value of 0.0014. The Z-value of 3.2 suggests that the sample proportion of 0.66 is significantly different from the population proportion estimate of 0.50 at a significance level of 0.05. The low P-value of 0.0014 also supports this conclusion and indicates that the difference is unlikely to be due to chance. Overall, the results suggest that a majority of the customers are satisfied with their digital banking experience, but there is still room for improvement.

### Challenges of digital transformation in Indian banks

Although 66.25% of customers are satisfied as per the survey, the digital transformation in India is facing the following challenges:

- **Legacy systems**: Many banks in India still use outdated and inflexible systems that are not designed for digital transformation, and upgrading these systems can be time-consuming and expensive.
- **Resistance to change:** Some banks may be resistant to change due to concerns about the impact on existing processes and the cost of investment in new technologies.
- **Security concerns:** Banks face significant security risks, including cyberattacks, data breaches, and online fraud, and must invest in robust cybersecurity measures to protect sensitive information.
- **Lack of digital skills:** Banks may struggle to find employees with the digital skills and knowledge required to implement and use new technologies effectively.
- **Regulatory challenges:** India's regulatory environment can be challenging for digital transformation in the banking sector, with complex regulations and a lack of clarity on how new technologies should be governed.
- **Integration with other systems:** Banks must ensure that new digital technologies are integrated with existing systems, including legacy systems, to ensure seamless and efficient operations.

### Steps for improving the digital transformation in India

To improve the digital transformation of banks in India, the following steps can be taken:

- **Investment in technology**: Banks must invest in new technologies, including digital platforms, data analytics, and artificial intelligence, to stay ahead in an increasingly digital world.
- **Development of digital skills**: Banks must invest in the development of digital skills among employees and work to create a culture that values and supports digital transformation.
- **Robust cybersecurity measures**: Banks must implement robust cybersecurity measures, including encryption and firewalls, to protect sensitive information and prevent cyberattacks.
- **Collaboration with fintechs:** Banks can collaborate with fintech companies to bring new technologies and services to market faster and more cost-effectively.
- **Improved data management**: Banks must improve their data management capabilities, including data analytics and big data, to make better use of the data they collect and support digital transformation.
- **Better engagement with customers:** banks must work to improve their engagement with customers, including through the use of digital channels, to build trust and improve the customer experience.
- **Supportive regulatory environment:** Banks must work with regulators to create a supportive environment for digital transformation, including through the development of clear and effective regulations that encourage innovation and investment in new technologies.

By taking these steps, banks in India can improve their digital transformation and stay ahead in an increasingly digital world.

### Conclusion

In conclusion, the research study has provided insights into the relationship between digital transformation and customer satisfaction in the banking industry. The results of the survey showed that a majority of the participants use digital banking services regularly and have found them to be convenient and valuable. However, the survey also revealed some challenges and frustrations that the participants faced while using digital banking services.

The analysis showed that there is a need for improvement in customer support, as a significant number of participants reported dissatisfaction with it. The results of the Chi square test showed a significant relationship between digital transformation and customer satisfaction, indicating that digital transformation has a significant impact on customer satisfaction in the banking industry.

The study highlights the importance of digital transformation for the banking industry and the need for banks to continuously strive for improvements in their digital services. To improve customer satisfaction, it is essential for banks to address the challenges and frustrations that the participants have highlighted in the survey. By doing so, banks can enhance their digital services and better serve their customers.

In light of the results, it can be concluded that digital transformation has brought numerous benefits to the banking industry and has significantly impacted customer satisfaction. However, there is still room for improvement, and banks need to continue working towards providing better digital services to their customers.

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# AN EMPIRICAL STUDY OF THE IMPACT OF ONLINE SHOPPING ON CUSTOMER SATISFACTION POST PANDEMIC

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**ABSTRACT**

*Online shopping in India has increased significantly, especially during and post pandemic. Those days are gone when people used to visit the stores for buying their necessary products. Now, there are various e-commerce websites like Amazon, Flipkart etc. that have captured the market considerably. The future of Indian retail stores is now phygital where customers can get an experience of both physical and digitl touch. Electronic products like mobile phones, pen drives, laptops and other electronic gadgets are most popularly purchased online.21st century is all about E-commerce and e-tailing. Customer is considered the king of marketing, so it is important to satiate his myriads needs and wants. Earlier, traditional modes like visiting the store were the main medium for purchasing the goods and services. But, it was a time consuming and expensive process. The customer's valuable time was spent on travelling to the retail stores. It was like a family outing. With the advent of modern technology, various online shopping portals have attracted the prospective customers. The rapid boom of e-commerce is inflicting intense effects on contemporary business world. The growth of e-commerce is still in an infancy stage and the determinants to attract people towards online shopping remain vague well. To appraise and predict those immense impacts of ecommerce, it is important to further improve our understanding of consumers' e-shopping behavior. In recent years India has experienced a boom in internet and smartphone penetration. The number of internet connections in 2021 increased significantly to 830 million, driven by the 'Digital India' programme. Out of the total internet connections, ~55% of connections were in urban areas, of which 97% of connections were wireless. The smartphone base has also increased significantly and is expected to reach 1 billion by 2026. This has helped India's digital sector and it is expected to reach US$ 1 trillion by 2030. This rapid rise in internet users and smartphone penetration coupled with rising incomes has assisted the growth of India's e-commerce sector. India's e-commerce sector has transformed the way business is done in India and has opened up various segments of commerce ranging from business-to-business (B2B), direct-to-consumer (D2C), consumer-to-consumer (C2C) and consumer-to-business (C2B). Major segments such as D2C and B2B have experienced immense growth in recent years. This research paper will focus on the impact of online shopping on customer satisfaction.*

***KEYWORDS***: *Customer Satisfaction, Online Shopping and E-Commerce.*

## Introduction

The COVID-19 pandemic and subsequent social distancing have changed the habits and lifestyle of population and accelerated the digitization of the economy and society. On a global level, the pandemic has dramatically decreased international trade.

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Some industries, such as the manufacturing of drugs, medical supplies, personal protective equipment, and hygiene products, where purchases have increased rapidly, have quickly recovered. However, in many other sectors, shortages and supply-chain disruptions have arisen and demand is severely constrained.

All companies, regardless of size and type of business activity, had to adapt their business models to the new circumstances through transformation of business processes and offering products or services tailored to the changing customer behavior. As a response to these new challenges, many companies have preferred to switch to electronic commerce or expand their investments in online channels

India's D2C market is expected to reach US$ 60 billion by FY27. The overall e-commerce market is also expected to reach US$ 350 billion by 2030, and will experience 21.5% growth in 2022 and reach US$ 74.8 billion.

The growing number of Internet users in the country helped web merchants in steadily whittling away consumers' skepticism about buying goods and services online. The Internet and worldwide web (www) have dramatically changed the way consumers seek and use information. However, product quality , payment and security issues have also creped in while purchasing goods online. The Internet, which was earlier conceptualized as a tool for enchasing information, has become an important place of business these days. For businesses, the key to survival in the future depends on how well they can integrate this medium in their business model today. In order to sell anything over the internet, they have to take into account that what consumers buy, why they buy, how they buy how they buy, who their customers are, what their spending habits are like and the products and services they prefer.

**Customer Satisfaction**

Customer satisfaction is when products and services meet the expectation of the consumers. It is very important that consumers are content with the products and services provided by the particular website as satisfied customers are likely to be loyal and make repetitive purchases which will increase profitability of that particular e-commerce company.

Customer satisfaction consists of numerous factors that are important to stay on top of. Customer satisfaction is important because it determines many factors that impact your business. The first impact is whether someone will be a repeat customer. In addition, customer satisfaction has increased importance in the digital age with concern to what customers post online. Another factor, that is commonly overlooked, is how much they may spend with your business in the future. The first step in improving your customer satisfaction is by understanding the factors that impact it, which is followed by learning how to act on those factors. The three major factors that affect modern customer satisfaction can be categorized as customer perceived quality, value, and service.

**Review of Literature**

Literature shows that when consumers get influenced to buy a particular product or service, some underlying roots are based on their behavior **(Wai et al., 2019).**

Appraisal theory significantly explains consumer behavior toward shopping and provides an opportunity to analyze the evaluation process **(e.g., Roseman, 2013; Kähr et al., 2016; Moors et al., 2017; Ul Haq and Bonn, 2018).**

This research, aligned with the four dimensions of appraisal theory as the first stage, clearly defines the agency stage that either of the factors is responsible for customer satisfaction. The second stage explains that consumer's degree of satisfaction holds great importance and refers to novelty in the literature. The third stage of the model briefly explains the feelings and emotions of the consumers about the incident, aligning with the certainty phase. The last step explains whether the consumers have achieved their goal or are not aligned with the appetitive purpose.

**Singhal and Shekhawat (2014)** had conducted their study on customer satisfaction after purchasing any tourism product or services online. It is analyzed that online purchase is easier but there are many factors which influences customers to purchase.

**Rashed Al Karim (2013)** in his study analyses that people are preferring e-commerce due to various factors such as time saving, availability of information, convenience and the major hurdles faced by them are security, privacy, and trust of personalized services.

**Objectives of the Study**

- To determine the satisfaction level of customers with reference to online shopping.
- To identify the factors that motivates customers to go for online shopping.

**Research Methodology**

**Research Design:** Descriptive Research

**Sampling Method:** Non probability convenience sampling

**Sample Size:** 50 respondents of Jaipur city out of which 35 have duly given their responses.

**Hypothesis Test:** Bi-variate correlation

**Hypothesis of the Study**

- There is no significant relationship between customer satisfaction and online shopping.

**Data Analysis and Interpretation**

- **Demographic Profile of the Respondents**

**Age of Respondent**

| Age Group | Frequency | Percentage |
|---|---|---|
| 18-25 | 10 | 29 |
| 26-35 | 15 | 43 |
| 36-45 | 5 | 14 |
| Above 46 | 5 | 14 |
| **Total** | **35** | **100** |

From the above table, it can be concluded that majority of the respondents (15%) are aged between 26 to 35 years which means that online shopping is liked by the youth followed by the age group of 18-25 years (10%).

**Gender of Respondent**

| Gender | Frequency | Percentage |
|---|---|---|
| Male | 22 | 63 |
| Female | 13 | 37 |
| **Total** | **35** | **100** |

From the above table, it can be concluded that majority of the respondents which do online shopping (63%) are the males.

**Education Level of Respondent**

| Education | Frequency | Percentage |
|---|---|---|
| Secondary | 7 | 20 |
| Senior Secondary | 3 | 9 |
| Graduate | 10 | 29 |
| Post Graduate | 13 | 37 |
| Doctorate | 2 | 5 |
| **Total** | **35** | **100** |

From the above table, it can be concluded that majority of the respondents which do online shopping (37%) are post graduates.

**Income Level of Respondent**

| Annual Income | Frequency | Percentage |
|---|---|---|
| Below 2 lakhs | 5 | 14 |
| 2-3 lakhs | 10 | 29 |
| Above 3 lakhs | 20 | 57 |
| **Total** | **35** | **100** |

From the above table, it can be concluded that majority of the respondents which do online shopping have their annual income above 3 lakhs (57%).

**Product Purchased Through Online Shopping**

| Product Purchased | Frequency | Percentage |
|---|---|---|
| Apparels | 17 | 49 |
| Electronics | 13 | 37 |
| Books & Magazines | 1 | 3 |
| Cosmetics | 3 | 8 |
| Others | 1 | 3 |
| **Total** | **35** | **100** |

From the above table, it can be concluded that majority of the respondents purchase apparels (49%) through online shopping.

**Testing of Hypothesis**

- There is no significant relationship between customer satisfaction and online shopping.
- While testing this hypothesis, several variables determining online shopping has been considered like online price of the products, convenience of shopping, shopping risk, offers and discounts, website interface have been considered. For testing the hypothesis, bi-variate correlation has been used.
- There is no significant relationship between product price and customer satisfaction towards online shopping.

**Correlation**

| | | Online Product Price | Customer Satisfaction |
|---|---|---|---|
| **Online Product Price** | Pearson Correlation | 1 | .475** |
| | Sig. (2-tailed) | | .004 |
| | N | 35 | 35 |
| **Customer Satisfaction** | Pearson Correlation | .475** | 1 |
| | Sig. (2-tailed) | .004 | |
| | N | 35 | 35 |
| **Research Output produced with the help of SPSS** | | | |

The level of significance used is 0.05. The null hypothesis is rejected since p value (0.004) is less than 0.05. The above table shows that there is a significant relationship between product price and customer satisfaction towards online shopping.

- There is no significant relationship between convenient shopping and customer satisfaction towards online shopping.

**Correlation**

| | | Customer Satisfaction | Convenient Shopping |
|---|---|---|---|
| **Customer Satisfaction** | Pearson Correlation | 1 | -.494** |
| | Sig. (2-tailed) | | .003 |
| | N | 35 | 35 |
| **Convenient Shopping** | Pearson Correlation | -.494** | 1 |
| | Sig. (2-tailed) | .003 | |
| | N | 35 | 35 |

**Research Output produced with the help of SPSS**

The level of significance used is 0.05. The null hypothesis is rejected since p value (0.0034) is less than 0.05. The above table shows that there is a significant relationship between convenient shopping and customer satisfaction towards online shopping.

- There is no significant relationship between discount offers and customer satisfaction towards online shopping

**Correlation**

| | | Customer Satisfaction | Discount Offers |
|---|---|---|---|
| **Customer Satisfaction** | Pearson Correlation | 1 | -.384* |
| | Sig. (2-tailed) | | .023 |
| | N | 35 | 35 |
| **Discount Offers** | Pearson Correlation | -.384* | 1 |
| | Sig. (2-tailed) | .023 | |
| | N | 35 | 35 |

**Research Output produced with the help of SPSS**

The level of significance used is 0.05. The null hypothesis is rejected since p value (0.023) is less than 0.05. The above table shows that there is a significant relationship between discount offers and customer satisfaction towards online shopping

- There is no significant relationship between shopping risk and customer satisfaction towards online shopping.

**Correlation**

| | | Shopping Risk | Customer Satisfaction |
|---|---|---|---|
| **Shopping Risk** | Pearson Correlation | 1 | -.493** |
| | Sig. (2-tailed) | | .003 |
| | N | 35 | 35 |
| **Customer Satisfaction** | Pearson Correlation | -.493** | 1 |
| | Sig. (2-tailed) | .003 | |
| | N | 35 | 35 |

**Research Output produced with the help of SPSS**

The level of significance used is 0.05. The null hypothesis is rejected since p value (0.003) is less than 0.05. The above table shows that there is a significant relationship between shopping risk and customer satisfaction towards online shopping. It clearly shows that customers prefer online shopping due to less shopping risk.

- There is no significant relationship between website interface and customer satisfaction towards online shopping.

**Correlation**

| | | Customer Satisfaction | Website Interface |
|---|---|---|---|
| **Customer Satisfaction** | Pearson Correlation | 1 | -.384* |
| | Sig. (2-tailed) | | .023 |
| | N | 35 | 35 |
| **Website Interface** | Pearson Correlation | -.384* | 1 |
| | Sig. (2-tailed) | .023 | |
| | N | 35 | 35 |

**Research Output Produced with the help of SPSS**

The level of significance used is 0.05. The null hypothesis is rejected since p value (0.023) is less than 0.05. The above table shows that there is a significant relationship between website interface and customer satisfaction towards online shopping. It clearly shows that customers are satisfied through online shopping due to user friendly website.

## Conclusion

Online shopping has now become a trend these days. Due to increase in the digitization and smart phone users, customers now prefer to shop online rather than going to the store, thus wasting time and energy. Based on the findings, all components in factors that impact the customer satisfaction towards online shopping have significant impact. In this research the researcher just only focus on five factors that give impact on customer satisfaction which are online price of the products, convenience of shopping, shopping risk, offers and discounts, website interface.

**Limitations of the Study**

- The study is confined to Jaipur city only.
- Only five factors that affect online shopping were considered, there could be other factors also.
- The sample size was small i.e., 35 respondents only.

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# THE ROLE OF PEACE MOVEMENT IN CONFLICT MANAGEMENT IN MODERN SOCIETY

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**ABSTRACT**

*The present study describes the role of the peace movement in conflict management in modern society. The factors that should lead to peace, and the concept of peace, have evolved over time and between cultures. As observed in peace movements and conflict management worldwide, peace discourse has a propensity to become speculative and value-laden rather than scientific and realistic. Our goal is to understand contemporary academic ideas of peace better and stay current on developments in peace movements and conflict management in modern society. The contradictory ideals of peace and conflict are at the heart of peace and conflict. On the other hand, peace and conflict are not always necessarily incompatible. Instead of being stable, they are adaptable and respond to new events. This first segment on conflict and peace introduces the concepts of conflict and peace. In light of the evolution debate, the section begins with a conflict discussion. As an outcome, it encompasses both a limited and comprehensive definition of peace. The attempt to manage peace and conflict addresses the origins of the conflict, structural inequality, violence, and the obstacles to world and national peace and justice. It also encourages more egalitarian, cooperative, and nonviolent solutions to unjust, violent, or oppressive circumstances. This project aims to provide insight into how peaceful conflict resolution is tried today by enhancing the visibility of the context of crucial peace movements, evaluating the solution of conflict concepts, and introducing people to the contextual framework of relevant peace movements. People will receive a thorough awareness of current research and developments in peace and conflict resolution and a contemporary social perspective on these issues. The study concludes with an examination of the link between conflict and peace. As an outcome, it is possible to affirm that peace is an inherent characteristic of human nature. Most battles are fought in the hopes of obtaining peace because it is so wanted. Since hostility varies with time and place, conflict is expected to decrease somewhat. Now that we have established the importance of genetics and the environment in peace and conflict, we need to define peace broadly to understand its relevance in today's society.*

***KEYWORDS***: *Role, Peace Movement, Conflict Management, Modern, and Society.*

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## Introduction

Peace is the ability of a society to prevent, manage, and settle conflicts peacefully at all levels through its institutions, values, habits, and behaviours, in addition to the safety that stability offers. Fair and inclusive opportunities for employment, means of livelihood, and other well-being elements, including health, education, and adequate living conditions, are all reliant on equality and inclusion. It is well known that from the dawn of time till the present, humanity has placed great importance on peace. The word "peace" is an excellent one for describing a peaceful society and a beautiful globe. One could argue that

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having world peace is everyone's biggest personal goal. To achieve peace, we have used every tool at our disposal. This makes it conceivable to see humanity's history as a quest for peace. People have explored, examined, and promoted peace in many contexts and areas. Conflict arises when fundamental differences in real or perceived interests cause disagreements between people, groups, organizations, or society. Conflicts are frequent in human culture, especially in trying or unsettling times. To avoid using violence to address issues, communities must be able to forecast them. Conflicts that are unanticipated, poorly handled, or left unsolved can quickly turn into systemic resentments or violent acts. People are more sensitive to the influence of political and violent players when their problems are unsolved (Macmillan, L. UN-World Bank Group, 2017). In terms of its application, peace and conflict analysis seeks out circumstances where it is possible to settle disputes in a way that fosters peace. Of course, the idea that work and leisure are connected does not imply that each job completed at work will inevitably have a tangibly positive impact on peace. Someone can perform ineffectively without even knowing it. Since changing the status quo is necessary to achieve social justice, there will always be a conflict between opposing interests. As anoutcome, "conflict-sensitive" solutions, or strategies that lessen the possibility that such arguments could turn violent, must be devised and implemented. This study explores the role of the peace movement in resolving disputes. It investigated the perspectives of other academics on related topics and the primary sources of knowledge. It focused on the notion of the peace movement and the elements that lead to conflict in social and community settings. Love, tolerance, and compassion three foundations of the peace movement—were highlighted. Additionally, horizontal and vertical relationships," or the links between regular people and those in positions of authority, are essential for the development of peace. Vertical and horizontal cooperation that is effective and mutually reliable is necessary for social cohesion. Peace is not a permanent state; therefore, a peaceful society must learn how to handle the conflicts and problems that arise with progress. From its earliest days to the present, humanity has prioritized creating harmonious communities. Not only can the term "peace" evoke feelings of peacefulness, but also beautiful surroundings. In a perfect world, conflict and violence would be eliminated, and everyone would get along peacefully. People are making an effort to get along with one another. The pursuit of mental tranquillity, then, is universal. Learning widely has revealed a wide range of perspectives on peace-making in modern society.

**The Notion of Peace**

The English word "peace" derives from the Latin word "pax," which refers to an agreement to end hostilities. To wit: (Mahmood, A. Z. H. A. R., & Ashraf, I. R. F. A. N., 2014). The great 17th-century philosopher Baruch Spinoza (1632-1677) argued that peace is more than the absence of war; it is also a moral trait that leads to more compassion, trust, and fairness (Brussell, E. E., 1970). He promoted an ideology and way of thinking. The United States military history has taught us that there is no "lasting peace." As an outcome, the armed services believe that peace may be gained or sustained through force or the threat of force. Therefore, peace is often seen as an end in itself by the military. From the standpoint of American military history, peace is typically defined as the absence of fighting from a political and historical perspective. This is because conflicts of varying degrees have always existed in human society. Veterans' need and yearning for peace is great. Once all action on the outcome stops, we can declare that peace has been restored. In this study, the concept of "peace" is used ambiguously and audaciously while considering gender, human rights, justice, and conflict resolution norms. To attain this broader definition of peace, state-building and governance tactics must be used, together with the awareness of and action against "sources of inequality and injustice based on race, religion, gender, and class" (Björkdahl 2012). Martin Luther King, Jr., the civil rights leader, was the only person who avoided being a victim of these atrocities. As per him, economic and social justice are prerequisites for lasting peace (King, M. L., 1985). Jawaharlal Nehru (1889-1964) advocated for a peaceful approach to conflict throughout his life. It does not matter to him how close two countries are politically or culturally; he believes peace should be established.

An overwhelming sense of calm that defies explanation. Just because hostilities have ceased does not mean that peace has been achieved. The way you feel on the inside is just as crucial (Fishel, R.,2008). Take the evolution of international laws and standards for managing peace and conflict as an illustration of how peacebuilding has evolved into the main focus of the peace process (Diehl 2006; Mason and Meernik 2006). In addition, many experts on peace argue that this misinterprets the core ideas behind it. They see the calm for what it is: a condition of immense importance. When asked about what he thought peace was, Albert Einstein once said, "Peace is not just the absence of conflict, but the existence of justice, law, and order — in short, of administration" (Vesilind, P. A., 2005). In a recent public remark, the 14th Dalai Lama said that peace is of little value in the absence of conflict. It has been stated that peace can only be sustained in the long run in a society where human rights are safeguarded, everyone has access to sufficient food, and people and nations are free to pursue their interests (Abrams. I., 2010). He believes peace depends on safeguarding human rights, enhancing social welfare, and ensuring individual and national freedom. Since peace is not an isolated phenomenon and because so many people invest time and energy into investigating it, many different points of view and understandings of the notion have emerged over time. This study explores various issues from various fields to help readers better understand the many components that contribute to our knowledge of peace in modern society.

**Peace Movements in India**

The study discovered that the peace movement nurtures in people a dynamic vision of confronting peace and avoiding the violent images that predominate societies; it provides information to citizens of all nations that they need to achieve security; it teaches people how to manage interpersonal, intergroup, and interethnic distinctions in a way that will prevent war; it encourages respect for various societies and aids students, learners, and residents in recognizing the variations. Although it has gained momentum, the peace movement in India still has a way to go before it can significantly impact people's everyday lives. Although India is a safe refuge for those seeking peace and nonviolence, its citizens have a hard time making links between concerns such as unsustainable development, nuclear energy, nuclear arms, and social problems. Because of this, peace efforts receive little support from the general public. Furthermore, many people may agree with the goals of peace groups in theory, but their actions rarely reflect that support. Therefore, it is challenging for peace groups to educate people on the merits of peace and the perils of conflict. As per experts, there are visual representations of peace movements. Given the bloody roots of colonialism, which spawned the modern war industry, this is to be expected. In my judgment, Brunn's 1985 study was the first global survey of peace movements. Several U.S. peace organizations provided substantial input to our study. Anti-war and peace movements, for instance, have been largely ignored by the academic world. Therefore, thanks to the efforts of social scientists, there have been significant conceptual advances in our knowledge of the foundations of peace movements in recent times. This is done through arguing for institutional change by analogy with a natural process.

The rapid rise of international peace groups is a topic that experts have only lately studied. The data provided here serves as a springboard for further research. This examination is divided into four different parts. If a peaceful uprising is going to work, it needs to have a firm foundation. By clarifying key terms, it lends strong justification to peacebuilding initiatives (Herb, G. H., 2005), Many individuals, both within and outside the peace movement, were concerned about India's independence. Movements for peace are an integral aspect of development cooperation because of their impact on making peace and sustainable development a realistic option for governments. The success of peace and nonviolence campaigns depends on their ability to involve as many people as possible and to make a lasting impression on the individuals they aim to help. New scientific and technological advancements have given rise to a new wave of peace movements as an outcome of humanity's ability to alter the natural order of things and create unconventional weapons of mass destruction. All of these activities would constantly threaten the social order. Campaigns for peace are held in many different parts of the world as a direct response to the threats posed by nuclear proliferation. Simply put, such movements aim to rally public opinion in favour of measures that will not be incorporated if they endanger the peace and safety of the future. The public has taken a stand to rein in and, in some cases, compel governments to cease peace-disturbing movements and deeds, creating the groundwork for a lasting and stable peace (Walker, C. C, 1967). The peace movement is a relatively new social movement to rally public support in opposition to policies and practices that threaten people's ability to live side by side peacefully. Peace movements, which emerged in the decades after World War II, are frequently cited as "new social movements" due to their unique challenges and the creative technologies they propose. We can think of peace movements as umbrella movements because there are so many kinds of social movements with the same goal of making the world more peaceful. For this reason, it is essential to define peace to comprehend peace initiatives. To be clear, "peace" refers to more than just the absence of conflict. To determine peace, it is essential to consider the lack of social, economic, and political violence; the accessibility of natural resources for a fulfilled and happy ability to earn a living; the right to practice one's culture without intervention; and the absence of policies or actions that might potentially ruin the possibility of living a dignified life in peace.

## Peacebuilding Strategies

The term "peacebuilding" covers a broad spectrum of endeavours, many of which may occur at different times or be carried out by others. Integration and reinforcement are necessary for politics, safety, development, and compassion. It is not easy to move from a "negative peace," where violence is absent, but there are no other improvements, to a "positive peace," where the root causes of conflict are addressed. As a response to the world's deadliest conflicts and wars, the study of peacebuilding became a distinct academic field. Peacebuilding aims to facilitate social cohesion at all levels of society to mitigate the effects of violent conflict and war (Waldman, T., 2009). Most experts agree that these three principles should serve as the foundation for future studies.To begin with, initiatives such as peacebuilding that are designed to last a long time are the only ones that have a chance of keeping the peace. Next, it must consider the complex interpersonal dynamics and the wide range of factors that could lead to violent acts. The third tenet of peacebuilding is to stop disputes before they escalate. Usually, the short-term goals of peacebuilding include stability, providing citizen security, and lowering levels of violence. One of the long-term goals of peacebuilding is to improve governance, social integration, and equitable and equal access to livelihoods. Building peace requires time. Even though it is still unclear how the country is currently doing overall, work on longer-term goals can begin while stability is being created or restored and small-scale peace elements are being formed. Actions in peacebuilding are based on an awareness of the overt and hidden reasons for peace and conflict since peace and inclusion are essential—fervent beliefs, such as those that oppose social injustice and exclusion. Planned methods are frequently used in programs that balance society's access to the advantages of peace across gender, age, race, class, caste, location, and religious affiliation. Technical programming and other stakeholders in conflict zones and fragile environments which are "peace sensitive" can identify and address the causes of violence through their work. Increasing efforts to keep the peace and working to eliminate tension before it starts are both essential. A peace-responsive strategy is characterized by its promotion of change led by the community as a whole and its increase in societal resilience to violence and conflict. Former UN Secretary-General Boutros Boutros-Ghali defined peacebuilding as "the building of a new environment" in his seminal book An Agenda for Peace (UN General Assembly 1993).

On the other hand, the term has expanded from having a narrow focus on the end of the conflict that includes issues with social welfare, economic growth, and racial harmony, in addition to problems with justice and integrity (Mason and Meernik 2006). However, the concept of peacebuilding recognizes the system-wide nature of conflict and its connection to development, which is a significant improvement over more simple methods of achieving peace. Its original scope, that of post-war reconstruction, has been expanded to encompass conflict avoidance. Throughout this study, the term is employed in the post-conflict context (Tod Waldman, 2009). If there is ever peace on Earth, it will require governments and ordinary people to conquer their preconceptions against one another. With any luck, we will be able to put an end to the recent violence and figure out how to solve the problems at hand. Coming to terms with innocent people and returning to normal are critical components of the peacebuilding process that accompanied the end of the conflict. Peacebuilding expanded the scope of post-conflict rehabilitation as it became clear that development and peace were intertwined. Conflict can be avoided, its impacts mitigated, and infrastructure repaired through implementing a peacebuilding plan in modern society.

## The Concepts of Conflict

Conflicts are unavoidable in any group of two or more people. That sad reality is due to resource limitations, competence, administration, and task distribution. The Latin word "configure," from which we obtain the word "conflict," means "to strike jointly" (Barash, David P., and Charles P. Webel, 2002). If the resources held by both sides become more valuable, an escalation of hostilities may occur. When resources are expanded, more uses can be accommodated. The more people involved in a fight, the greater their influence will be (Dayo Oluyemi-Kusa, 2005). Conflict arises whenever there's a lack of mutual communication between individuals. This is a sign of hostility, competition, and an incapacity to work alone. Conflicts are inevitable when dozens of countries each try their approach to a problem. However, resorting to violence is never the best option when faced with a challenging situation. Comprehending the problem's origins is required for effective management or resolution. Conflict analysis with fresh eyes can reveal new frontiers. Preventing conflict is preferable to solving it after it has already started. Each of us has a unique set of challenges throughout the process of a typical day. Disputes may occur if one of us consistently disregards the other's attempts at conversation. When two people start confronting one another physically, the conflict reaches a different level. Sometimes, even a seemingly insignificant argument can have far-reaching impacts on individual people who are not directly involved. You may run across some persons you have never seen before. The conflict between people and authorities is one such instance. Competition is not limited to the individual level, as can be seen by the fact that wars can break out on the scale of a nation or even the entire planet. Indeed, conflicts between individuals are as numerous as those between countries. It has inspired several idioms, yet they all relate to the same thing. Instead of being up to the individual, people's divergent opinions are pinned to immovable social norms. Conflicts develop when various parts of a system work toward goals that are in competition with one another (Jacoby, Tim,2008). Disputes are almost inevitable if many parties believe they are heading toward a common goal. More nations mean more potential battlefields (Pfetsch, R. Frank, and Rohloff, Christoph, 2000).

Negative and unhealthy views toward conflict are encouraged by teaching their alleged causes—inadequate communications, narrow views of the world, and a lack of trust in figures of authority to blame. Employees who stop working together despite disagreements on the job can harm production. Workplace disagreements reduce productivity and raise personal involvement in one's employment. Since this is the case, it is best to avoid potentially hazardous situations wherever possible. Delineating roles, processes, and authority can help reduce the likelihood of conflict and expedite its resolution. The diversity of viewpoints reflects the complexity and scope of the issue. The dispute arises between people because of their fundamental differences. This indicates disagreements occur when competing values and perspectives threaten an everyday reality. Building a wall against conflict requires the same kind of thinking that fosters the conditions that lead to war in the first place. Security and peace planning has become the most sought-after and complex topic in contemporary global and state politics as a natural outcome of the ongoing suffering caused by conflicts within and between nations. The many battles and other events during this time have ensured that it will be remembered as a pivotal historical period. No one can point to a time in human history when all war and misery were eliminated (Isa, A. A., 2015). Conflicts can emerge when employees and managers disagree on how to address a situation. Foreign companies provide opportunities for individuals from many walks of life, including those from nations with highly different political systems and religious beliefs. Therefore, many of today's most contentious confrontations may come from fundamental differences in worldview, value system, and work ethic in modern society.

**Conflict Management Strategies**

The ability to manage conflicts effectively is essential to the growth of trades, organizations, and individuals regarding their perspective and social skills. Conflicts heat it not because of anything said but because of the emotions of the people involved. Conflicts in the workplace are never little, and how they are resolved has far-reaching consequences (Almost J, Doran D, Hall L, Laschinger H. 2010). Finally, every person and group will have to deal with a kind of conflict. Conflict management becomes essential when there is significant mistrust between parties or when they have drastically different perspectives on the matter at hand. Individuals have various responses and coping skills under pressure. They could flee, plot revenge, become violent or competitive with one another, or experience severe mental or physical distress. An outcome of a conflict resolution is rarely black and white. Conflict, when handled correctly, can motivate creativity and boost teamwork, but when left unchecked, it can destroy morale and productivity. It is essential to strike a balance between allowing too little conflict, which can impede the smooth running of operations, and allowing too much conflict, which can break up a stalemate, stimulate innovation, relieve stress, and sow the seeds of renewal. To succeed in today's competitive market environment, maintaining employee enthusiasm and contentment is more crucial than ever. There has been an increase in the number of scholarly works devoted to conflict management due to the change in perspective on conflict among many enterprises over the past two decades. It was (Knowledge sharing and working together as a team is crucial to their success. Everyone has a lot to gain by working together.

Conversely, managers learn quickly that employees are not always eager to carry out their orders. Naturally, there will be tension between co-workers. Depending on their outlooks, skills, and expertise, the parties to a dispute can either resolve it favourably or unfavourably. Management, especially those working in higher education institutions, need to spot the beginnings of the conflict, determine if the situation will improve or intensify, and then devise and implement solutions to manage conflict. The long-term effects of a conflict's resolution cannot be overstated (Meyer S., 2004). Many different kinds of conflicts exist, and every one of them may require a different strategy. There appears to be a fairly predictable curve from the initial sparks to the climax of a dispute. Diverse supplementary variables also contribute to the conflict's continued existence. Personality clashes, opposing ideals, perceived threats to one's standing, diverse perspectives, and a lack of mutual trust all contribute to workplace conflict. However, interpersonal problems are caused mainly by role confusion and conflict. Since the constant presence of other people, disputes are more likely to emerge at work. A company's success depends on the management's capacity to resolve conflicts in a manner that benefits the organization as a whole. Legal problems can be solved in a wide variety of ways

(Kodikal, R., Rahiman, H. U., & Pakeerrappa,2014). Furthermore, when conflicts are not managed efficiently, the opposite is true for morale, production, and growth across the board (Kunaviktikul W, Nuntasupawat R, Srisuphan W, Booth R, 2000). Undoubtedly, this will be a vital aspect of the main parties' conflict management strategy. Conflict resolution requires a toolbox of techniques, each of which must be tailored to the situation's specifics (Sportsman S, Hamilton P, 2007). In-house problem-solving strategies used by companies are studied widely. The reasons and methods for reducing workplace and leisure-time conflicts are addressed. Management may, therefore, settle disputes if they are aware of the causes and potential solutions. Various strategies to deal with conflicts can emerge in a corporate setting. Whether or not third parties are present, conflict management's ultimate purpose is to facilitate compromise between parties with competing interests by shifting the underlying dynamics of a disagreement. Conflict management experts among administrators are well-versed in and skilled in various approaches to resolving conflicts in modern society.

**Conflict Preventive Strategies**

The prevalence of violence in a society might be exacerbated by economic hardship, political persecution, or aggressive or dishonest leadership. Long-simmering hatred and bitterness have led to this. A reduction in the likelihood of violence can only come about by addressing the underlying causes of it, such as mutual mistrust and hatred. The possibility of a conflict being avoided in the first place increases the likelihood that it will be resolved peacefully and productively. We examine the current status of society's efforts to reduce the incidence of conflicts. Taking precautions is not a one-and-done deal but rather an iterative procedure that adapts to changing circumstances. When people talk about "fixing a problem," they imply trying to address the origins of the disagreement (Wallensteen, P., 2006). Ongoing peace processes must be strengthened, crisis frequency and severity reduced, an enabling environment created, and conflict resolution solutions developed. Cooperation between global, regional, regional level, national, and local entities is essential if conflicts are to be avoided. Per our understanding of conflict prevention, it is crucial to put significant resources into preparing a society to deal with conflict in a nonviolent manner.

Any two nations or any level of society are equally prone to conflict. Conflict, on the other hand, is symbolic of the positive powers of social diversity and the eternal human search for justice and individual autonomy. Good outcomes are achievable if something is addressed with respect. Conflict management and prevention are generic terms that describe various strategies (Wallensteen, P.,1998). A "conflict prevention kit" is a set of measures to prevent conflicts from becoming more serious. By "conflict management," we mean "a theoretical approach that focuses on restricting, minimizing, and containing a dispute without necessarily solving it" (Clément. S., 1997; Tanner, F.,2000). Problems can be solved in the standard order of avoidance, management, and resolution. This study, however, casts doubt on that assumption by showing that the two concepts are inextricably intertwined. In the second half of the study, we delve considerably deeper into this topic. First, though, we must engage in an honest dialogue about the dynamics and origins of conflict in modern society.

**Conclusion**

People will be better able to deal with unexpected conflicts if they are well-versed in the many ways of conflict management. Learning about the many approaches to conflict resolution allows people to assess their strengths and weaknesses in this area. There is an ideal solution to any dispute that could arise. While inevitable failures, the Indian peace movement has advanced significantly in various challenging areas. The nuclear threat in the region has shifted the focus of Indian peace organizations from atomic energy, which they initially opposed because of external influences. The movement evolved from a nuclear disarmament and energy campaign to one of human history's largest and most diverse peace movements. Human rights, communal harmony, social inclusion, and the rights of tribal peoples over forests are only some of the issues that peace movements have attempted to address. Most Indian non-profits aim to make their communities better places to work and raise a family. In light of the government's current development policies, in which issues related to the lives and livelihoods of ordinary citizens appear to take a back seat to the needs of multinational corporations, there is a widespread belief that peace movements are the only effective means for the people to reclaim their right to a peaceful and dignified existence. Peace initiatives need robust and unified leadership from those who support them to succeed. Hence, a paradigm shift is required for new peace movements and conflict management methods to arise, and India is a prime example. To achieve this goal, many sectors, including conflict management, the peace movement, and the general public, may need to rethink their approaches to learning and adopting effective ways of resolving conflicts in modern society.

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# REDISCOVERY OF THE REVOLT OF 1857: PARTICIPATION OF DALITS

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**ABSTRACT**

*One of the events in Indian history that have been written about the most is the Revolt of 1857. Sadly, not much study has been done about the Dalit involvement in the uprising despite this. This research paper aims to evaluate the significant role of the lower castes in the uprising and honor them for it. Numerous Dalits actively participated in the rebellion and battled valiantly and selflessly for the freedom of their motherland. However, the enormous contribution made by the subaltern in the great uprising has been purposefully disregarded or overlooked by British, foreign, and even Indian historians. They claimed that during the two revolts against the British, the Dalits lacked maturity and were incompetent. The historical study ought to be free of preconceptions and prevailing beliefs. Even so, studies on important Dalits like Matadin Bhangi, Banke Chamar, Gangu Mehtar, Jhalkari Bai, Rani Avanti Bai Lodhi, Uda Devi, and many others have been conducted.However, the1857 uprising is still shrouded in mystery and remains largely unexplored.Therefore, it is essential to revisit 1857 with an impartial and scientific perspective, and it is past time for India to recognize the Dalits for their crucial contribution to the uprising.As India commemorates Amrit Mahotsav this year to mark 75 years of independence, this becomes even more crucial so that these unacknowledged subalterns can inspire future generations.Teaching the current generation how their ancestors from all social classes joined forces to fight a shared enemy can help to lay the foundation for an equitable society.*

***KEYWORDS***: *Aquaponics, Hydroponics, Commercial, Biofilter, Fish, Plants.*

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## Introduction

One of the events in Indian history that have been written about the most is the Revolt of 1857. Sadly, not much study has been done about the Dalit involvement in the uprising. This research paper aims to evaluate and honor the lower castes' significant role in the rebellion.

For the sake of their motherland, dozens of Dalits actively participated in the uprising and battled valiantly and selflessly. But the enormous input of the underclass to the great uprising has been purposefully ignored or disregarded by British, foreign, and Indian historians. Instead, they argued that the Dalits lacked maturity and were powerless to revolt against the British. This is untrue, however. According to studies, subalterns were essential to the revolt.

In contrast to the kings and landlords who supported the British to gain power and benefits from them, Dalits battled selflessly for the freedom of their country. Without the support of Dalits, a revolt of this magnitude could not have been organized or carried out.It needed the active involvement of individuals from all social classes to be successful. It is untrue to claim that Dalits lacked the maturity to

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participate in the mutiny. Folktales and traditional music still contain ballads about their valor.Dalits want to rewrite 1857's past to give their identity legitimacy. A legitimate position in nation-building will also be claimed by the Dalits thanks to Dalit narratives.

**Matadin Bhangi**

The 1857 Revolt did not begin with Mangal Pandey. Matadin Bhangi was the pioneer of the uprising. He was the first to plant the seeds of the rebellion, but sadly, scholars have overlooked his significance. He worked as a Valmiki at the Barrack pore cartridge factory. One day, he requested water from a Brahmin named Mangal Pandey, but he refused to offer it to him. Mangal Pandey was made fun of by Matadin for allegedly biting into cartridges lubricated with swine and cow fat. This event catalyzed Mangal Pandey and helped turn a devoted soldier into a renegade. Mangal Pandey began indiscriminately shooting at the British on March 1st, 1857, after accusing them of hurting his people's religious feelings. He was detained and tried in court.In the charge sheet,Mangal Pandey was executed on 10th May 1857, while Matadin Bhangi was executed on 8th May 1857.

**Balluram Mehtar and Chetram Jatav**

In the 1857 uprising, Balluram Mehtar and Chetram Jatav showed remarkable bravery. On May 26, 1857, they joined the Barrack pore uprising despite being subalterns. However, they were eventually taken prisoner by the British. They were both shot because they were the driving factors behind the uprising. The revolt's other participants were also executed.

**Banke Chamar**

Another immortal Dalit victim, Banke Chamar, and his 18 followers led the uprising in Jaunpur. However, they were labeled revolutionaries by the British. They were later detained and executed by hanging.

**Gangu din Mehtar**

Another outstanding unknown martyr of 1857 was Gangu din Mehtar. He started as a boxer. Later, he joined Nana Saheb's troops in Kanpur as a soldier. He murdered 150 Britons. But the British were able to capture him. He walked all over Kanpur while being restrained by horses. Finally, on September 8, 1859, the British executed him by hanging.

**Vira Pasi**

Another unknown Dalit martyr was Vira Pasi. Initially, he was a boxer. Later, he was hired to serve as the bodyguard of Raja Beni Madhav Singh of Rae Bareilly. Raja was detained as a result of his involvement in the rebellion. He was assisted in escaping by Vira Pasi, who infiltrated the facility. However, the British decided to find Vira Pasi, living or dead, and they put a reward of Rs. 50,000 on his head. But they were unable to apprehend him.

**Makka Pasi**

A brave Dalit soldier named Makka Pasi served in Begum Hazrat Mahal of Awadh's army. A tiny British battalion commanded by Henry Lawrence was traveling from Chinhat to Awadh on June 10, 1857. In Chinhat, Makka Pasi assembled an army of 200 Pasis and massacred numerous British troops. Henry Lawrence fatally shot him.

**Sahdev Chamar**

Sahdev Chamar was good friends with Jagdishpur's Kunwar Singh. Kunwar Singh also defied the British. After being shot, he cut his hand and tossed it into the river. Sahdev Chamar, the brave man, carried Kunwar Singh to Jagdishpur on his shoulders in defiance of the British's indiscriminate shooting. It was an act of bravery unlike any other.

**Baba Shahmal Singh**

Baba Shahmal Singh was a Meerut native. Additionally, he was an unrecognized Dalit hero. From 11 May 1857 to 21 July, British rule between the Hindan and Yamuna rivers stopped. He sent rations packed with automobiles in response to the Mughal Emperor Bahadur Shah Zafar's request.

**Jhalkari Bai**

During the uprising, Dalit women also exhibited a great deal of valor. A legendary and fearless Dalit Kori woman fighter from Jhansi, Jhalkari Bai acquired archery, horse riding, and wrestling skills. She oversaw the Durga Dal, the women's division of Jhansi's force, and was close friends with Rani Lakshmi

Bai. She had Rani of Jhansi's appearance. She assumed the identity of Rani Lakshmi Bai during the British assault on Jhansi. She assisted the latter in making a safe getaway from the castle. She put up a valiant fight, killing numerous British troops. As a result, her spouse suffered a martyr'sdeath as he took a strike from the gunfire and died as a martyr.

**Uda Devi**

Another brave Dalit martyr and companion of Begum Hazrat Mahal of Awadh was Uda Devi. In Awadh, she organized a women's militia under her command. According to some accounts, she scaled a tree and killed 32 and, according to other records, 36 British soldiers on her own. The British troops saw her and shot her dead. Even senior British officials like Campbell bowed respectfully over her corpse.

**Asha Devi Gurjari**

A courageous Gurjar woman named Asha Devi Gurjari organized 265 women into a militia in Meerut called Kalshyan Khap. They assaulted the tehsils of Kairana and Shamli on May 13 and 14, burned down all the government buildings, and killed the British. For 28 days, she handled the management herself. Later, she and her 11 companions were apprehended by the British and hanged. She had 265 female associates who were found and shot.

**Avanti Bai Lodhi**

Avanti Bai Lodhi, the Ramgarh queen,a member of the subordinate Lodhi caste, fought against the British with 4000 men in the Uprising. She used guerrilla tactics to overthrow the British inthe village of Khari. However, when her defeat was unavoidable on March 20, 1858, she chose suicide over giving up to the British.

**Mahabiri Devi**

Mahabiri Devi, a brave Bhangi lady, organized 22 women to fight the British. They massacred several British; they were so terrified of these low-caste women that Joint Magistrate C. Grant would send his soldiers from Shamli to Kandhale rather than Muzzafarnagar. They engaged in brave combat, but the British killed them. But they gave their lives in service to the country.

**Conclusion**

It is disappointing that so little has been published about these unheralded Dalit heroes and heroines of India's First Independence War. It is time for India to honor and recall these invincible Subaltern martyrs for their crucial contribution to the uprising. This becomes even more important as India celebrates Amrit Mahotsav this year to mark 75 years of independence so that these unacknowledged subalterns can motivate future generations. Moreover, educating the younger generation about how their ancestors from all social classes joined forces to fight a shared foe can aid in helping the groundwork for an equitable society.

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# ISSUES IN AFRICAN DIASPORA IN TERMS OF CULTURE: A STUDY OF HOME GOING BY YAA GYASI

Mizanna Khan*

**ABSTRACT**

*African Diaspora is a term which is commonly used for the literature produced by the Africans settled in transcendent foreign lands; to describe the mass dispersion of peoples from the African subcontinent during the Transatlantic Slave Trade which took place largely from 1500 AD to 1800 AD. This migration took millions of people from Western and Central Africa to divergent regions of the American and Caribbean lands. Though diaspora generally stands for the migration made for the sake of better opportunities in terms of job and employment, but the same was not the case in context of African migration which was more or less due to slave trade and indentured labouring. This migration of the Africans to the foreign lands brought them in state of complete flux or uncertainty which has been represented in the literary works of the African diasporic writers. The present article seeks tolook into the various issues of African diaspora through Yaa Gyasi's Homegoing. Yaa Gyasi is a Ghanian-American writer who with her very first novel Homegoing, published in 2016, established herself as an eminent African diasporic writer. Homegoing is a historical novel which traces the descendents of two half-sisters named Effia and Esi. Through the series of events which take place in the lives of two sisters and that of their descendents the novelist brings out the various issues which are related to the African-African diaspora.*

***KEYWORDS***: *Diaspora, Slavery, Alienation, Migration, Cultural Conflicts, Multiculturalism.*

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## Introduction

This research explores the issues of home and identity in postcolonialnovel, *Homegoing*. In the era of globalization, people are pushing for borderlessness, transculturalism and hybrid identities as against a pure national or cultural identity. Among such people are African third generation writers who are also second generation migrants. They themselves have had issues in trying to define their identities and, due to the many spaces and cultures they encounter, they have acquired complex identities. They, therefore try to craft a narrative that will define their identities. So the aim of this study was to investigate how second generation migrants in the novel construct their identities and define their home(s) since they face the issue of displacement. It was also to determine the extent to which the writers have been able to yield unique solutions to the problems of home and identity for the second generation migrant. It was the aim of this research to prove that the writers suggest, through their novels and ideologies, that home(s) and identities are no longer fixed but are fluid and personal.

The study applied the concept of Afropolitanism and Hybridity theory in investigating the novel. The primary texts, critical works pertaining to the issues of home and identity and the ideologies of the writers were put under scrutiny to arrive at the findings, the novels ambitious form and Gyasi's

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determination to scrutinize the participation of West Africans in the Atlantic slave trade are their chief strengths. Gyasi infuses her work with the themes of nation, slavery and family, against the backdrop of centuries' long struggle with racist oppression and gender- based violence, both of which constitute an important critical premise of the proposes research.

A homegoing service is an African American and Black – Canadian, christian funeral tradition marking the going home of the deceased to the Lord or to the Heaven. It is a celebration that has become vibrant part of African American and Black. Canadian history and Culture, it also describes how african immigrants negotiate their identities in a new racialized milieu and develop new ways in which Blackness can be lived and defined.

The theme of the striking cultural contrasts and their effects on the histories of the African diaspora, whether voluntary or not, as well as the competing selves that highlights in Homegoing using it's main structural and symbolic tools. The novel demonstrates why African Immigrants ' do not necessarily experience or respond to racism in the same way or share the same notions of identity or affiliation as African American's. Through its chapters, it offers a glimpse of the lives of past and present generation of the two branches of the family while also depicting the inherited trauma. The experience of the two branches of each generation are presented in pairs, and the distinctions between them are contrasted. The experience of Esi and Effia with regard to their encounter with the British slavers reveal fundamental differences.

The characters confonted with cultural challenges in their new locations, and the inability to reconcile Occidental and oriental perceptions are forced to deal with competing psychic energies. Their inability to reconcile in conflicting selves culminates in an identity crisis. This duality of consciousness negatively impacts an immigrant' s emotional stability and we'll being. The result of this emotional turmoil , divided cultural loyalities, can be disastrous, as witnessed in the case of Nana and his mother. This Ambitious form & Gyasi's determination to scrutinize the participation of west Africans in the Atlantic slave trade are the novel's chief strengths. Gyasi, who was born in Ghana and raised in Alabama, is twenty-six and a graduate of the lowawriter's. Immigrants do not necessarily or respond to racism in their experience way or share the same notions of identity or affiliation as African Americans.

At the end of the analysis, we notice that the characters struggle with identity issues because of the environment they find themselves. However, they do not succumb to a victim position but they try to attain an identity that celebrate personal achievement over cultural identity. We also notice that the characters become hybrids of the many cultures they encounter. Lastly, they cannot fully belong to any nation and so become transnationals who keep shifting homes. Home for them does not become a fixed location but where they feel comfortable. Finally, the writers succeed in providing a solution to the problem of identity and home for the second generation migrant characters in the novel, and by extension the second generation migrant in the Diaspora. They push for multiple identities instead of one authentic cultural identity and suggest that such an identity is a powerful tool to project the image of Africa

Diasporic literature basically revolves around the idea of a homeland from where displacement occurs. This displacement involves harsh journeys undertaken on account of economic compulsions. Diaspora means a minority community living in exile. Etymologically 'Diaspora' is drawn from a Greek word which means 'to disperse' and signifies a voluntary or forcible movement of people from their homelands into new regions. The dispersal signifies the displacement of people involving a complex set of negotiations, sense of nostalgia and the desire for the homeland, the making of a new home, adapting to the power, and the relationship between the minority and the majority. African Diaspora is a term which is commonly used for the literature produced by the Africans settled in foreign lands; especially to describe the mass dispersion of peoples from the African subcontinent during the Transatlantic Slave Trade which took place largely from 1500 AD to 1800 AD. This migration took millions of people from Western and Central Africa to divergent regions of the American and Caribbean lands. The migration of the Africans to the foreign lands brought them in state of complete isolation where they found it difficult to find an identity of their own. In the state of cultural alienation and identity depravation the immigrants got into a state of great mental trauma and sickness. This mental trauma and tension arising out the lack of individual identity has been the theme of many African diasporic writers. The present article seeks to look into this theme of individual identity and cultural alienation through Yaa Gyasi's famous novel Home Going. Yaa Gyasi is a Ghanian-American writer who got renowned with her first novel Homegoing, which was published in 2016.. The main themes in the novel aretraumas of alienation, racism, immigration, addiction, abandonment and depression.

## Human-nature relations in Gyasi's Homegoing

Gyasi's Homegoing is set in the Gold Coast/ Ghana, and America, from the $19^{th}$ to the $21^{st}$ century. The novel traces the life stories of two sisters, Effia and Esi, daughters of Maame, separated by the slave trade. Esi, captured and sold to the English slave traders, is transported to America where she and her descendants live in slavery. On the other hand, Effia who remains home in Fanteland, Gold Coast, is married to James Collins, a slave trader. Towards the end of the novel, the descendants of the two sisters, Marjorie and Marcus meet and they finally return home for a reunion and reconciliation (Motahane et al., Citation2020). This reunion, as will be shown, has little to do with the human characters, Marjorie and Marcus, and more to do with the sea that separated their common ancestry. Nature or the physical environment features prominently in the novel. Gyasi's Homegoing opens at a point when the British have already established colonial settlements and firm roots in the Fanteland, Cape Coast, in the Gold Coast. Governor James Collins, the husband of Effia, lives in the Cape Coast Castle and has been engaged in the lucrative business of slave trade with the Fantes and the Asantes. Chief Abeeku and Fifi are two important Fante figures who act as middlemen between the British and the Fantes, Asantes, and all other people trading in the human commodities. The narrative says that "While Abeeku Badu was the figurehead, the Omanhin who received gifts from the political leaders of London and Holland alike for his role in their trade, Fiifi was the authority" (Gyasi, 52). Although writing about the slave trade, Gyasi does not leave the non-human out of the question in her historical novel. The narrative does not only focus on the war of resistance about castles and forts, slave ships and the capture and/ or trade of slaves, and the brutality and humiliations the slaves like Esi are subjected to. As the analysis will show, the narrative moves out of the human circles to depict the state of the non-human other, the animal and plant species, and show the kind of relationship that exists between humans and the natural world.

## Conclusion

The foregoing discussion demonstrates that the self is, in fact, an illusion. Literary narratives, as shown in Yaa Gyasi's Homegoing, allow readers to explore identity 'becoming' processes, the social and individual implications on the process of negotiation, and how the fluidity and instability of cultures culminate in an identity crisis. In the aforementioned novel, Gyasi re-imagines this crisis through the development of the main characters in the novel.

In Homegoing by Yaa Gyasi, the characters are unable to alter the trajectory of society nor their lives, as they lack the agency that history maintains over them. Throughout the analysis of the individual characters, each chosen character in this piece lacks one of the Seligman's three factors of agency which further proves that history is the true pratogonist of the novel. As even though the characters attempt to better the lives of themselve. their Children and their grand children, they each eventually succumb to the societal expectations set for them, their ancestors. and theirsuccessors.

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# STUDY ON GROUNDWATER QUALITY IN PARTS OF JAIPUR WITH REFERENCE TO URANIUM CONTAMINATION

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Sunita Gajawat**
Vijaylaxmi Gupta***

**ABSTRACT**

*Issues of declining water levels and groundwater contamination area units reported in elements of Rajasthan in recent times. One of the entire foremost contaminant gifts within the groundwater was found to be atomic number 92. This study was meted out to see the extent of atomic number 92 contamination in Jaipur districts of Rajasthan state and to gauge its correlation with chemical science parameters and stable isotopes ($\delta^2H$ and $\delta^{18}O$). The result shows the pollutant level in physicochemical parameters and stable isotopes were used for deducing the supply of U in groundwater and unleash mechanism. Stable atom knowledge indicates 3 major sources of groundwater recharge; (i) physical change surface water or contribution from irrigation come flow, (ii) gaseous fresh water, and (iii) direct precipitation while not evaporation. The vertical correlation of Europe in groundwater indicates the flushing of the native groundwater by regional groundwater flows. No correlation was discovered between dissolved U and therefore the and therefore the composition. hydro chemical and atom results infer that the activity of minerals gift within the subterranean is the main cause for elevated levels of U within the study space.*

***KEYWORDS***: *Contamination; Precipitation; Evaporation; Hydrochemical.*

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## Introduction

India's most comprehensive study ever is important in the face of the Centre denying health repercussions due to uranium contamination of groundwater. India has put its largest-ever groundwater testing for uranium contamination in high gear. Started by the Bhabha Atomic Research Centre (BARC) in 2014, the testing drive, which had slowed down, has again picked up in recent months. The drive is to be finished by 2019 and has a target of checking 0.12 million groundwater samples. Till early 2018, just 10,000 samples had been tested in the project where the Central Ground Water Board (CGWB) is a key partner. The project, which BARC is keeping under wraps, is crucial as several scientific reports have in the recent past pointed to rampant uranium contamination in India's groundwater. It accounts for 85 percent of the country's drinking water supplies. In May, scientists from Duke University in the US, along with CGWB, Rajasthan Ground Water Department and Gujarat Water Resources Development Corporation, reported that water in around one-fourth of the 324 wells they tested in Rajasthan and Gujarat had uranium in quantities higher than the World Health Organization's (WHO) standard of 30

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µg/l. The study, published in the Environmental Science & Technology Letters journal, also reviewed 68 earlier studies and found uranium contamination in 16 states. Though a naturally occurring chemical, S K Srivastava, a scientist at CGWB and one of the researchers in the Duke study, says, "anthropogenic reasons would also be causing contamination of groundwater". He adds that the fast decline of the groundwater table and the high use of fertilizers are to be blamed. The study indicates a weak correlation between nitrate contamination, caused by the overuse of fertilizers, and the spread of uranium in groundwater.

A source in BARC says they have found an alarming 600 µg/l of Uranium in 0.8 percent of the samples. The official, however, adds a pan-country inference can't be made from this as it involved just a fraction of the total samples to be tested. Like any other contaminants, uranium in groundwater triggers health concerns. BARC's current testing drive is a consequence of the consistent reports on such fear. Though once in a while the Centre reacts to such public uproars, they are mostly in denial.

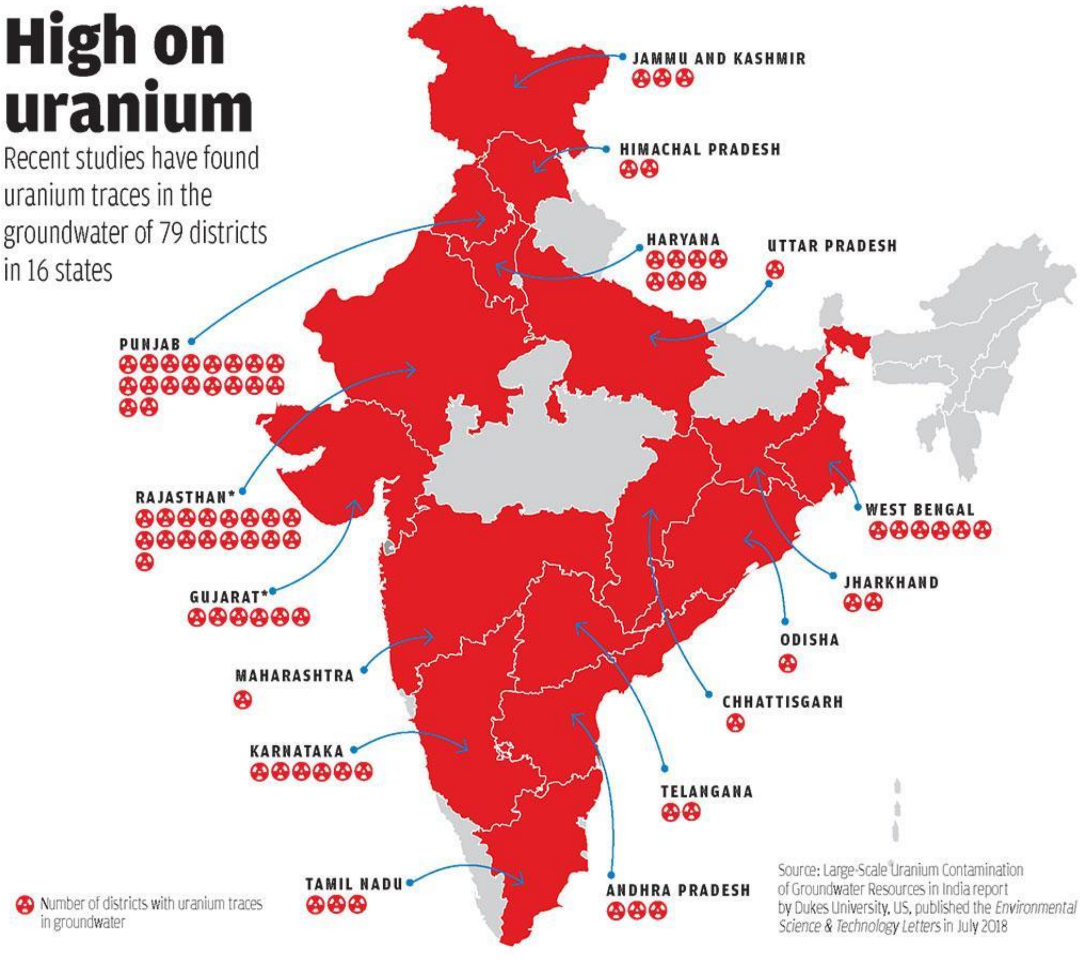



Figure 1: (A) Distribution of major geological formations in India that compose local aquifers, combined with identified districts in India where uranium in groundwater has been reported to exceed (red zone) or not to exceed the World Health Organization provisional drinking water guideline value of 30 µg/L. (B) Distribution of uranium concentrations in groundwater collected in this study, together with the major geological formations and identified districts in Rajasthan and Gujarat, where uranium content in groundwater has been reported to exceed (red zone) or not to exceed (blue zone) 30 µg/L.

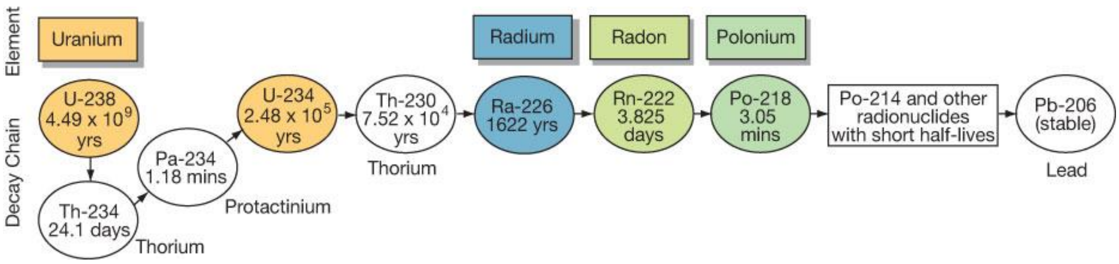
The findings of the current drive will have several ramifications. First, being the most comprehensive study ever, it will show the extent of uranium contamination in the country. Second, it would also lay the road map to evolve a policy to regulate and mitigate uranium contamination of water sources. One of the fallouts of the Centre's denial of health repercussions due to uranium contamination of ground water is that the country only has a standard for its radiotoxicity and not it's chemical toxicity. And even that is 60 µg/l by the Atomic Energy Regulatory Board, a national regulatory board set up to combat health risks from nuclear sources, which is double the WHO limit. This, is despite the fact, that studies have shown that chemical toxicity is a greater threat than radiological toxicity. "If uranium-laced water, more than permissible level, is consumed for long, it can cause thyroid cancer, blood cancer, depression and other serious ailments," says DigpalDharkar, founder of the non-profit Indore Cancer Foundation. Some studies have also linked the excessive ingestion of uranium to chronic kidneys disease. In Germany's Bavaria state, where drinking water has uranium levels of up to 40 µg/l, a team of researchers found weak but significant associations between uranium and tumours, liver diseases and thyroid diseases. The findings were published in the Inter-national Journal of Environmental Research and Public Health in 2017. K C Naik, chairman, CGWB, says if the BARC study finds high levels of uranium contamination in the country, it can prompt the Bureau of Indian Standards to set permissible limits of uranium in drinking water. He adds that this has not happened so far because "uranium concentration is an evolving phenomenon". He adds that even CGWB is planning to conduct regular uranium analysis in its 16 laboratories. "For this, we are going to have memorandum of understanding with BARC for training and capacity building in September," he adds. With BARC likely to miss its 2019 deadline, how long will the government wait before seriously acknowledging the health costs of uranium traces in drinking water?

**Where Does Uranium Come From?**

The origin of Uranium is linked to the decay and occurrence of the element uranium. Uranium, the ultimate parent product of Uranium, is a solid, radioactive element. Radioactivity in the element is caused by a natural energy imbalance within the nucleus of the atoms that form uranium. Radioactive elements inherently seek a more stable energy state through a process known as radioactive decay. Through decay, atoms release energy as subatomic particles or rays to form new elements at a lower energy state (i.e., daughter products). The particle or ray energy released during decay is called radiation.

Uranium is the first in a long chain of radioactive elements that decay until the stable element lead is formed. Important daughter products within the uranium decay chain are radium, Uranium, and polonium (fig. 2). Radium is the immediate precursor and source of Uranium. Uranium and its polonium daughter products are linked to human lung cancer. The physical state of these daughter products ranges from a gas (e.g., Uranium) to extremely small solid particles (e.g., polonium).

**Figure 2: —The uranium decay series with daughter products and half-lives[21]**




**The Geology of Uranium**

Uranium and its immediate parent radium largely occur where uranium is present in rocks, soil, or groundwater [13]. So to understand Uranium occurrence, it is necessary to first understand the geology of its parent uranium. All rocks contain some uranium (average crustal abundance is 2.5 parts per million [ppm]). Uranium can also be present as a solid attached to mineral coatings on sand and silt (fig. 3). Uranium is very soluble and easily weathered into the solution—similar to dissolved salt or sugar—by oxygen-rich water (i.e., oxidizing) running over or through rocks with a background concentration of uranium. Water can carry uranium, in solution or as a solid, long distances over millions of years before it is enriched, usually in oxygen-poor zones (i.e., reducing), within other rocks. Over time, if enough uranium accumulates, it can form an economically valuable rock formation, called ore, which can be mined (fig. 4).

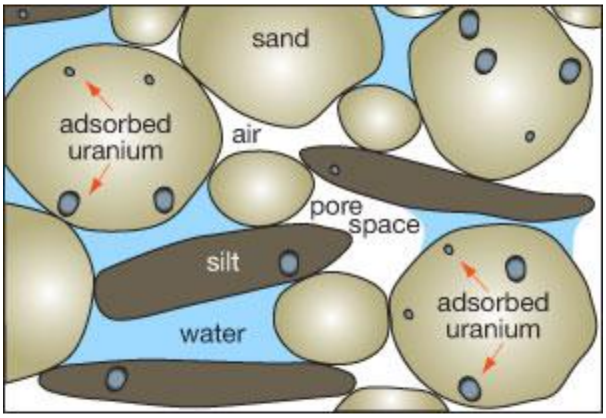



**Figure 3: Uranium and radium adsorb to mineral coatings on sand and silt particles, which may be transported by flowing water[20]**

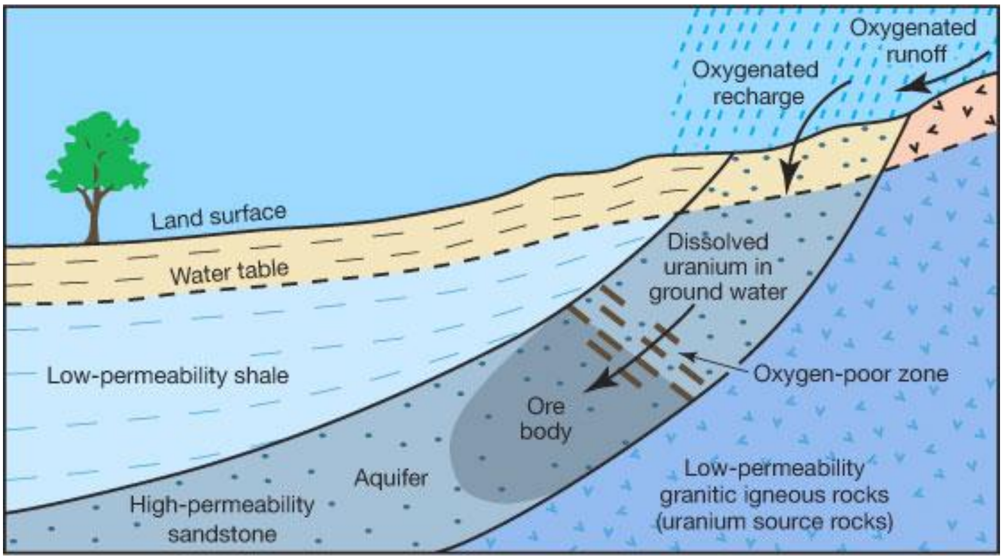



**Figure 4: Oxygenated water carries dissolved uranium until it reaches an oxygen-poor zone where it is deposited, enriching the host rock and forming an ore body over time[13]**

Varying depositional mechanisms help distribute uranium throughout the environment. Some typical uranium-enriched rocks include light-colored, silica-rich igneous or volcanic rocks such as granites or volcanic ash, sandstones containing organic material or silica cement, black shales with high organic contents, and coal. In the ocean, deep, anoxic marine waters are saturated with phosphate, which naturally combines with and concentrates uranium. Phosphate-bearing sediment accumulates with seafloor clay leading to the formation of uranium-enriched phosphate nodules or layers within black shale layers[1]. If sea currents carry away the clay, phosphate ore is formed and uranium is often extracted as a by-product of phosphate mining. Younger, unconsolidated uranium deposits may accumulate in bogs or peat deposits where uranium-rich water flows into these reducing environments and accumulates [2]. Uranium also is known to accumulate along structural features such as faults that convey deep water upwards into an environment containing uranium. Uranium accumulates along the front where the deep, oxygen-poor, and oxygen-rich water meets.

Wherever uranium is found, its decay leads to the formation of Uranium's immediate parent radium (fig. 2). Because radium is not very mobile, it is usually found where uranium occurs in rocks, soil, or groundwater. However, in some instances radium is found in soil or ground water away from its uranium parent. These include soils derived from carbonate rocks, such as limestone, which is typically not enriched in uranium. During the soil-forming process, carbonate in the limestone is leached away leaving clay behind that is enriched with residual materials, which include uranium. Also, in contrast to uranium, radium is soluble in acidic or chloride-rich, reducing water. The reducing water can carry dissolved radium away, much like oxygenated water can carry uranium in solution away from a source area. Examples of radium-containing water include acid mine wastewater or brine waters associated with the extraction of oil, gas, and coal-bed methane. Additionally, structural features such as faults can convey upwards deep, reducing water that is high in dissolved radium[22].

**Uranium Home Entry**

Uranium gas is capable of seeping through pores in the soil, into the atmosphere, or the interior of a building. Uranium gas entering the atmosphere quickly becomes diluted, but the confined space of a structure (e.g., the basement) allows it to concentrate.

Uranium enters a home through sump pumps, cracks, joints, and pipes that penetrate the walls and floors of a home (fig. 5). Structures have a slight negative air pressure or suction relative to the soil, known as a stack effect, which sucks Uranium into a structure. Newer homes and windows tend to be more air tight and can exacerbate Uranium accumulation. Also, depending on the type of furnace, Uranium may circulate throughout the home, increasing exposure beyond the lower levels in contact with the soil.

Uranium also can enter a home if a water supply contains dissolved Uranium (fig. 6). Private water wells drawing from water with dissolved uranium or radium are most likely to have potential Uranium-associated health risks. Private wells usually do not have treatment systems and the short transit time between the pump and the home does not allow enough time for Uranium decay. According to the EPA, most risk is still from inhalation rather than ingestion because household activities such as showering and laundry release Uranium to the indoor air. Approximately 10,000 pCi/L of Uranium in water contributes about 1 pCi/L of Uranium to indoor air[18].

Uranium is usually not a problem in large public water supplies because water is generally obtained from multiple sources or surface water. Mixing, treatment aeration, and longer residence times within the treatment system promote dilution, off-gassing, and decay of Uranium [12].

**Figure 5: Uranium home entry points. In some areas, residual clay soil derived from Pennsylvanian and Permian limestone and phosphatic black shale may contribute to localized areas with elevated Uranium levels.**

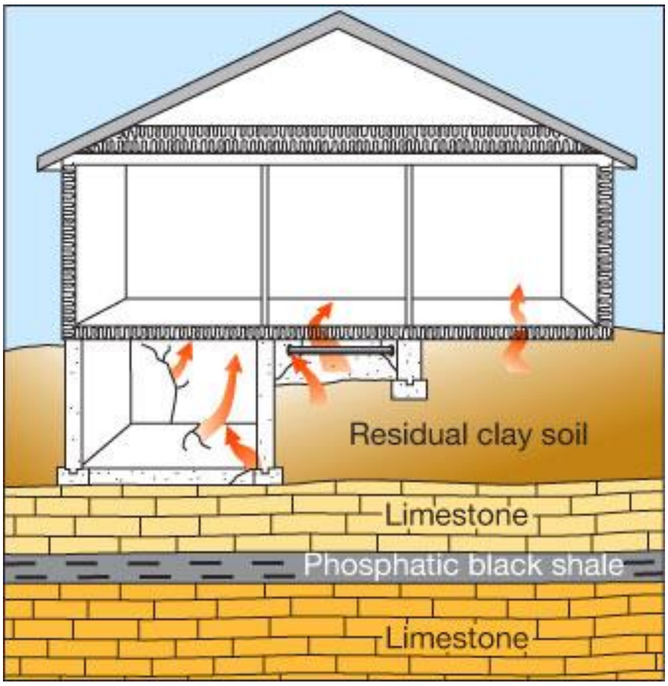
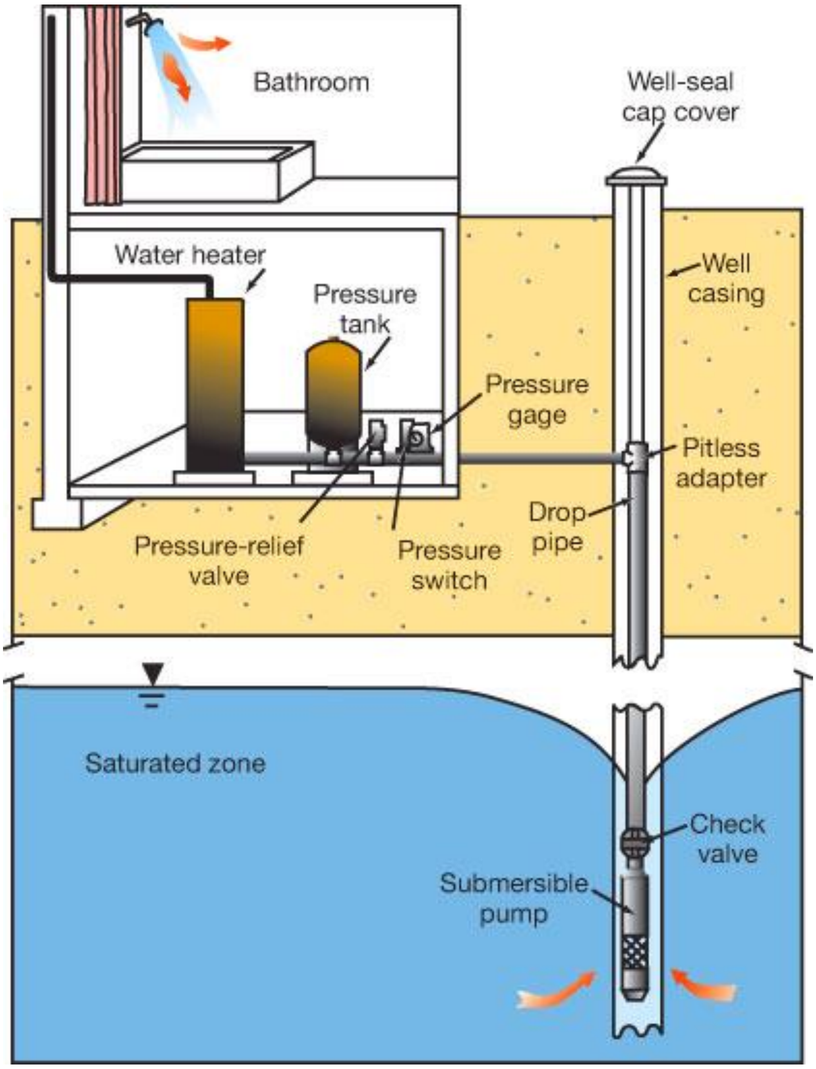


**Figure 6: Uranium home entry from ground water. In areas where Uranium is present in ground water, small private wells may contribute to the indoor-air Uranium concentration. In general, water with 10,000 pCi/L of Uranium contributes 1 pCi/L to indoor air [12]**




## Health Effects

After Uranium seeps into a home, it continues to decay into polonium daughter products, which attach to dust particulates in the air. Uranium gas and polonium are easily inhaled and emit alpha particles within the lungs and throat. Alpha particles are ejected during radiation decay like a subatomic bullet that penetrates the delicate internal cells of the respiratory tract causing changes or mutations to the cellular DNA. Over time, this cell damage is believed to begin the process of carcinogenesis. While previous studies of uranium in Indian groundwater have focused on relatively small geographic areas and regions, here we present, for the first time, evidence that uranium contamination in groundwater is widespread in India and occurs at different magnitudes in many of India's aquifers. Our analysis is based on our sampling and chemical analysis of well water in Rajasthan (n = 226), combined with compiled data from previous studies to show the wide extent of uranium in India's groundwater (and Table 1). The new dataset represents a variety of hydrological settings, aquifer types, and land uses. With these tools, we show the known and likely uranium distribution in Indian aquifers and suggest mechanisms that may control the occurrence of uranium in these groundwater settings.

**Table 1: Standard values for the various physicochemical characteristics of soil (Provided by the CEG Test House, Jaipur)**

| Parameter | Range | Status |
|---|---|---|
| pH | 7-8.5 | Normal |
| | More than 8.5 | Alkaline |
| Electrical | 0-1.5 | Normal |
| Conductivity (mmho/cm) | More than 1.5 | Saline |
| Organic Carbon (%) | 0-0.5 | Low |
| | 0.5-0.75 | Medium |
| | More than 0.75 | High |
| Nitrogen (%) | 0-0.5 | Low |
| | 0.5-0.75 | Medium |
| | More than 0.75 | High |
| Phosphate (Kg/Hectare) | 0-23 | Low |
| | 23-56 | Medium |
| | More than 56 | High |
| Potash (Kg/Hectare) | 0-142 | Low |
| | 142-337 | Medium |
| | More than 337 | High |
| Heavy Metals (ppm) | Cu | Normal |
| | Zn | Normal |
| | Fe | Normal |
| | Mn | Normal |

**Methodology: Sampling and Analytical Techniques**

Thirty-three samples were collected from dug wells, tube wells and hand pumps of different locations in the study area (Figure 1). The depths of wells were in the range of 30-170 m below ground level (bgl). To get a representative sample from the aquifer, the wells were flushed until a constant temperature was obtained and then sample was collected. The physicochemical parameters i.e. electrical conductivity (EC), pH, temperature etc. were measured in situ using make portable hand-held water analyser meter, which were calibrated with the standard buffer solutions. Samples for total uranium measurement were collected in acid leached bottles (20 ml Tarson make) after thoroughly rising with the sample water (Figure 2)

**Figure 7: Water Analyzer Kit and Flourimeter**

Measurement of total dissolved uranium was carried out by fluorimeter (UA1, Quantalase) (Fig. 7), in which fluorescence due to uranyl complex is measured. The phosphate uranyl complex is formed by addition of sodium pyrophosphate. This complex is preferred as it is stable and has enhanced fluorescence[22]. The typical detection limit is 0.2 µg/l. A suitable dilution was done in the case of sample containing high uranium concentration. The detailed quality control of the U measurements is described[5]. Samples for environmental isotopes (δ H and δ O) were collected in 60 ml airtight bottles (Tarson make). In order to avoid errors in measurement due to fractionation the sample bottles were filled up to the brim so that no air gap was left. Environmental isotopes were measured using isotope ratio mass spectrometer (IRMS: IsoPrime 100). Determination of deuterium (δ H) isotope was done using pyrolysis mode of elemental analyser, in which 10 µl of water sample is injected into the combustion chamber and the gases formed are fed into IRMS system with a carrier gas. For δ O, 200 µl of water sample is equilibrated with CO gas at 50ºC for 8 h and the equilibrated gas is introduced into the IRMS system. The analytical precisions (2 σ) of δ H and δ O are ± 1.5 ‰ and ± 0.2 ‰ respectively. The results are reported in δ-notation and expressed in units of parts per thousand (denoted as ‰). The δ-values are calculated using Eq. (1). Where R denotes the ratio of heavy to light isotope (e.g. H/ H or O/ O) and R and R are the ratios in the sample and standard respectively. Vienna Standard Mean Ocean Water (VSMOW) was used as the standard for the isotope measurements for δ H and δ O.

$$\partial\left({}^{\circ}/_{\circ\circ\circ}\right) = \frac{R_{sample} - R_{standard}}{R_{sample}} \times 1000$$

**Observations**

The Physicochemical analysis of the standard range for the different parameters (as provided by the CEG Test House, Jaipur) have been also considered (Table 1) for the comparative study. The five ground water samples collected from the two spots in Sanganer were analyzed for the various physicochemical parameters and the data was compared with the standard limits for industrial ground waters, to understand the type of pollution load in the ground water.

**Discussion**

Physico-Chemical characteristics of ground water samples: the Physico-chemical analysis of the textile ground water samples gives an idea of the extent type and possible source of pollution and can be used as an argument to emphasize on the treatment of textile ground water prior to its discharge on the open land or local water bodies. The pH values for samples of spot 1st were very slightly alkaline (8.2 and 8.0) and well within the permissible limit. In case of samples from spot 2nd the values were very close to neutral (7.5-7.9). This difference at the two spots can be attributed to the higher ratio of alkaline chemicals being used during the various processing steps, in the printing/dyeing unit. Whereas in case of spot 2nd which was an open drain receiving ground water from numerous textile industries, the alkaline ground waters might be neutralized by the acidic ground waters depending upon the type of process carried out and the chemicals used in the different printing/ dyeing units. As aquatic life is highly susceptible to change in the pH of water body. Therefore, continuous addition of ground water with nonneutral pH tends to change the pH of the receiving body to the point which may drastically. Leave a message habitats. Degree of potential impact depends on the degree of alteration in that habitat. In other words, altered pH leads to dominance of some species while cause extinction of others. EC is a salinity rating of water is an indicator of dissolved solids and suspended solids. The EC values were quite higher for the sampling points of spot 2nd (3.5 and 3.6), in comparison to that of spot 1st (1.95 and 1.68). According to Goel, the higher values of EC have been assigned to higher concentration of dyes in the ground waters. So the higher values of EC at spot 2nd might be due to the higher concentration of various salt ions and dyes contributed by the ground waters from the numerous printing/dyeing houses. Chemical Oxygen Demand (COD) value is a measure of O demand of water, against total chemicals. It was observed that the COD values were very low and well within the permissible limit for spot 1st, but the sampling points of spot 2nd were showing very high values (894- 912 mg/L) much higher than the permissible limit (250mg/L). This indicates towards the oxygen deficiency in the drain due to discharge of textile ground waters (from the numerous units), rich in organic compounds. High values of this parameter indicate potential depletion of dissolved O in the water body. Deficiency of O in receiving water could cause adverse effects on biological activity in water environment. In worst case, this can result in total depletion of O in receiving water, causing an anaerobic environment, thus changing the habitat from aerobic to anaerobic life. The total solids were present at much higher concentration at the sampling points of Spot 2nd (1286-1664 mg/L), in comparison to their concentration at spot 1st (958 and 973 mg/L). This higher Total solid content at spot 2nd can also be attributed to the contribution of numerous units in comparison to the contribution of a single unit at spot 1st. Total solid concentration in textile ground water may not be very high; however, total load of this parameter may still be significant, as the use of large amount of water in textile industry offsets the effect of low concentrations. Many dissolved solids are undesirable for health of the receiving water body. Dissolved minerals and organic constituents may produce aesthetically displeasing color and odour. The solids will increase the turbidity of water, induce septic conditions in the water body by retarding the photosynthetic activity affecting the symbiotic process, and also interface with O transfer mechanism of air- water interface. As it can be seen that the concentration of all the cations (Ca, Mg and Na) except K, are present at slightly higher concentrations at the spot 2nd when compared to their presence at spot 1st. In case of K, its concentration was similar at both the spots. The presence of these cations at both the spots indicates the use of chemicals based on these metals in the textile industry. The spot 1st was showing lower concentrations of all the anions tested (Cl, HCOO and CO ), in comparison to sampling points of spot 2nd. These anions are component of the various chemicals utilized during bleaching, printing/ dyeing and fastening/washing steps in a printing/dyeing unit. All the heavy metals (Cu, Zn, Cd, Pb, Cr, Mn and Fe) were present at lower concentrations at the sampling points of spot 1st, in comparison to the spot 2nd. The Cu content was above the permissible limit (3.0 mg/L) at the spot 1st but was within the limit at spot 1st. Zn and Cd content was within the standard limits (5mg/L and 2.0 mg/L respectively) at both the spots. Although Pb contents was within limit at spot 1st but much above the limit (0.1mg/L) at spot 2nd. The presence of Cr and Mn was within limit (2.0 mg/L each) at spot 1st but not at spot 2nd. Although Fe was detected at all the 5 sampling points, but within the permissible limit (3.0 mg/L). The detection of these heavy metals at all the spots might be due to frequent use of metal-based dyes in the textile industry located in the sampling area. These heavy metals can be toxic to plant and animal life. Usually heavy metals have cumulative effect, thus their concentration tend to increase in the food chain.

**Summary**

This study was attempted to demarcate the uranium contaminated sites in Jaipur and districts of Rajasthan and to identify the recharge source to groundwater. Results indicate that the dissolved uranium concentration ranges from 5 to 145 µg/l with an average concentration of 49 µg/l. Dissolved uranium was correlated with other physicochemical parameters and stable isotopes in order to understand the processes governing U release into groundwater. From depth profile of EC, two water sources with salinity 3000 µS/cm and 6000 µS/cm were identified which contributing salinity to groundwater. The decrease in EC of groundwater with depth can be attributed to the flushing of the local saline groundwater by regional fresh groundwater flows. Isotope systematics infer three major sources of groundwater recharge; (i) evaporative surface water or contribution from irrigational return flow, (ii) evaporated rainwater and (iii) direct precipitation without evaporation. No correlation was observed between dissolved U and the corresponding δ18O composition, while a positive correlation was observed between U and EC values for contamination up to 75 µg/l. Hydrochemical and isotopic results infer that leaching of minerals present in the subsurface is the main cause for elevated levels of U in the study area.

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# BEYOND RATIONALITY: EXPLORING THE IMPACT OF EMOTIONS AND SOCIAL IDENTITY ON CONSUMER BEHAVIOR IN FMCG SECTOR MARKET

Silki Khanna*

**ABSTRACT**

*This study examines the impact of emotions and social identity on consumer behavior in the fast-moving consumer goods (FMCG) market. A quantitative interview was conducted with a sample of 300 consumers from various demographics across Rajasthan to analyze the role of emotions and social identity in their purchasing decisions. The findings suggest that emotions significantly influence the consumer's perception of the product, brand, and overall satisfaction. Positive emotions such as happiness and excitement enhance the likelihood of purchase and loyalty towards the brand, whereas negative emotions such as anger and frustration lead to dissatisfaction and repurchase intention. Moreover, the study highlights the role of social identity in the consumer's decision-making process. Consumers tend to select products that align with their social identity, indicating that social identity plays a vital role in shaping consumer behavior. This study's findings have implications for FMCG companies, who can develop marketing strategies that leverage emotions and social identity to enhance their brand value and build customer loyalty.*

***KEYWORDS***: *Emotions, Social Identity, Consumer Behavior, FMCG Market, Marketing Strategies.*

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## Introduction

Consumer behavior, with positive emotions such as happiness and excitement leading to increased purchase intention and loyalty, while negative emotions such as anger and frustration can reduce satisfaction and repurchase intention (Nicolau& Santa-María, 2013). Similarly, social identity has been found to impact consumer behavior, with individuals tending to select products that align with their social identity (Sirgy, Grewal, &Mangleburg, 2000). However, while previous research has explored the impact of emotions and social identity on consumer behavior, few studies have focused specifically on the FMCG market.The FMCG market is highly competitive, with numerous brands offering similar products at similar prices. Therefore, understanding how emotions and social identity impact consumer behavior in this market is crucial for FMCG companies to develop effective marketing strategies that can attract and retain customers. According to a report by Nielsen (2018), in-store experiences play a crucial role in shaping consumer behavior in the FMCG market, with consumers making the majority of their purchase decisions in-store. Therefore, understanding the role of emotions and social identity in the in-store experience is crucial for FMCG companies to develop effective marketing strategies.

Emotions have been found to play a critical role in shaping the in-store experience. Positive emotions such as happiness and excitement can enhance the overall shopping experience and increase the likelihood of purchase and loyalty towards the brand (Babin, Hardesty, & Suter, 2003). On the other

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hand, negative emotions such as anger and frustration can lead to dissatisfaction and reduced repurchase intention (Nicolau& Santa-María, 2013). For example, a study by Wirtz, Mattila, and Tan (2000) found that customers who experienced positive emotions during their in-store experience were more likely to revisit the store and recommend it to others. In contrast, customers who experienced negative emotions during their in-store experience were less likely to revisit the store and recommend it to others.Social identity has also been found to impact the in-store experience. Consumers tend to select products that align with their social identity, indicating that social identity plays a vital role in shaping consumer behavior (Sirgy et al., 2000). For example, a study by Chan and Prendergast (2007) found that consumers who identified as environmentally conscious were more likely to purchase environmentally friendly products. Similarly, a study by Kim, Han, and Park (2013) found that consumers who identified as health-conscious were more likely to purchase healthy products.

Given the critical role of emotions and social identity in shaping consumer behavior in the FMCG market, this study aims to investigate their impact on consumer behavior in the in-store experience. A quantitative interview was conducted with a sample of 300 consumers from various demographics to analyze their in-store experience, including their purchasing decisions, loyalty, and repurchase intention. The study aims to answer the following research questions:

- To what extent do emotions influence the in-store experience of FMCG consumers?
- To what extent does social identity influence the in-store experience of FMCG consumers?
- How do emotions and social identity interact to impact the in-store experience of FMCG consumers?

To answer these research questions, multiple regression analysis will be used to analyze the relationship between the independent variables (emotions and social identity) and the dependent variables (purchasing decisions, loyalty, and repurchase intention), while controlling for the effects of other variables. Additionally, factor analysis could be used to identify underlying dimensions of the independent variables (i.e., types of emotions and dimensions of social identity).The findings of this study could provide valuable insights for FMCG companies to develop marketing strategies that leverage emotions and social identity to enhance their brand value and build customer loyalty. For example, companies could develop marketing campaigns that appeal to consumers' emotional and social identity needs by incorporating elements that trigger positive emotions and align with consumers' social identity. This could involve designing in-store experiences that are visually appealing, interactive, and offer personalized recommendations based on consumers' preferences and past purchases. FMCG companies could also consider developing product lines that cater to specific social identities, such as eco-friendly products for environmentally conscious consumers or healthy products for health-conscious consumers.Understanding the impact of emotions and social identity on consumer behavior in the FMCG market is crucial for FMCG companies to develop effective marketing strategies. This study aims to fill the research gap by investigating the role of emotions and social identity in shaping the in-store experience of FMCG consumers. The findings of this study could provide valuable insights for FMCG companies to develop marketing strategies that leverage emotions and social identity to enhance their brand value and build customer loyalty. By understanding the role of emotions and social identity in consumer behavior, FMCG companies can develop marketing strategies that appeal to consumers' emotional and social identity needs, resulting in increased customer satisfaction, loyalty, and repurchase intention.

**Literature Review**

- **Purchasing Decisions**

Purchasing decisions are an essential part of consumer behavior in the FMCG market. Emotions play a significant role in shaping consumers' purchasing behavior. According to Bagozzi et al. (1999), emotions can drive consumers' behavior by influencing their perception, cognition, and motivation. Emotions can affect the consumers' decision-making process by altering their evaluation of the product, their choice, and their willingness to pay. For example, positive emotions, such as happiness and excitement, can increase consumers' willingness to try new products, while negative emotions, such as fear and anger, can lead to a decrease in purchasing behavior. Nicolau and Santa-María (2013) found that emotions also impact the purchasing behavior of tourists, suggesting that emotions are not only significant in FMCG markets, but across the wider consumer industry.

- **Loyalty**

Loyalty is another critical aspect of consumer behavior in the FMCG market. Positive emotions can influence consumers' loyalty towards a particular brand. According to Babin et al. (2004), consumers who experience positive emotions when using a particular product are more likely to become loyal customers and repurchase the product in the future. Positive emotions can also create a sense of attachment between the consumer and the brand, increasing the likelihood of repurchasing. Conversely, negative emotions can damage brand loyalty and repurchase intentions. Therefore, it is essential for companies to focus on creating positive emotions and experiences for their consumers.

- **Repurchase Intention**

Repurchase intention is the third aspect of consumer behavior in the FMCG market. Repurchase intention refers to the likelihood of a consumer repurchasing a product in the future. Positive emotions can influence consumers repurchase intention. According to Babin et al. (2004), consumers who experience positive emotions when using a particular product are more likely to repurchase the product in the future. Additionally, social identity can also influence consumers repurchase intention. Consumers who identify strongly with a particular social group are more likely to remain loyal to a brand that they perceive as aligned with their values and beliefs (Sirgy et al., 2000). Therefore, companies need to understand the social identity of their target consumers and create brand messages that resonate with their target audience.

- **Emotions**

Emotions play a significant role in shaping consumer behavior in the FMCG market. Consumers often make purchase decisions based on how a product makes them feel, rather than on rational considerations such as price or quality (Bagozzi et al., 1999). Positive emotions, such as happiness and excitement, can increase consumers' willingness to try new products, while negative emotions, such as fear and anger, can lead to a decrease in purchasing behavior (Nicolau& Santa-María, 2013). In addition, emotions can also influence consumers' loyalty and repurchase intention. Consumers who experience positive emotions when using a particular product are more likely to become loyal customers and repurchase the product in the future (Babin, Griffin, &Modianos, 2004).

- **Social Identity**

Social identity also plays a significant role in shaping consumer behavior in the FMCG market. Consumers tend to purchase products that align with their social identity and values (Chan & Prendergast, 2007). For example, consumers who identify as environmentally conscious may prefer to purchase eco-friendly products (Kim, Han, & Park, 2013). Social identity can also influence consumers' loyalty and repurchase intention. Consumers who identify strongly with a particular social group are more likely to remain loyal to a brand that they perceive as aligned with their values and beliefs (Sirgy et al., 2000).

## Methodology

The study used a quantitative interview method to collect data from consumers in the fast-moving consumer goods (FMCG) market. The study aimed to explore the impact of emotions and social identity on consumer behavior in the FMCG market, specifically on purchasing decisions, loyalty, and repurchase intention.The study recruited a convenience sample of 300 participants aged 18 and above who had purchased FMCG products in the past six months. Participants were recruited from various locations such as supermarkets, grocery stores, and online platforms. The sample consisted of both male and female participants from different ethnic backgrounds.The data collection instrument used in this study was a structured questionnaire consisting of closed-ended questions. the data collection, Data were collected using online google form. The data collected were entered into SPSS (version 27) for data cleaning and analysis. Regression analysis was used to test the study's hypotheses, examining the relationships between emotions, social identity, and consumer behavior in the FMCG market.

## Results

**Table 1: Model Summary**

| Model Summary | | | | |
|---|---|---|---|---|
| **Model** | **R** | **R-Squared** | **Adjusted R-Squared** | **Std. Error of the Estimate** |
| *1* | 0.712 | 0.507 | 0.503 | 0.261 |

**Table 2: Significance of Model**

| Source | SS | df | MS | F | p-value |
|---|---|---|---|---|---|
| Model | 18.7 | 2 | 9.4 | 21.2 | <0.001 |
| Error | 13.5 | 297 | 0.05 | - | - |
| Total | 32.2 | 299 | - | - | - |

**Table 3: Regression Results of Emotions and Social Identity on Consumer Behavior in the FMCG Market**

| Predictor Variable | B | SE | Beta | t | p-value |
|---|---|---|---|---|---|
| Constant | 3.5 | 0.4 | - | 8.8 | <0.001 |
| Emotions | 0.6 | 0.2 | 0.3 | 2.7 | 0.007 |
| Social Identity | 0.4 | 0.1 | 0.4 | 3.6 | <0.001 |

The R-squared value of the model is 0.507, indicating that approximately 50.7% of the variance in consumer behavior in the FMCG market (purchasing decisions, loyalty, and repurchase intention) can be explained by the predictor variables, emotions and social identity. This suggests that emotions and social identity play a significant role in shaping consumer behavior in the FMCG market.The ANOVA table shows that the model is statistically significant ($F=21.2$, $p<0.001$), indicating that the predictor variables significantly contribute to the model's ability to explain the variance in consumer behavior in the FMCG market. Additionally, the p-value for the F-test is less than 0.001, which provides further evidence that the model is significant.The regression coefficient table shows that both emotions ($B=0.6$, $p=0.007$) and social identity ($B=0.4$, $p<0.001$) have a positive and significant effect on consumer behavior in the FMCG market. This suggests that consumers who identify strongly with certain social groups and experience positive emotions while making purchases are more likely to exhibit favorable purchasing decisions, loyalty, and repurchase intention.

This finding is consistent with previous research that has demonstrated the importance of emotions and social identity in shaping consumer behavior (Hsu, Huang, & Huang, 2021; Kim & Chung, 2020; Manzano, García-Sánchez, & Flores, 2020; Zhang, Yeh, & Hsieh, 2021). Emotions play a critical role in influencing consumer behavior, as they can affect product evaluations and decision-making processes (Huang & Hsu, 2020). Similarly, social identity is an important factor in shaping consumer behavior, as individuals often make purchasing decisions based on their group memberships and affiliations (Tajfel & Turner, 1979).Overall, these findings suggest that emotions and social identity are important factors to consider when developing marketing strategies in the FMCG market. Companies should strive to create emotional connections with their customers through advertising and product design, as well as consider how their products and brand image align with their customers' social identities. By understanding and leveraging these factors, companies can increase their effectiveness in targeting and appealing to their desired consumer base.

**Discussions**

The present study aimed to examine the relationship between emotions, social identity, and consumer behavior in the FMCG market. The results indicate that both emotions and social identity have a significant positive effect on consumer behavior. This finding is consistent with previous research that has demonstrated the importance of emotions and social identity in shaping consumer behavior (Hsu et al., 2021; Kim & Chung, 2020; Manzano et al., 2020; Zhang et al., 2021).Emotions play a critical role in influencing consumer behavior as they can affect product evaluations and decision-making processes (Huang & Hsu, 2020). For instance, positive emotions, such as joy and excitement, can lead to increased purchase intentions and loyalty, while negative emotions, such as anger and frustration, can decrease them (Bagozzi, Gopinath, &Nyer, 1999). Therefore, it is essential for marketers to consider the emotional responses of their target audience when developing advertising and promotional strategies.Similarly, social identity is an important factor in shaping consumer behavior, as individuals often make purchasing decisions based on their group memberships and affiliations (Tajfel & Turner, 1979). For instance, consumers may prefer to buy products that align with their cultural, social, or political identity (Khan & Khan, 2020). This is particularly relevant in the FMCG market, where consumers tend to purchase products that are perceived to reflect their social status and lifestyle (Jiang, Zhang, &Jin, 2021). Therefore, companies should strive to create products and brand images that appeal to the social identities of their target audience.

In addition, the present study highlights the importance of developing marketing strategies that integrate emotions and social identity. By creating emotional connections with their customers through advertising and product design, companies can increase their effectiveness in targeting and appealing to their desired consumer base. For instance, companies can use emotional appeals in their advertisements to create a positive association with their brand (Kaur & Kaur, 2020). They can also leverage social identity by creating products that cater to specific cultural or social groups (Menguc& Auh, 2020). These findings of this study have practical implications for marketers operating in the FMCG market. They suggest that companies should consider the emotional and social identity factors when developing marketing strategies to increase consumer behavior. Moreover, they provide a valuable insight into how emotions and social identity can be leveraged to enhance the effectiveness of marketing strategies.

In conclusion, the present study contributes to the existing literature by highlighting the importance of emotions and social identity in shaping consumer behavior in the FMCG market. The results demonstrate that both emotions and social identity have a significant positive effect on consumer behavior. By understanding and leveraging these factors, companies can develop effective marketing strategies that appeal to their target audience and increase consumer behavior.

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# ROLE OF DIGITAL INDIA: THE NEW PHENOMENAL SPECTRUM OF DEVELOPMENT OF INDIA

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**ABSTRACT**

*We live in arena of technologies and digital world. Digital India is an innovative thought ofMr. Narendra Modi's government. It's an action of administration of India to integrate the government Departments and also the people of India. It's an action to revise the country into digitally empowers knowledge economy.'Digital India' is a programme initiated by Prime MinisterMr. Narendra Modi. The motive behind the Digital India charge is to make participative, transparent and responsive governance to reach out the citizens. It aims to give all services electronically and promote digital knowledge in India with the help of digital technologies which includes the conception of cloud computing and mobile operations have surfaced as the catalysts for express profitable growth and citizen commission. In this perspective, companies each over the world desire to invest in digital India charge. Remarkably, global investors like Sundar Pichai, Satya Nadella, Elon Musk have supported Modi's Digital India action. Electronic commerce refers to wide selection of online business conditioning for products and services. The programme offers variety of digital results in the majority sectors education, health, husbandry, administration, fiscal addition etc. This paper may be a modest pass to see the impact of Digital India in empowering rural India, its challenges and what other enterprise will be taken in it to form it simpler in order that civic- rural digital peak could also be filled and our villages can also develop and reap the advantages of digital revolution that is going down all round the world. This paper attempts to concentrate on the various challenges faced by the Digital India Programme. It also describes the various openings of the programme for the people of the country.*

***KEYWORDS***: *Digital, Financial, Programme, Sustainable, Development, Challenges, Initiative, Develop.*

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## Introduction

The Digital India programme is a flagship programme of the Government of India with a vision to transfigure India into a digitally empowered society and knowledge economy. Digital India is a dream to insure that government services are made available for all citizens electronically by perfecting online structure and by adding the effectiveness of Internet connectivity with one charge and one target that's to take nation forward digitally and economically. This action was taken to insure that the citizens are getting engaged in the invention process which is necessary for the profitable growth and sustainable development of the country. In order to realize the full eventuality of this programme, it's necessary to address certain challenges in the way of its successful perpetration like digital ignorance, poor structure, low internet speed, lack of collaboration among various departments, issue pertaining to taxationetc.However, it'll open various new openings for the citizens of the country and thus it requires a lot of efforts and fidelity from all departments of government as well as private sector considering the current status of the programme, If enforced duly. It's a modest step to promoteE-Governance or M-governance. The motive behind the conception is to attach rural areas with high speed internet network

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and perfecting digital knowledge. The programme weaves together an outsized number of ideas and allowed into one, comprehensive vision in order that each of them is seen an element of larger thing. It's coordinated by Department of Electronics and Information Technology (DeitY), enforced by the whole government- both at the centre and state.

**Why We Need Digital India**

The success of any scheme depends on how tip druggies are using it. Most Govt. plans fail due to poor internet connectivity. Thus, to give smooth and fast service in rural India, the ruralages need to give reasonable connections. In addition to connectivity, awareness and operation are the main reasons for the slow stir of the Internet in rural India. It's important to understand the significance of high speed internet structure. The strong Internet structure doesn't extend connectivity to the ground position, but also develops confidence and skills to use the tool with the help of technology. It's a veritably large need to fete that the digitalization has achieved its purpose to specifically in rural areas. There is really various exploration on the curtains subject to the object, although there has been no exploration on the quoted case, considering its impact on the aspects of the development of rural areas and its impact on national profitable growth. Thus, an exploration was needed to assay that digitization has also entered the profitable structure of rural areas. Each time the government starts numerous plans for poor people as well as national areas. Some of them failed to cover and lack of proper data collection. Lately, the government has started the MNREGA, which provides the right to ask and admit registered families for a day for 100 days. MNREGA has been listed as one of the leading programs for the review and is reviewed at the loftiest position in the government. The discussion is really that the digital India program won't only increase the life position of the population of rural areas, but also help in poverty eradication. Use of ICT for various programs needed to increase, reduce processing costs and reduce corruption. Still, India has achieved the target of the Sarva Shiksha Abhiyan, but the adult knowledge rate is veritably bad. According to the report of the World Economic Forum, nearly one- third of the Indian population doesn't share in secondary education, so it's necessary that how such a functional illiterate is digital India with adult population. The third problem is that the maximum information or internet is in English or Hindi and veritably low content available in indigenous languages, while rural people use outside of their original language which is nearly delicate to be in the internet. Ultimately seventy times of independence isn't too far in numerous villages and how to use the electricity without electricity.

**Digital India: Major Challenges**

Numerous people in rural areas have no Internet connection, and also the content in indigenous languages isn't sufficient to keep the compendiums engaged. Only 15 of the homes can pierce the Internet, and many people can pierce mobile broadband. This script is despite the adding affordability of ICT terrain in the country. According to World Economic Forum(WEF) 2016 report, nearly 33 of Indian population is functionally illiterate, one- third of youth don't attend secondary education. There are vast differences in civic centers similar as metropolitan metropolises and remote rural areas, where an indeed introductory service for illustration electricity is unapproachable to run the Digital India program. India's growing economy and digital drive have caught the attention of hackers and an addingsurge of cyber attacks could soon poorly impact the country. India and other South Asian countries are now on the radar of cyber bushwhackers. The government and commercial world need to land state- of- the- art, New Age security results to baffle their plans. It isn't only a technological question but also deals with the question of sequestration and security. The biggest challenge faced by 'Digital India' is the slow and belated structure development. Diapason vacuity in Indian metros is about a tenth of the same in metropolises in developed countries. Challenges are in every area right from policy timber, changing the work flow up to changing the intelligence of the government officers. It's technological change within the most diversified nation. Within the government there are various departments which should be integrated. There's an active involvement of various departments similar as telecommunication, justice, finance and planning, health department etc. Without a smooth cooperation between them, this charge would noway be enforced to its full strength. The Centre's ambitious Digital India program is facing multiple challenges in successful perpetration due to lack of clarity in programs and infrastructural backups, according to a common report by Assocham- Deloitte. For Digital India to have a large scale impact on citizens across the nation, the digital peak needs to be addressed, considering the significance of connectivity issue in remote rural areas, as presently over 55,000 villages remain deprived of mobile connectivity. This is largely due to the fact that furnishing mobile connectivity in similar locales isn't commercially feasible for service providers. For digital technology to be accessible to every citizen, significant efforts are demanded to customise apps and services to feed to original requirements. Chancing merchandisers who can give similar operations has come a challenge. Though there are coffers with India but there's a huge capital cost which is to be invested and the fruits of the investment will be entered after many times. Net impartiality is must and it's important to understand that digital India without net impartiality would be a great blow to entrepreneurs and citizens of India. India is a diversified country, in terms of language, culture, laws which vary from countries to countries. Complete integration, that's integration of technology and language, is one of the main challenges.

**Digital India and Rural Economy**

TheE-Commerce is prospered and stands for roaring growth in rural India. Their success depends on the understanding of the request, volume of consumers and offering various features. This paper gives an impact of digital India in the future ofE-Commerce in rural India; represent the various openings for merchandisers, consumers,E-Commerce diligence and factors impacting trust in rural Indians. We set up that the OverallE-Commerce will increase drastically coming times in the arising request. While rural area vacuity of internet or broadband is lower as compare to civic area but Government’s dream design Digital India will control or fixed this gap which increases the mass of consumers forE-Commerce world through spreading business using social commerce(Facebook Commerce, Twitter Commerce), mobile commerceetc. withespousing Digital India design features like creation of digital structure and digital knowledge. Combination ofE-Commerce and Digital India design make easier contact can be made to anywhere in the world in seconds. By online trading, businesses open themselves in global business. Indians should call Digital India Vision or Digital Bharat Vision or Digital Hindustan Vision projects moving forward. This paper is concerned with current script of internet druggies in India, how government crusade — Digital India can connect maximum number of rural Indians to all over the world through Internet and howE-Commerce diligence can convert this mass of rural Indians for trading.

**How to Overcome the Challenges for Successfull Implemntation of Digital India Programme**

- **Digital Knowledge:** Despite rising smart phone penetration and internet stoner base, digital knowledge in India has been low. In order for the benefits of the Digital India programme to reach all sections of the population, perfecting digital knowledge is imperative.
- **Skill Structure**: A strong skill base is needed to support the enterprise and services that are imaged under the Digital India umbrella. Development of specialized skills within ministries and state governments will enable the spread ofE-governance services, conservation and upgradation and decision making on all digital enterprise.
- **Digital Adoption:** For Digital India to be successful, all parts of Indian society need to borrow digital technologies. This won't only produce demand for Digital India but also achieve its vision of empowering all citizens.
- **Defining the part of the Private Sector**: A frame needs to be defined for participation of the private sector in skill development programs which defines the part of the private sector, prospects in terms of investments, content and job guarantees.
- **Preface of Digital Skill Programs at an Institutional Position**: Skill training and digital knowledge should be introduced as part of institutional trainings in seminaries, sodalities and universities across India. Class and interactive programmes should be commended to insure acceptable digital skills of all graduates.
- **Increase Vacuity of digital Structure at Rural and Remote Locales:** The speed at which digital structure (especially fiber networks) is being developed requirements to be increased. Being government structure means (e.g., post services, government structures, CSCs) should be further abused for provision of digital services at remote locales.

**Conclusion**

Despite a many remarkable achievements, numerous more initiatives need to be accepted. The WEF Report is a memorial to the government in this regard, and underlines the need to realize the positive impact of Digital India and other affiliated programs. Public-private cooperation models must be explored for sustainable development of digital structure, as has been the case for communal structure systems like roads and metro. The government should try to make fresh diapason available to telecom service providers for deployment of high- speed data networks. Also, startups need to be incentivised for the development of the last mile structure and localised services and operations. The being government structure means like post services and other structures should be further abused for the provision of digital services. In rural and remote areas, private sector players should be incentivised to give last afar connectivity. The overall growth and development can be realized through supporting and enhancing rudiments similar as knowledge, introductory structure, overall business terrain, nonsupervisory terrain, etc. India is getting digital due to briskly relinquishment of technology, burgeoning youth population and emphasis on cashless deals. The 'Digital India' is in child stage, so there's enormous untreated docket for India and it's an area of serious concern to address it effectively and expeditiously. Technology is changing presto. What's good moment may come obsolete latterly. It's true that private telecom players in India are doing great but they cannot be completely depended to fulfil social commitment especially in areas where profit eventuality is low. The need of the day is to make an exclusive completely firewalled India Internet Cloud that can give secure internet network and connectivity for the various requirements of the country. Government should have exclusive own communication network for disaster/ extremity operation, administration, and security purposes. There's critical need to insure that Telecom systems, Networks, Phones, Products and Services are available, accessible and affordable to common man. All citizens should be mentally set for the changes and challenges in enforcing the policy, only also it would be possible to achieve the objects of Digital India programme.

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# A STUDY OF WOMEN ENTREPRENEURS: ISSUES AND INNOVATIONS

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**ABSTRACT**

*In Indian society male was regarded as a privileged gender for being an entrepreneur and women were restricted to work in domestic household work. Although in last few years, our country has witnessed women entrepreneurs along with the male contributing to Indian economy. However, entrepreneurial activity is indistinguishable for both the genders, women has faced lots of hardships to prove her creativity in this field. Despite doing hard work women entrepreneurs are facing lots of challenges and problems. Entrepreneurs are ones who have the creativity in bringing innovations and capability of risk taking. Although there are many factors which became the reason for bottlenecks in the path of success, but she had proved to be as more dynamic leader in managing the situations and be compatible to their male counter parts. Women entrepreneurs has contributed to socio -economic development of Indian economy. They have played a major role in changing the economic conditions of women of the country by being job creator. The Study is an attempt to review and explore the existing research about issues faced by the women entrepreneurs as well as the remedial measures for the same. Along with this objective, the papers aim at bringing the insights about the role of women in innovations in business activity.*

***KEYWORDS***: *Women Entrepreneurship, Economic Development, Innovation, Challenges.*

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## Introduction

In today's era Entrepreneurship is considered as a prime area of research by researchers, academicians and policy makers. Schramm (2006), Baumol et al (2007) in their study revealed that there is significant correlation of Entrepreneurship and economic development of any economy. Last few decades witnessed the emergence of women as entrepreneur in both developed and developing economies.

Aguirre, D., et al (2012), Kumar, S. M. et al 2013, Ogidi, A. E. (2014) have found through their study that there is big role of women entrepreneur in raising the people from poverty level, increasing the per captia income and creating new employment opportunities.

The main question prevalent across the world is about the gender gap in entrepreneurship. As per the GEM 2015-16 Global Report, the gap between entrepreneurial activities across both the genders is very extensive. India is also facing the same gender gap in entrepreneurship.

Women with their traits like hard work and bravery marked their presence in the business world. Around the world women has performed outstanding in Entrepreneural activities. Women has proved that they have played a substantial role in supplementing income of family through different kind of Entrepreneural activities. From starting to tailoring business at home to IT enabled business, women have entered in every entrepreneurial activity.

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There are many factors which has encouraged the women for entrepreneurship such as globalization, financial literacy awareness programs, improved supply chain systems, professional education, online tutorials, increased internet enabled networking services, government support and last but not the least their inner motivation. Slowly and steadily women have made their way and utilized each opportunity. As per the report of Global Entrepreneurship Monitor (2016/2017) Report on Women's Entrepreneurship it is revealed that Entrepreneurship is not limited to India, around 163 million women from various countries has started their own businesses. Women has played an immense role in contributing national and international economy simultaneously they have made their mark in family's economic well-being.

Singh (2012), found from the study that women entrepreneurs have immense opportunities in areas such as professional services, IT / ITES, apparel/accessories, food & beverages, health & allied, manufacturing & heavy industries, publications, media, retail & travel, and tourism.

Women of all ages with different educational, cultural and religious background are becoming entrepreneurs all over the world. Women also differs in their choice making regarding the kind of concern established by them, the plan of action they acquire for the development of business, even the investment they look for also differs notably.

There is a major role of the factors which affect the women's entrepreneurial options. Women perform the role of designer and planner in choice they make, they foster and grow their projects. [1]Global Entrepreneurship Research Association (2016). Global Entrepreneurship Monitor (2016/2017) Report on Women's Entrepreneurship. Retrieved from https://www.gemconsortium.org/report/4986

**Concept of Entrepreneurship**

Several studies have been made regarding the term entrepreneurship. In the eighteenth century, it was defined as an economic term which depicts as the risk-taking process which involves activity of purchasing goods at certain prices whereas selling them at uncertain prices. With time the concept of entrepreneurship has been broadened and it was considered as a theory of bringing the factors of production together. Recently the term innovation is added to the process entrepreneurship. Innovation in different kinds is evolved in entrepreneurship such as process innovation, factor innovation, organizational innovation and market innovation. Apart from the Innovation, recent views about entrepreneurship are that creating something or the being founder of the eEnterprise.

**Characteristics of an Entrepreneur**

- **Confidence:** Entrepreneur should be confident to handle unforeseen situations as business is a dynamic activity. Each process of business comprises lots of changes, an entrepreneur is a person who faces each change confidently.
- **Innovation:** For the survival in the dynamic environment and to keep pace with external factors the entrepreneur needs to innovate and bring something new to the world. An entrepreneur possesses skills of innovation and always engages in research and development.
- **Risk Bearing:** As business operates in a dynamic external environment in which there are lots of unforeseen circumstances which bear risk, an entrepreneur is a person who bears the risk and takes the decision.
- **Commitment:** For the sustainability of any business activity, commitment is a must. An entrepreneur is always committed to the business.
- **Adaptability:** Entrepreneur needs to bring innovation, change with the unpredictable situation and adapt with the changes.

**Women being Entrepreneur: Reasons**

Earlier men segment of the society used to own the business but now women are also walking on the roads of entrepreneurship. As entrepreneurs, they are now engaged in more lucrative and creative work than end up in boring dead end jobs. There is revolutionary transformation in the mindset of the society as more and more women are opting out of regular jobs and entering businesses. Women are bringing big change by empowering women and inspiring them to go beyond their boundaries. In the past it has been found through many studies that women used to work for the achievement of corporate goals not for individual satisfaction. Now they are engaging in business, utilizing their potential and enjoying their work with independence. They have more flexibility in setting business goals as they enjoy the sole power of the same.

According to various studies it has revealed that women are succeeding in the businesses and contributing to the economy. The reasons because of which women are succeeding in the business are as follows:

- Entrepreneurship Requires lots of decision making and women are very generous in taking out plentiful time in data analysis, market research, product testing and examining consumer behavior. Likewise, the business risk is minimized, and women successfully runs their business.
- Women entrepreneurs more easily make networks as they love to talk and make friends. Due to their willingness to do networking, women entrepreneur easily finds new business opportunities. They are straight forward in their communication which help them in having more involved business relations.
- Women accept the feedback of the customers; they try to solve each issue on the personal level.

**Push and Pull Factors that Influence Women to be an Entrepreneur**

- Independence
- Passion for doing something
- Grants and subsidies by Government
- Unforeseen Circumstances
- Responsibility towards family.

**Review of Literature**

In study “Creating an enabling environment for women’s entrepreneurship in India” Shah Hina (2013) has recommended various methods and laws to support the women entrepreneurs. In her study Government initiatives, plans, and programs supporting female entrepreneurs are heavily highlighted.

Kumbhar Vijay (2013) in his study “Some critical issues of women entrepreneurship in rural India” revealed important issues related to women entrepreneurs in rural India. The study discussed the issues faced by women such as an unbalanced family life, money problems, no direct ownership of property, and numerous other issues related to women entrepreneurs. It was concluded in his study that continuous efforts should be made so that women are inspired and motivated. It was further stated in his that significance importance should be given to masss awareness programs to educate women.

Zvezdana Oluić(2013), in his study titled "Evaluation of the environment for women entrepreneurship, "focused on the difficulties experienced by female entrepreneurs. He concluded that for raising the status of women business owners and the environment in which they operate, it is essential to look at their past experiences, attitudes, motivations, and obstacles encountered in the workplace, as well as what discourages them from starting a business.

In article titled "Study of Financial Problems of Women Entrepreneurs”, Chander Subhash (2013) outlined the different financial challenges that women entrepreneurs must face at the inception of any business and even at the growing stage. He further stated that there are several hurdles they face such as acquiring startup funding, financial sector's reluctance to offer loan facilities, lack of knowledge about financial resources and plans. They don't have collateral to protect the borrowed funds also.

Jayen. K. Thaker (2013), in his study titled “Obstacles faced by women entrepreneurs in India,” explains the experiences, initiatives, & obstacles faced by a woman entrepreneur. He has collected data from secondary sources, including books, websites, and numerous research papers. According to his study, there are many barriers that make it difficult for women to launch and manage businesses in India. However, with support of family, zeal, bravery, and persistent work women can have their own business. Certain Awareness programs should be there to make women aware about the programs and scheme for developing woman entrepreneurship.

In their 2013 paper titled "A study on the Development of Women Entrepreneurship in Nellore, AP, India," Basha A.M. Mahaboob, Pranav K. Sai, Rao R.V.S.S Nagabhushana, K. Madhavi.K, and P. Sri Sudha analyzed the issues faced by women entrepreneurs, how to deal with those challenges, and what makes them a successful women entrepreneur.

In his 2013 article, "Women Entrepreneurship Development: Problems & Prospects," Prof. Kothawale C.P. focused on a comparative study of the growth of women's businesses in a few developed countries in comparison to India. It was found that if the problems of women entrepreneurs are properly addressed, then they will emerge as successful entrepreneurs.

In her article "A Study of Constraints and Motivating Factors for Indian Women Entrepreneurs in Small Scale Industries," Vatharkar Poonam (2012) investigated the demographic profile of women entrepreneurs in the small-scale sector in Pune district, Maharashtra, India. She then explored the various motivational factors that help women entrepreneurs to launch their own businesses and investigated the difficulties that women entrepreneurs encountered when trying to do the same.

**Objective of the Study**

- To review and explore the existing research about issues faced by the women entrepreneurs.
- To suggest innovative measures for the same.

**Research Methodology**

The study is exploratory in nature. The research article presented is based on secondary data. Secondary data has been compiled from various books, journals, research papers, and reports.

**Issues Faced by Women Entrepreneurs**

- **Gender prejudice:** Social environment is generally sex biased, women face discrimination institutionally and legally there by laws make it difficult for them to succeed as entrepreneurs.
- **Few industries are Women Friendly:** Despite laws and other initiatives to advance gender equality, men have continued to dominate India's entrepreneurship. Recent studies have found that most low-profit industries have been owned by women whereas industries like manufacturing, construction, and similar ones are dominated by male.
- **Absence of Institutional and Social Support:** Families, peers, and their immediate environments rarely provide the social support that most female business owners need to launch their enterprises. Another major issue for female entrepreneurs in the nation is a lack of business community mentorship. Even they are facing the same situation regarding institutional backing. Although there is a variety of programs for encouraging female entrepreneurs, many women don't get timely advice or assistance from the authorities. Their confidence and capacity to take risks suffer as there is not an adequate support system.
- **Many businesses are dominated by males:** it is seen found in many research studies that many businesses are dominated by males forces female entrepreneurs to work in fields that have traditionally been regarded as "women-friendly," including education, fashion, and beauty care, among others. This is why they get restricted opportunities, experiences, and skills.
- **Illiteracy leads to lack of knowledge as well as skill:** Women in rural areasface issues which are overlapped by one after another. As no of literate women in rural areas is very low, it is directly impact to the percentage of Women Entrepreneurs. They're deprived of new technologies, and it is developments. Awareness towards advertising knowledge is also missing. Besides literacy issues they are also facing skills and monetary challenges.
- **Lack of Awareness about Government Strategies:** Women entrepreneurs are facing the problem of awareness and ignorance. Government is frequently making plans keeping the female business owners in mind and to utilize and enjoy all the facilities, it is crucial for them to be aware of all the genuine government programmes. Unfortunately, it can be said that only a few entrepreneurs can get the details about all governmental strategies and many programs tend to remain unused through the entrepreneurs due to lack associated with information.
- **Failure to Acquire Skills:** To be successful, it is essential for every entrepreneur to upgrade their skills. But it is seen that most of the women are deprived of or have restricted knowledge of technology.
- Limited mobility is one of the fundamental issues facing women entrepreneurs in India, despite being a key characteristic of a successful entrepreneur that should be mobility. Society still has poor mindset for the women entrepreneurs due to which majority of women don’t travel alone or stay at hotels for business purposes without worrying about safety.
- **Low Risk-Bearing Ability**

  A business owner should have the capacity to accept risk in order to invest in and run a successful business. However, as time passes, women are increasingly taking over many businesses as activities to reduce risk. making independent decisions.

- **Balancing Family and Work Duties**

A woman has many roles in her life, and being a mother is one of them. Families are regarded as an extension of women. Married women are expected to enter motherhood within a specific age and play an important role in raising their kids. This is the reason why young mothers must take a break from their occupation and prioritize their dedication. As a result, it puts women at odds with their family obligations and even makes them feel guilty for giving priority to their work.

- **Stiff Competition**

In today's era, business is very competitive, and there are lots of challenges in a dynamic business environment. Women face stiff competition for leadership positions, both within their own organizations and from their competitors. The woman faces difficulty managing the production activity with the limited resources.

**Innovative Suggestions: Ways by which Women Entrepreneurs can Develop**

The biggest key to women entrepreneur's success is support from family and the society and sometimes the government as well. The government has ways to support women entrepreneurs like coming up with schemes to help women feel motivated and to help them manage finances as well. To motivate women the government provides loans to women entrepreneurs at a low cost and interest. Loans repayment should be more convenient and should not be so rigid. Organizations can have training sessions to educate women about the working of various equipment and machinery. Various conferences/seminars can be held to motivate women and help them reach greater heights. Just like us entrepreneurs need advice from the best of the best, interacting with successful people women entrepreneurs can discuss about various things and share knowledge. If women need help and motivation, they require a platform where they can receive help and advice example: websites, help desks etc. Encouragement and support should be given to home-based industries, which can help women so, they can manage both household responsibilities and their business. Women entrepreneurs need education and more importantly they should apply this knowledge and entrepreneurial skills in their business. Availability of scarce raw material should be made possible for women entrepreneurs. Awareness regarding the potential of women and their dual role in society should be made. Government should start more financial literacy programs to educate women so that they don't face difficulty in understanding financial concepts of business. Co-operative Marketing Societies should be made specially for women members so that they can avail marketing facilities to buy and sell both finished commodities and raw goods with ease.

**Conclusion**

Women are the key to the economic development of a country they can be the reason to major developments of the country. Educated Women who are independent causes the country to flourish from many aspects. Many successful organizations are run by women even from the comfort of their home.

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# WATER QUALITY ASSESSMENT OF LOW-TECH AQUAPONIC SYSTEM BASED ON AN ORNAMENTAL AQUARIUM

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Dr. Suchitra Sharma**
P.Jatav***

**ABSTRACT**

*Aquaponics is a new, rapidly emerging, eco-friendly agriculture (plant and fish) production technology that integrates with hydroponics. It is a sustainable, efficient, and intensive food production system with a high qualitative production yield. Aquaponics is the cultivation of fish and plants together in a constructed, recirculating ecosystem utilizing natural bacterial cycles to convert fish waste to plant nutrition. The basic principle of aquaponics is that it allows the fish, plants, and bacteria to thrive symbiotically and to work together to create a healthy, balanced growing environment for each other. There are various applications of aquaponics including – small-scale aquaponic units, domestic backyard aquaponic units in arid regions, medium-sized commercial aquaponic systems, etc. The common components of aquaponic unit are fish tank, mechanical filters, biofilter, hydroponic bed. The important types of aquaponics are media based grow bed, DWC and NFT. These systems having its own importance and perform as per the requirements and available resources. This emerging technique has the potential to increase not only sustainability but also the productivity of fish and plants.*

***KEYWORDS***: *Aquaponics, Hydroponics, Commercial, Biofilter, Fish, Plants.*

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## Introduction

Basically, the aquaponic systems (or "aquaponics", or "aquaponic agriculture", depending on the system's scale) are food production units, based on a combination of aquaculture and hydroponics, tailored to provide healthy food productions (fish and plants). Aquaponics was born in 1984 through the article published by Watten and Busch (Connolly and Trebic, 2010). Today, this new innovative agriculture technology is widely adopted in countries in America and Australia. Unfortunately, in Europe, the number of aquaponic implementations is still scarce.

In brief, an aquaponic system is a symbiotic closed-loop recycling freshwater system between fish and plants, where the wastes generated by fish (such as urine and ammonia) are converted by nitrifying bacteria into forms that plants can accept in their nourishment processes, thus acting as biofilters and cleaning the water before being sent back to fish (Figure 1). The most common cultivated plants are green leafy plants such as lettuce, basil, parsley, and mint. There also have been cultivated tomatoes, cucumbers, cabbage, kale, celery, eggplant, and okra but the income obtained from the herbs is much higher and therefore those are preferred (Rakocy et al., 2006; Connolly and Trebic, 2010).

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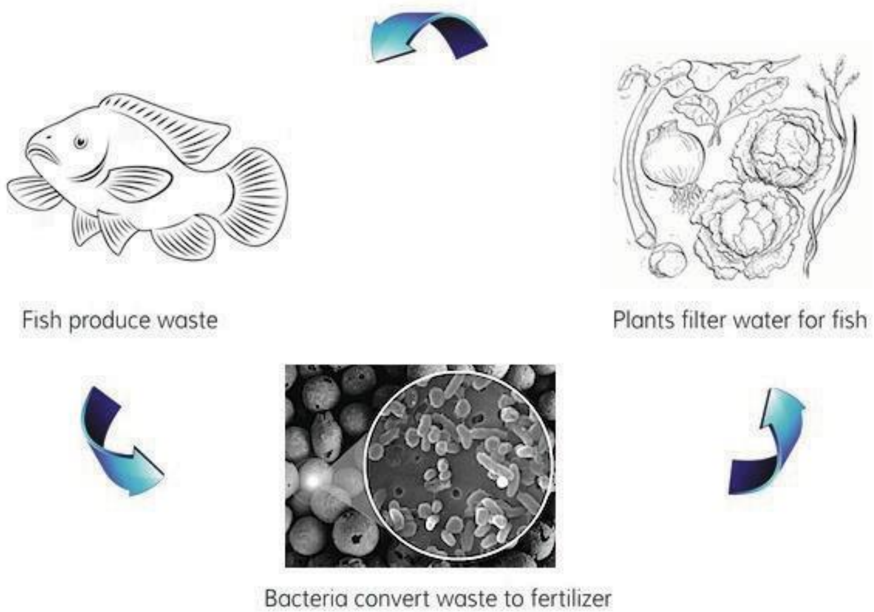


**Figure 1: How aquaponic systems work?**

Regarding fish, the most commonly grown species is tilapia *(Oreochromis niloticus)*. However, any species of freshwater fish can be suitable for an aquaponic system as long as a proper fish tank is prepared (dimension-wise) and the required environmental conditions are met (Elia et al., 2014).

In this context, the paper presents the steps to build an ornamental aquarium and to turn it afterward into a fully-fledged *reversed* aquaponic system used to grow healthy plants for consumption or use and also to reduce aquarium maintenance.

**Materials and Methods**

The project required not only turning an existing aquarium into an aquaponic system but to build the aquarium also. *Not any aquarium, but an ornamental aquarium intended to be shown in public, placed one meter above the floor*.

This latter requirement hindered a "regular" implementation of an aquaponic system due to the fact that, in case of a "regular" implementation, the grow bed will be suspended out of reach, two meters above the floor. This has led to the emergence of novelty in the implementation of such a system, which ultimately had to be configured with the grow bed placed *below* the level of the fish tank. This model of the build is known as *reversed* aquaponic system. To assess the water parameters, the following indicators were used: water temperature, pH value and nitrogen concentration (ammonia, nitrites and nitrates) (Nicolae, 2007). While water temperature was determined by direct observation (using a thermometer), nitrogen concentrations were determined using spectrophotometric analysis of water probes. pH value was assessed by using a commercial test kit. The water assessment was carried out between December 2014 - January 2015.

The aquarium was built out of tampered glass, using silicone to harden and seal the joints. A sturdy aquarium stand was also built out of metal bars to withstand a total weight of about 500 kg.

**Results and Discussions**

- **The aquarium**

To build the aquarium (Figure 2) were necessary: four 10 mm thick tempered glass sheets for the side walls; one 12 mm thick tempered glass sheet for the bottom; four 12 mm thick 50 mm wide tempered glass stripes for reinforcements and lid support; painter's tape; scissors and scraper; aquarium silicone and silicone gun. The thickness of the glass chosen for the build was based on the physical parameters of the glass.

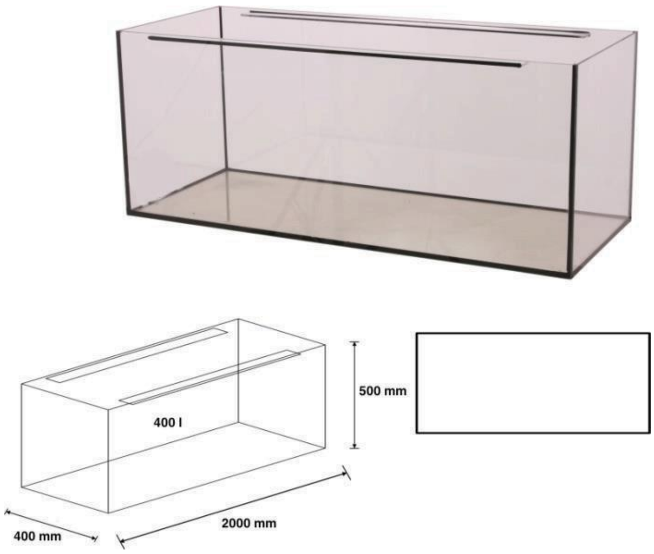


**Figure 2: Aquarium Blueprints**

Based on the thickness and the dimensions, the weight of an empty aquarium can be calculated (Table 1). *This is a very important factor to be considered when designing the aquarium stand*.

**Table 1: Physical Parameters of Tampered Glass**

| **Glass thickness (mm)** | **6** | **8** | **10** | **12** | **15** |
|---|---|---|---|---|---|
| **Weight (kg/m$^2$)** | 15 | 20 | 25 | 30 | 37,5 |
| Light transmission (%) | 88 | 87 | 86 | 84 | 82 |
| Light reflection (%) | 8 | 8 | 7 | 7 | 7 |
| UV absorption (%) | 38 | 43 | 46 | 52 | 56 |
| Shadow reduction (%) | 0,88 | 0,82 | 0,80 | 0,74 | 0,70 |

In order to build the aquarium, the aquarium elements were first lined out and checked one against the others, to make sure that every glass element was cut according to the blueprints.

Then, the edges of the aquarium sides were covered on both sides with painter's tape to prevent soiling with silicone.

The sides of the bottom were also covered with painter's tape except for the surfaces to be jointed with the sides. One by one, the ends of the bottom and the corresponding edges of the side elements were covered with silicone and put together in position. The reinforcements were also covered with silicone and placed in position.

After all the edges of the side elements and the bottom were aligned and the silicone in excess removed, the painter's tape was removed. The silicone was left to cure for three days.

Meanwhile, the aquarium stand was placed in position and levelled so as the table surface to be perfectly horizontal. The spot where the aquarium stand was positioned was chosen according to the following rules:

- to be away from direct bright light in order to prevent excessive algae growth;
- to preserve a constant temperature;
- taking into consideration the ability of the floor to support the weight of the full loaded aquarium and grow beds (the stand should be as close as possible to floor crossbeams);
- close to a power outlet.

Prior to place the aquarium on its stand a shock absorbent 5 mm thick polystyrene sheet was placed and fixed to the table surface. Finally, the aquarium was filled with water in order to make sure the quantity of gluing was good and that there are no water leaks. The aquarium was then emptied and cleaned.

The next step was to install the power filter, water heating system and air pump. While the heating system and the air pump were placed into their final designated position (taken into consideration the future aquaponic system), the power filter role was only to hasten the Nitrogen cycling process. Later on the power filter was replaced by an experimental biofilter to deliver both mechanical and active water filtration. None of the electrical devices were turned on yet.

Chemically inert artificial gravel was chosen as substrate.

The gravel was rinsed in warm tap water before adding it to the aquarium (the less dust in the water, the faster it will clear when the filter is started up).

The substrate was slightly sloped upward toward the back of the aquarium. Some artificial plants and decorations were added also, and then the aquarium was filled with tap water (Figure 3). Before that, a plate was placed on the substrate to prevent its dispersion when the water is added.

**Figure 3: The aquarium build**

A water dechlorinate was added to the water in order to remove the chlorine and chloramines. According to the best practices on any aquarium build some facts are necessary to be considered:

- regarding the size of an aquarium, the rule "bigger is better" always applies. A bigger aquarium is easier to maintain due to its high inertia: thermal shocks and water imbalances are much less likely to occur;
- the heaters are to be plugged in only after the aquarium is filled with water and after the thermostat in the heater has adjusted to the water temperature;
- the effective water volume is not the geometric volume of the aquarium. It only represents the *real* volume of the water contained in the aquarium.

The number and adult size of the fish to live in the aquarium will always dictate the dimensions of the aquarium. A simple calculation model (based on the length of an adult fish) will show the needs in terms of water of *one* adult fish. Knowing the total number of fish meant to be in the aquarium in the production stage, the *effective* water volume may be calculated (Table 2).

**Table 2: The needs in Terms of Water of an Adult Fish**

| **Fish Length (cm)** | **< 5** | **5 - 9** | **9 - 13** | **> 14** |
|---|---|---|---|---|
| Litres of water / cm | 1,5 | 2 | 3 | 4 |

For example, based of the above formula, a 4 cm neon tetra (*Paracheirodoninnesi)* will need 6 liters of water, while a 15 cm hoplo catfish (*Hoplosternumthoracatum)* will need 60 liters of water.

**System cycling** - *a process common to all aquarium setups*

After the water was allowed to sit for a few days in order to remove the Chlorine and to reach optimum temperature the aquarium was populated with only a few Goldfish *(Carassius auratus auratus)* and Bronze Corydoras *(Corydoras aeneus)*.

The fish, as a result of their respiratory and digestive processes, started to produce ammonia ($NH_3$), a Nitrogen based compound toxic to the fish. Some food in excess was also provided, in order to *increase* the ammonia level in the fish tank while decomposing.

Once ammonia was present in the system, the first nitrifying bacteria (*Nitrosomonas*) was lured into the system and started to colonize. As a result of its presence, ammonia started to be converted to nitrites ($NO_2^-$), also a Nitrogen based compound, even more, toxic for the fish than $NH_3$. *This point is critical point in terms of fish welfare when in the water are found high levels of both $NH_3$and $NO_2^-$.* Fortunately, the presence of $NO_2^-$in the water lured the second nitrifying bacteria to the system (*Nitrobacter*), which converts the nitrites to nitrates ($NO_3^-$), a Nitrogen based compound harmless to fish *and* an excellent food supply for plants (Hodoșan, 2012). The process of biological oxidation from ammonia to nitrates, carried out by autotrophic bacteria, is known as *nitrification* and can be identified by assessing the values of water parameters obtained during system cycling (Figure 4).

*Nitrification is also the process that drives the aquaponics systems*. System cycling is concluded once the levels of $NH_3$and $NO_2^-$are below 0,3 mg/l, while $NO_3^-$is in excess of 30 mg/l. *At this point, anyfresh water aquarium can be turned into anaquaponic system*.

Thereby, along with the production of plants, the required periodical removal of a part of the water from the aquarium with the addition of clean water will no more be necessary: instead, the plants will do the cleaning of the water.

**System Conversion**

In order to turn the aquarium into an aquaponic system were made some preparations: at the same time as the system cycling process we started some basil and parsley seeds in perlite;

- a small grow bed was established, in order to support some seedlings to clear the water while cycling the system;
- a piping system was set up between the fish tank and the grow bed, and between the collector tank back to the fish tank;
- for basil we made sure that the plugs are not too wet, as the seed will rot;
- an experimental new biofilter was added to the system, aiming to replace later the actual power filter;
- a lightning system was also added to the grow bed.

**The Grow Bed**

Normally, the grow bed sits *above* the fish tank, and the water showers back to the fish tank, also providing natural aeration through water surface movement (Figure 5).

In addition, no additional pump is needed (apart from the pump which lift the water from the fish tank to the grow bed).

**Figure 5: The Grow Bed**

In our setup, the grow bed was placed on a table *below* the level of the fish tank. To make the system work, we provided the grow bed with an overflow leading to a collector tank placed below the level of the grow bed.

A 10 cm thick layer of Hydrotone was added at the bottom of the grow bed, followed by a 20 cm thick layer of aquarium gravel. For this stage, a germination tray was placed on top of the gravel.

**How does the System Work?**

The water is pumped from the aquarium to the biofilter (flood and drain system) (Figure 7). At this stage, the filter retains all suspended particles (Hodoșan, 2014).

Also, most of the nitrifying process occurs within the filter. Coming out from the filtered water begins to fill the grow bed till the overflow level is reached. The water in excess flows into the collector tank.

**Figure 6: The aquaponic system**

When the water reaches a certain "High" level, a "smart" pump starts to move the water from the collector tank back to the aquarium. The drain pump only stops when a preset "Low" level is reached.

**The Plants**

Parsley (*Petroselinum crispum*) is a common herb rich in calcium, iron and vitamins A and

C. It also has a high market value. Even if it can resist to 0ºC temperatures, the minimum temperature for growth is 8ºC. It enjoys sun for up to eight hours a day.

While in the first year, the plant produces only leaves, in the second year the plant will begin sending up flowers for seed production. Harvesting begins when the individual stalks are 15 cm long.

Basil (*Ocimumbasilicum*) has a high value and high demand in urban zones. Its seeds need a high and stable temperature (around 22ºC) to germinate. It grows in warm conditions with full exposure to the sun. When temperatures above 27ºC are reached, shading is needed.

Harvesting begins when the plant is 15 cm high and continues for the next 30 - 50 days. A few variations are also available: Italian Genovese basil (sweet basil), lemon basil and purple passion basil.

**Conclusion**

Any existing ornamental aquarium can be easily transformed into a self-sustaining herb production unit. The costs of such a system are very low and no special skills or tools are required. Moreover, even an aquarium can be made out of low cost components. It is not required special skills and tools also. This is a way for urban people to get closer to the nature, to enjoy the peaceful view of some beautiful fish, and, with virtually no production costs, to have in their kitchen fresh herbs straight from the grow bed all year round.

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# THE IMPACTS OF GREEN MANAGEMENT TOWARDS PERFORMANCE: AN EMPIRICAL STUDY OF SELECTED INDIAN CONSUMER GOODS COMPANIES

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**ABSTRACT**

*Green management is an approach to business practices that prioritizes environmental sustainability and ecological responsibility. It involves incorporating environmentally-friendly practices into business operations, reducing waste and emissions, and promoting environmentally-responsible behaviors in the workplace. In India, a growing number of goods companies are embracing green management as a means of improving their financial performance. For example, by reducing energy and resource use, these companies can lower costs and increase their competitiveness. By using eco-friendly products and materials, companies can also improve their reputation and brand image, leading to increased customer loyalty and higher sales. Additionally, many companies are realizing the benefits of green management in terms of attracting investment from socially responsible investors and reducing their exposure to environmental risks and liabilities. The main focus of this study is to analyze whether the goods companies have been able to assess their efforts towards sustainability, reducing their carbon footprint and to examine the performance with the help of techniques such as ROCE and M/B Ratio.*

***KEYWORDS***: *Green Management, Goods Companies, Environment, Performance measure, Return on Capital Employed & Market Value of Equity/Book Value of Equity Ratio.*

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## Introduction

Green management refers to the practice of incorporating environmental considerations into business operations, decision-making, and strategy. It involves implementing sustainable and environmentally friendly practices to minimize negative impacts on the environment while also considering the economic and social impacts. Green management is a business strategy that prioritizes environmental sustainability and the responsible use of natural resources. This approach considers the long-term impact of business activities on the environment and incorporates eco-friendly practices into daily operations. Green management focuses on reducing waste, conserving energy and water, and using renewable resources in the production & packaging process. The goal is to minimize the negative impact on the environment and to promote sustainability for future generations.

Green management, also known as environmental management or sustainable management, refers to the integration of environmental considerations into organizational decision making and operations. It involves the development and implementation of policies, practices, and procedures aimed at reducing the environmental impact of an organization while also improving its financial performance and competitiveness. Green management can benefit organizations in various ways, including reduced operating costs, improved reputation and brand image, increased innovation and competitiveness, and compliance with environmental regulations. Moreover, it can also contribute to a more sustainable future by reducing greenhouse gas emissions, preserving natural resources, and reducing waste.

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## Review of Literature

**KusdiRaharjo (2019)**, in their research on "The role of green management in creating sustainable performance on the small and medium enterprises" analyzed the effect of the relationship between stakeholder demand, resources, knowledge and product uniqueness on green marketing and its implication on sustainability performance.

**Chengli Shu, Mengli Zhao, Jinxin Liu, Wendy Lindsay (2020)**, in their study on "Why firms go green and how green impacts financial and innovation performance differently: An awareness-motivation-capability perspective" provided an integrative framework illustrating how firm-level factors and institutional environments influence green decisions and proposes that green management may impact firm performance measures in distinctive ways.

**Yubing Yu, Min Zhang, Baofeng Huo (2021)**, in their topic on "The impact of relational capital on green supply chain management and financial performance" showed that supplier and customer relational capital improve financial performance indirectly through supplier and customer green management, respectively.

**Rong Wu, Baofeng Huo, Yubing Yu, Zuopeng Zhang (2022)**, in their topic on "Quality and green management for operational and environmental performance: relational capital in supply chain management" revealed that quality management and green management play different roles in facilitating firms' operational performance and environmental performance.

**Ibrahim A Elshaer, Alaa MS Azazz, Sameh Fayyad (2023)**, in their study on "Green Management and Sustainable Performance of Small-and Medium-Sized Hospitality Businesses: Moderating the Role of an Employee’s Pro-Environmental Behaviour" highlighted that small- and medium-sized hospitality businesses should focus on creating a culture of environmental stewardship and actively involve employees in green initiatives to enhance sustainable performance.

## Objectives of this Study

The broad Objectives of the study are as follows:

- To examine the impacts of green management on the performance of selected Indian consumer goods companies
- To analyze the performance of the sample companies on the basis of ROCE & new performance parameters called Market Value & Book Value Ratio (M/B Ratio).
- To compare the performance of the sample companies of goods companies in India by applying the statistical technique of testing hypotheses and also to conclude which company’s performance is best.

## Scope of this Study

The Goods industry is one of the core industries of the Indian economy. Therefore, an attempt has been made to empirically analyze the impact of Green Management towards sustainability on selected Goods Companies.

According to revenue generation & Dark Green Approach, two companies have been selected for the study.

- Hindustan Unilever Limited (HUL)
- Procter & Gamble Home Products

Period of five years i.e. from financial year 2017-18 to 2021-22 is being taken for the purpose of this research study.

## Hypothesis

The research study may not be treated as complete and meaningful unless hypothesis are taken and approved or disapproved objectively by applying statistical tests. The following hypotheses have been formulated:

**$H_0$:** There is no significant difference between the average ROCE and M/B Ratio of selected companies.

**$H_1$:** There is a significant difference between the average ROCE and M/B Ratio of selected companies.

**Research Methodology**

The financial data have been obtained from the published annual reports of goods companies. The collected data have been classified and tabulated appropriately. The other sources which have been consulted are: National Stock Exchange (NSE). The financial performances of the companies have been analyzed by ROCE and M/B Ratio.

The statistical values of arithmetic mean, standard deviation, co-efficient of variation and range have been computed to make the financial picture clearer of the selected goods companies.

For further analysis Student's t-test has been applied to conclude whether the averages of two companies differ significantly. The test of equality of average M/B Ratio of goods companies has been used to compare the financial performance is also applied.

**Return on Capital Employed (ROCE)**

Return on Capital Employed (ROCE) is a financial ratio used to measure the efficiency and profitability of a company's use of capital. It measures the amount of profit generated from the amount of capital invested in the business. ROCE is calculated as:

ROCE = (Net Operating Profit / Capital Employed) X 100

**Market Value Added (MVA)**

Stewart has introduced newer concepts for listed companies. Market value added is the difference between the Company's market value and book value of shares. Stewart defined "if the total market value of a company is greater than the amount of capital invested in it, the company has managed to generate value for their shareholders. If the case is opposite, the market value is less than capital invested; the company has destroyed shareholder value."

MVA = Market Capitalization - Net Worth

Market Capitalization=Closing Share Price×Number of Outstanding Shares.

**Market Value of Equity (MVE) to Book Value of Equity (BVE) Ratio (M/B Ratio)**

Market Value Added is identical in meaning to the M/B Ratio. The difference is only that MVA is an absolute measure and M/B Ratio is a relative measure.

**Green Management and Profitability of the Company**

Implementing green management practices can lead to improved profitability for companies in several ways:

- **Cost Savings**: By reducing energy consumption, waste, and water usage, companies can save on operational costs, which can increase profits.
- **Improved Brand Image**: Companies that adopt environmentally responsible practices can improve their brand image and reputation, which can lead to increased customer loyalty and sales.
- **Regulatory Compliance**: Companies that comply with environmental regulations and standards can avoid costly fines and penalties, which can impact profitability.
- **Access to New Markets**: Some customers and investors prioritize environmental sustainability and are more likely to do business with or invest in companies that demonstrate a commitment to sustainability.
- **Innovation and efficiency**: By adopting sustainable practices, companies can foster innovation and improve efficiency, leading to new products and services and increased profitability.

Overall, adopting green management practices can have a positive impact on a company's profitability while also contributing to a more sustainable future

**Analysis of Environment Policies & Practice regarding green management of Hindustan Unilever limited & Procter & Gamble Home Products (P&G)**

Hindustan Unilever Limited (HUL) & Procter & Gamble Home Products (P&G) have a strong commitment to environmental sustainability and have implemented various policies and practices to promote green management. Some of the key initiatives include:

- **Water Conservation**: Both companies have implemented several water conservation measures in its factories, such as rainwater harvesting, water recycling, and reducing water usage through process optimization.
- **Waste Management**: Both companies have implemented a waste management system that involves reducing, reusing, and recycling waste. The company has set up in-house waste treatment facilities and has also partnered with waste management companies to ensure proper disposal of hazardous waste.
- **Energy Efficiency**: Both companies have implemented several energy-saving measures, such as using renewable energy sources, optimizing energy usage in manufacturing processes, and promoting energy-efficient products.
- **Sustainable Agriculture**: Both companies have launched several initiatives to promote sustainable agriculture practices among its suppliers. The company works with farmers to promote sustainable farming practices and also uses sustainable raw materials in its products.
- **Climate Action**: Both companies have set science-based targets for reducing its carbon footprint and are working towards reducing greenhouse gas emissions from its operations and supply chain.

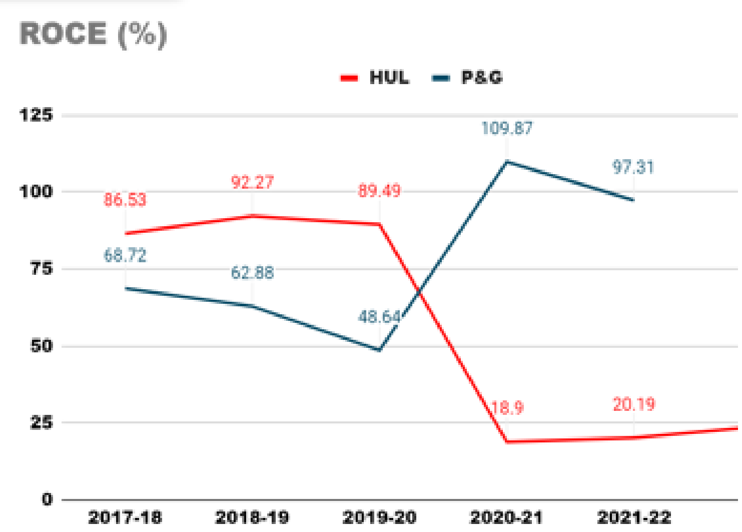
Overall, Both companies have demonstrated a strong commitment to environmental sustainability through its policies and practices. The company's efforts towards green management have been recognized by several environmental organizations, including being included in the Dow Jones Sustainability Index.

**Data Interpretation**

**Table 1: Return as a Percentage of Capital Employed, M/B Ratio and Summary Statistics**

| Years & Parameters | HUL | | P&G | |
|---|---|---|---|---|
| | ROCE (%) | M/B Ratio | ROCE (%) | M/B Ratio |
| 2017-18 | 86.53 | 40.79 | 68.72 | 39.90 |
| 2018-19 | 92.27 | 48.16 | 62.88 | 38.23 |
| 2019-20 | 89.49 | 61.81 | 48.64 | 28.47 |
| 2020-21 | 18.90 | 12.04 | 109.87 | 60.58 |
| 2021-22 | 20.19 | 9.87 | 97.31 | 58.99 |
| Average/Mean | 61.48 | 34.53 | 77.48 | 45.23 |
| Standard Deviation | 38.33 | 22.82 | 25.32 | 13.99 |
| Coefficient of Variation (C.V.) % | 62.36 | 66.08 | 32.68 | 30.94 |

Source: computed from the annual reports of HUL and P&G



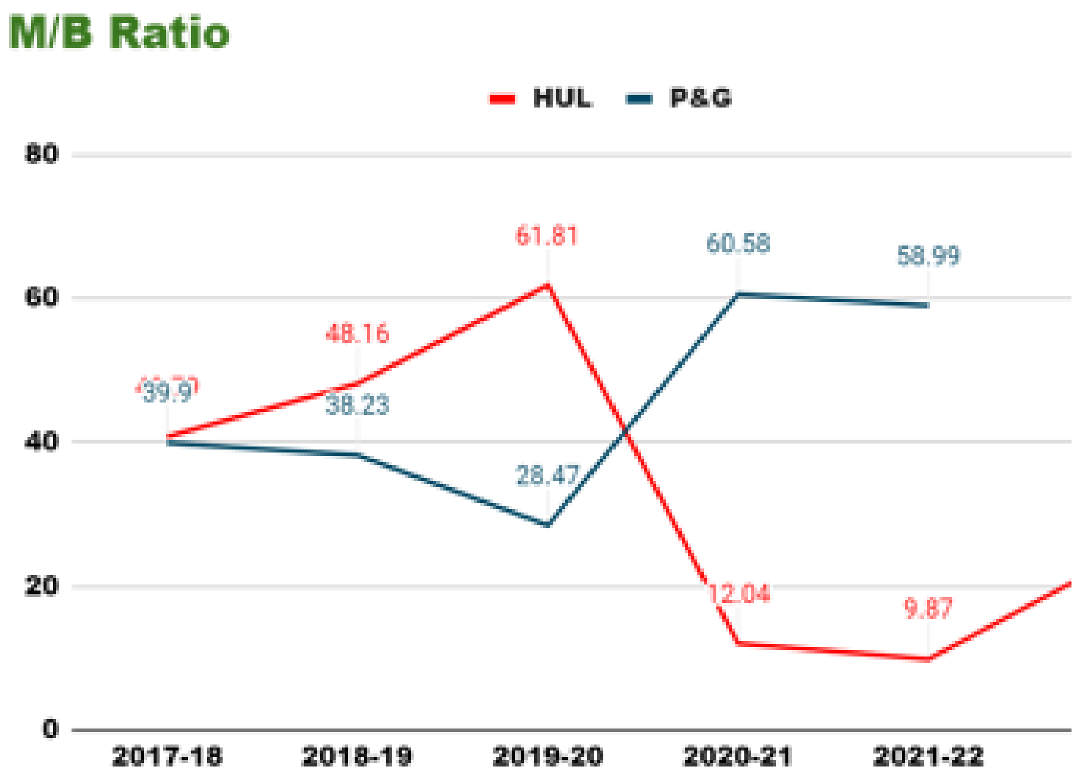



Table 1 depicts Hindustan Unilever Limited (HUL) experienced a decrease in profits and market price during the 2020-21 financial year. Some possible reasons are:

Hindustan Unilever has been actively diversifying its product portfolio, with a focus on non-FMCG categories such as water purifiers and personal care products. This shift in focus may have impacted the company's ROCE and market value, as the new categories are not yet established and do not generate the same returns as traditional FMCG products and also Impact of COVID-19 pandemic & facing stiff competition from rival brands like Procter & Gamble, Nestle, and ITC, among others.

It is evident from the table 1 that P&G has created more value for its shareholders with the highest average M/B Ratio of 45.23. Moreover, the application of C.V. shows that P&G was the most stable company with the minimum C.V. of he selected companies. Primarily, it appears that there is a significant difference between average ROCE and M/B Ratio of selected companies, yet further analysis is required to arrive at final conclusion.

**Testing of Hypothesis**

**Table 2: Summary of Student’s t-test**

| | |
|---|---|
| Degree of Freedom | 8 |
| Level of significance | .05 |
| Type of Test | Two tailed test |
| EVACE<br>Computed t-value:<br>Computed p-value: | <br>0.77917<br>0.458309 |
| Results | $H_0$ is accepted |
| M/B Ratio<br>Computed t-value:<br>Computed p-value: | <br>0.89379<br>0.397526 |
| Results | $H_0$ is accepted |

Table 2 depicts the summary of t-test, with the results and conclusion. It is evident from the table the computed value of 't' is less than the critical value of 't' at 5% level of significance for 8 degree of freedom for two tailed test with respect to EVACE and M/B Ratio. Thus, null hypothesis ($H_0$) is accepted.

**Challenges and Limitations**

- **Financial Constraints**: Implementing green management practices often requires significant financial investments in new technologies, equipment, and processes. Consumer goods companies may face challenges in securing funding or finding cost-effective solutions to meet their green management goals.
- **Resistance to Change**: Many companies face resistance from employees and consumers who may not understand the importance of green management or are skeptical of its benefits.
- **Complex Supply Chain Management**: Consumer goods companies often have complex supply chains, with multiple suppliers, distributors, and retailers involved. Implementing green management practices throughout the supply chain can be a significant challenge.
- **Regulatory Compliance**: Companies must comply with a variety of environmental regulations and standards, which can be complex and difficult to understand. In addition, regulations may vary from country to country, making it challenging for companies to implement consistent green management practices globally.
- **Lack of Awareness and Education**: Many companies, employees, and consumers lack the education and understanding necessary to implement green management practices effectively.
- Inadequate Infrastructure: In many countries, there is a lack of infrastructure and resources for managing and disposing of waste, which can make it difficult for companies to implement green management practices.
- **Competition and Consumer Perception**: Companies face pressure from competitors who may not prioritize green management, as well as consumer perception, which may be influenced by competing products or marketing messages.
- **Limited Data**: There is often a lack of data and metrics available to assess the impact of green management and sustainability practices on goods companies. This can make it difficult for companies to determine the effectiveness of their initiatives and make necessary changes.

Despite these challenges, the trend towards green management in India is growing, and more and more goods companies are recognizing the importance of sustainability and environmental responsibility.

**Conclusion & Suggestions**

Companies that adopt green management also benefit from increased efficiency, reduced costs, and improved brand reputation. Overall, green management is a responsible and proactive approach to business that not only protects the environment but also provides economic benefits.

However, the financial performance of goods companies in India that adopt green management practices is not always straightforward, and there are a number of factors that can influence the outcomes. For example, the cost of transitioning to more sustainable business practices may be high, and companies may struggle to find reliable suppliers of environmentally-friendly materials. Additionally, there may be a lack of awareness or understanding among consumers about the benefits of green products, leading to lower demand and reduced sales.

Additionally, companies can benefit from green management practices by attracting environmentally conscious consumers and building a positive brand image. As consumers become increasingly aware of the impact of their purchasing decisions on the environment, they are more likely to purchase products from companies that have a strong commitment to sustainability.

In the long run, implementing green management practices can result in cost savings for the company and contribute to a sustainable future for the planet. Overall, it is essential for consumer goods companies to make sustainability a top priority and prioritize green management practices to stay ahead of the curve and meet the growing demand for environmentally friendly products.

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# MISLEADING ADVERTISEMENTS IN JOB SECTOR

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## ABSTRACT

*"Advertising has always been a crucial component of business growth, and the advent of the digital era has only increased its significance. As the global market gets more competitive, consumers are more susceptible than ever to predatory and misleading advertising practises. Particularly in the information technology sector, vague ads for "positions" that do not explain the nature of the work are becoming more prevalent. These advertisements, which are posted by recruiters seeking to expand their database of job seekers, frequently offer no real work. There are advertisements for high-paying jobs that ask for candidates' Social Security numbers and other personal information on Facebook, LinkedIn, and Indeed. Scammers exploit the data to submit applications for jobless benefits. There are more bogus postings than ever before due to the continual evolution of the internet environment. Most of us are able to recognise a fake job posting when we encounter one. But a sizable portion of the populace gets taken in, hook, line, and sinker. Businesses occasionally warn job seekers against this type of advertising as a result. Businesses that help people get jobs claim that as the internet has developed, employment fraud has increased in frequency. Many fraudsters in the job industry use cunning tactics to avoid being caught. As online transactions grow more common, customers are increasingly susceptible to being tricked by false employment offers. We must be quite vigilant about how these things are since con artists frequently use the names of reputable employment websites to trick people. Fake job schemes have become more common in recent years as a result of a decline in employment chances in the private and public sectors as well as an influx of graduates from subpar professional schools. The increase of employment rackets in India is related to a decline in jobs needing inadequate technical abilities as the world moves closer to automation. Racketeers' tendrils now reach far and wide, offering you employment in prestigious IT companies like Wipro, Infosys, Tech Mahindra, and TCS in addition to promising ones in the military and railroads. As internet access becomes more widespread in the nation, it gives crooks a simple tool to pose as someone else on websites and in emails. Youth desperation drives them to compete for fewer commercial and government employment. "Advertising is the capacity to perceive, comprehend, and translate into words, paper, and ink the very heartbeats of a company.".*

***KEYWORDS***: *Business Growth, Global Market, Misleading Advertising Practises, Automation, Job Schemes.*

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## Objectives

- How the platform for fake employment works;
- how false job adverts deceive the public.
- What laws are in place to prohibit misleading advertising in India, and how strictly are they enforced?

## Introduction

Nowadays, advertising permeates every aspect of a person's life. Inappropriate traits including class awareness, materialism, ostentatious consumerism, and other attitudes that are not usually acceptable are encouraged by today's advertising. Even while it is forbidden in its most blatant forms,

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deceptive advertising can still take place in covert ways that are challenging to prove. Deceptive advertising's ability to trick consumers and the strategies used to counter it are thus major issues facing the business today."

Unfair or deceptive advertising is defined by the IRDA (Insurance Advertisements and Disclosure) Regulations, 2000 as any advertisement that includes any of the following:

- which does not provide clear identification of the product as insurance.
- This does not make it apparent that the product is insurance.
- Makes claims that are more than the insurance policy's ability to pay or what is reasonably expected of it.
- It outlines benefits that are at odds with the programme's rules.
- Omits to disclose or fails to disclose important contract exclusions, restrictions, and conditions; uses wording or expressions in a manner that conceals or reduces the costs of the hazard insured against or the underlying risks in the policy.
- Disseminates erroneous information.
- Where advantages are not certain, do not state this publicly or in a method or form that may be disregarded;
- Future benefits are anticipated based on assumptions that are neither reasonable nor possible in light of the insurer's present performance.
- Reveals the presence of an organisation or other link, such as sponsorship, affiliation, or authorisation.
- Compares things that aren't comparable in a fair or thorough way, or disparages competitors

Fake job rackets are a growing business, thanks to the decline of employment in both the public and private sectors and the large number of graduates from subpar professional schools. For little over 20,000 open positions, the railways got almost two crore applications in March. As the world marches towards automation, employment needing minimal technical skills are becoming fewer and farther between, which has led to the growth of work rackets in India. Racketeers have extended their tentacles far and wide, offering positions in the military, the railway, and leading IT firms like Wipro, Infosys, Tech Mahindra, and TCS. As internet use increases throughout the nation, scammers can utilise it to falsely represent themselves through phony websites and emails.. In their desperate search for the limited available private and public employment, many young people become easy target for work rackets.

**Advertising Integrity**

The morality problem and morality are the two categories into which ethical and appropriate concerns are often divided in advertising. The first is a two-headed conundrum that arises when the benefits and drawbacks of a particular issue are compared to the standards and convictions of stating the truth, as in the case of the usage of integrated advertisements/opinion comments to promote/market business products or services. The curiosity of readers is piqued by a compound statement or vision statement, and language of the advertisement has a greater psychological impact on the reader than a typical commercial. Readers are tricked or mislead when an advertisement's design or layout resembles that of a magazine or newspaper with written content.

**The Present Legal System in India Regarding Deceptive Advertising**

The laws in India that prohibit deceptive advertising are dispersed across several legislation, the most significant of which are:

- The Cable Television Networks (Regulations) Act of 1995, the Trademarks Act of 1999, and the Consumer Protection Act of 1936 Regulations for Cable Television Networks (Amendment), 2006 The Food Safety & Standards Act of 2006, the Drugs and Magical Remedies (Objectionable Advertisements) Act of 1954, the Drugs and Cosmetics Act of 1940, the Monopolies and Restrictive Trade Practices Act of 1969, and the Drugs and Cosmetics Act of 1940.
- The bulk of these laws, meanwhile, don't elaborate much on the concept of misleading advertising. Indian advertising is governed by the Advertising Standards Council of India, a self-regulatory body in addition to the rules described above. The mission of ASCI, a nonprofit organization, is to advance ethical advertising methods. It consists of advertising genies, media

for advertisers, and other related professional and supplementary services. An ASCI code has also been created by ASCI, although it is not required for business participants to use it. There are many general and sector-specific legislation in India that prohibit deceptive advertising. A plethora of restrictions in India have led to an upsurge in fake advertisements. To fully clarify the interpretation, verification, and remedial method for misleading advertisements in India, self-regulatory organisations must work with current legislation and case law.

**A Case Study**

"A kid from Delhi was detained for defrauding a student from the city with a fictitious employment offer. According to the cyber police, this type of marketing or advertisement crime has increased over the past several years. Given that most victims do not go to the police because the loss is often under Rs 10,000, the figure may potentially be greater.

According to the police, marketing intelligence covers offences when false advertisements are posted online or in publications to entice readers. In the most recent incident, the suspect, 32-year-old Deepak, posted a false employment advertisement concerning Rajiv Gandhi International Airport in an English daily. He was solicited for the position by a student, and he subsequently learned that he had been chosen. The defendant then demanded payment of Rs 20,000 for uniform fees and a refundable security deposit. After placing ads online or in local publications, the accused are frequently contacted by a number of individuals. They typically need lesser sums, between Rs 2,000 and Rs 4,000, which students or those looking for work can readily manage. This kind of crime has been on the rise since 2020, in the pandemic outbreak.

- On Saturday, a 48-year-old man from Kolkata was arrested for allegedly defrauding individuals by posting internet phone job adverts for positions abroad. They claimed that Samir Arvind Parekh, of Guwahati in Assam, the perpetrator, admitted to scamming over 25 individuals on the pretence of obtaining employment abroad. The accused and his colleague allegedly contacted victims online and provided them with work prospects overseas. Under the pretence of a registration fee, medical test, or interview, the accused and his colleague tricked the victims into handing over money. When one of the victims came up to her with a complaint, she was made aware of the occurrence.
- In her complaint, the woman stated that she collaborates with a business partner to run a home meal delivery service out of Chattarpur. She stumbled across an online job posting for a chef position overseas in the first week of March and contacted the advertiser, who provided her with an offer of USD 2,000 to work as a chef at a restaurant in the United States of America. She and her business partner both paid 36,000 for the same registration. When they later tried to get in touch with the same person, they found that the phone had been disconnected.

**Employment Fraud at Indigo Airlines**

On February 2, 2021, the largest airline in the nation issued a warning to customers about phone employment offers made in its name and asked them to report anyone asking for money and offering a position with the carrier to law enforcement. Twelve people were held by the Delhi Police on suspicion of defrauding hundreds of job hopefuls by offering them work with Indigo Airlines. Using the job-hunting website "Quikr Jobs," the accused was provided with information on the targeted people.

- **Employment Fraud is Against the Law**

A number of cybercrimes are prohibited under the Information Technology Act, 2000 (IT Act) and the Indian Penal Code of 1860 in order to safeguard people and discourage cybercriminals. People who have been wronged should report their misconduct to the police right away in order to submit a First Information Report. (FIR). The offended person may also report the cybercrime by filing a complaint with the appropriate jurisdiction's Cyber Cell. Through the National Cyber Crime Reporting Portal, complaints can be made.

**The 2000 Information Technology Act**

In India's struggle against cybercrime, the Information Technology Act of 2000 has been a key piece of legislation. Below are a few important clauses that one should be aware of in this regard:

- **43 and 66**

According to Sections 43 and 66 of the IT Act, it is unlawful to hack into computer networks, steal data, introduce and spread viruses through computer networks, harm computers, computer networks, or computer programs, interfere with any computer, computer system, or computer network, deny authorised personnel access to a computer or computer network, and other similar activities. The maximum punishment for the aforementioned offences is three years in prison, a fine of Rs. 5,00,000, or both.

A person who illegally or dishonestly uses another person's electronic signature, password, or other distinctive identity feature may be sentenced to up to three years in jail and/or fined up to Rs. 1,000,000 under Section 66C of the IT Act.

- **Indian Penal Code, 1860**

The four essential clauses that might be cited to defend against employment frauds are as follows:

- **378**

  Section 378 of the IPC, which deals with "theft of movable property," will apply to the theft of any data, whether it was obtained online or otherwise. This is because Section 22 of the IPC states that "movable property" is intended to include all corporeal property except land and things attached to the earth and things permanently fastened to anything attached to the earth. The maximum punishment for stealing is three years in jail, a fine, or both under Section 378 of the IPC.

- **411**

  Comparable to Section 66B of the IT Act, the punishment for dishonestly obtaining stolen property is also a fine. The maximum term under Section 411 of the IPC is three (three) years in jail, a fine, or both.

- **424**

  Theft of data will be covered under this clause. The maximum penalty under Section 424 is two years in jail, a fine, or both.

- **463**

  Section 463 of the IPC defines forgery as the act of creating a false document or part of a document with the intent to harm the public or any individual, to support any claim or title, to persuade any individual to part with property, to enter into any express or implied contract, or with the intent to commit any other unlawful act.

**The Status Quo and the Regulatory Framework's Fragmentation**

Given the importance and risks involved in advertising, the fact that the Indian legal system falls short in meeting the demands of the stakeholders and that there isn't a complete statutory framework governing advertising in India is alarming. Because of this, law governing different industries today regulates advertising in a fragmented and occasionally conflicting manner, potentially endangering both businesses and consumers. The following laws are now the main ones that govern advertisements in India:

- In 1986, the Consumer Protection Act of 1986, sometimes known as the "CP Act," was passed. The CP Act outlines "unfair trade practices," which include false and misleading representations and facts, under Section 2(r), allowing consumers to make legal claims. Complaints should be directed at any merchant or service provider who makes such guarantees. Furthermore, the Consumer Protection Act mandates that the Consumer Protection Council preserve the consumer's right to be informed in order to protect the consumer from unfair trade practices, as well as the customer's right to seek remedy against unfair trade practises. (Section 6 of the CP Act). Furthermore, the CP Act empowers District Forums to levy heavy fines to compel the cessation of unfair economic practises.
- Cable Television Networks Act of 1995 ("CTN Act"): The CTN Act prohibits any person from transmitting or re-transmitting any programme (including advertisements as defined in Section 2(g) of the CTN Act) via a cable service unless the programme complies with the prescribed advertisement code (as defined in the Cable Television Networks (Amendment) Rules, 2006), and it also authorises authorised personnel to prohibit the transmission or re-transmission of any advertisements.

"The Consumer Protection Act of 2018 (the "CP Act"): To advance consumer rights in the area of advertising by granting specific powers to the proposed Central Consumer Protection Agency, which would be able to issue directives and impose penalties for false or misleading advertisements." Notably, the CP Bill holds not only the manufacturer of the products or service in question liable for deceptive advertisements, but also its supporters. According to the CP Bill, a manufacturer or endorser may face a penalty of up to INR. 10,00,000 (Rupees Ten Lakhs) for deceptive or misleading advertisements, with the penalty increasing to INR. 50,00,000 (Rupees Fifty Lakhs) for a second offence.

Furthermore, producers might face up to two (2) years in prison, which could be escalated to five (5) years for further offences. Furthermore, endorsers of misleading advertising may be restricted from advocating any specific product or service for up to one (1) year, with the penalty increasing to three (3) years for further offences."

The Drugs and Cosmetics Act, 1940, the Drugs Control Act, 1950, the Drugs and Magic Remedies (Objectionable Advertisements) Act, 1954, the Prenatal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994, the Pharmacy Act, 1948, the Prize Competition Act, 1955, the Emblems and Names (Prevention of Improper Use) Act, 1950, the Indecent Advertisements Act, 1950, the Indecent Advertisements Act, 1950, the It should be noted that this is not an exhaustive list. Since there are various other municipal, state, and federal regulations governing advertising.

**Change is Necessary!**

There is presently no centralised regulatory organisation or uniform regulations regulating the advertising sector, as evidenced by the legal framework in place in India for advertising. As a result, customers are either left unprotected or are mostly unaware of their rights due to the inefficiencies of the current system, leaving the advertising industry to comb through sector-specific legislation in search of pertinent sections that compel compliance.

**Conclusion**

"There are several ways to carry out advertising today. It may be claimed that there were enough controls despite the fact that the rules governing these commercials are still in their infancy. We also need to consider if self-control is suitable in India and whether ASCI can effectively carry out its regulatory responsibilities. The current patchwork of laws is no longer sufficient to effectively control the advertising industry given the ever-increasing influence of advertisements on our society and the rapidly evolving patterns of the sector.

As a result, the country's advertising laws must keep up with the innovative and nimble advertising industry. The country's legislature is expected to swiftly act in response to the nation's calls for such codification of advertising laws as the necessity for a uniform legal framework regulating ads has grown more urgent than ever.

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# BASIC CONCEPT OF PATENT AND INTRODUCTION OF INDIAN PATENT ACT, 1970

Dr. Anil Kumar*

## ABSTRACT

*Although the concept of intellectual property is very old, there appeared the need to harmonize laws to facilitate international trade and the free flow of technology. This became necessary because it was difficult to obtain sufficient protection in other countries of the world, in view of the disparity in the laws in each country. As per the World Intellectual Property Organization (WIPO), intellectual property refers to creations of the mind, inventions, literary and artistic works, symbols, names, images and designs used in commerce. Broadly, intellectual property is divided into two categories. The first category covers industrial property, which includes patents, industrial designs and trademarks, all of which have industrial applications. The other refers to copyright laws, which are applied to such things as literary dramatic and artistic works; rights relating to performing artists, the production of phonograms and rights of broadcasters in their radio and television programs. Patented inventions have, in fact, pervaded every aspect of human life from electric lighting (patents held by Edison and Swan) and plastic (patents held by Baekeland), to ballpoint pens (patents held by Biro) and microprocessors (patents held by Intel), for example. All patent owners are obliged, in return for patent protection, to publicly disclose information on their invention in order to enrich the total body of technical knowledge in the world. Such an ever-increasing body of public knowledge promotes further creativity and innovation in others. In this way, patents provide not only protection for the owner but valuable information and inspiration for future generations of researchers and inventors. A patent is a form of industrial or intellectual property. A patent is a right granted to a person who has invented a new and useful article or an improvement of an existing article or a new process of making an article. It consists of an exclusive right to manufacture the new article invented or manufacture an article according to the invented process for a limited period. After the expiry of the duration of patent, anybody can make use of the invention. A patent is not granted for an idea or principle as such, but for some article or the process of making some article applying the idea. A patent is to encourage and develop new technology and industry. An inventor has exclusive right to keep it secretly. He may disclose the new invention only if he is rewarded. The patent is granted for a statutory period and after the expiry of monopoly period others can use the invention or improve upon it. The international convention for the protection of Industrial Property (i.e. Paris Convention) and the TRIPS Agreement of WTO for the protection of industrial property. In India, the rights conferred on a provided patent rights for industrial property in all the countries of the union patentee are amended from time to time purely statutory rights conferred by the Patents Act 1970 and as amended from time to time.*

***KEYWORDS***: *Patent, Protection, Convention, Intellectual Property, Rights, Invention.*

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## Introduction

Although the concept of intellectual property[1] is very old, there appeared the need to harmonize laws to facilitate international trade and the free flow of technology. This became necessary because it was difficult to obtain sufficient protection in other countries of the world, in view of the disparity in the laws in each country. As per the World Intellectual Property Organization (WIPO), intellectual property refers to creations of the mind, inventions, literary and artistic works, symbols, names, images and

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[1] Intellectual Property: A Power Tool for Economic Growth.

designs used in commerce.[1] Broadly, intellectual property is divided into two categories. The first category covers industrial property, which includes patents, industrial designs and trademarks, all of which have industrial applications. The other refers[2] to copyright laws, which are applied to such things as literary dramatic and artistic works; rights relating to performing artists, the production of phonograms and rights of broadcasters in their radio and television programs. Patented inventions have, in fact, pervaded every aspect of human life from electric lighting (patents held by Edison and Swan) and plastic (patents held by Baekeland), to ballpoint pens (patents held by Biro) and microprocessors (patents held by Intel), for example. All patent owners are obliged, in return for patent protection, to publicly disclose information on their invention in order to enrich the total body of technical knowledge in the world. Such an ever-increasing body of public knowledge promotes further creativity and innovation in others. In this way, patents provide not only protection for the owner but valuable information and inspiration for future generations of researchers and inventors.

A patent is an exclusive right granted on an invention, which may be either a product or a process that provides, in general, a new way of doing something, or offers a new technical solution to a problem. These incentives encourage innovation, which assures that the quality of human life is continuously enhanced. Patent grants an exclusive right to the inventor for limited period over his invention[3] in exclusion of others, for making, using, selling, and importing the patented product or process producing that product for those purposes. Patents ensure property rights (legal title) for the invention for which an exclusive right has been granted, which may be extremely valuable to an individual or a Company. After the monopoly period[4] expires, everyone else is free to practice the invention on the basis of the disclosure made by the inventor at the time of obtaining the patent.

Mainly states that the concept of patent and its essential ingredients like novelty, inventive step, lack of obviousness and sufficiency of description have remained the same ever since it was conceived over four hundred years ago. A patent is not granted for an idea or principle as such, but for some article or the process of making some article applying the idea. An inventor has exclusive right to keep it secretly. He may disclose the new invention only if he is rewarded. The patent is granted for a statutory period and after the expiry of monopoly period others can use the invention or improve upon it.

The international convention for the protection of Industrial Property (i.e. Paris Convention), and the TRIPS Agreement of WTO for the protection of industrial property. Patent law is that area of law that deals with an inventor's exclusive right to use their own invention commercially exploiting his invention. It is a right that empowers the patentee (patent owner) to prevent or stop the use of his/ her invention by third parties without his/ her permission. A patent is a contract between an applicant/ inventor and the government wherein the government provides right of protection of the invention for a limited period of time after the full disclosure of the invention by the applicant/ inventor.

History of Patent Law in India: In the past, India's patent law was governed by the British for a considerable amount of time. British law served as a model for the law in British India. A Venetian Statute from 1474 established a system for England that granted innovators of new arts and devices a ten-year licence. Patent monopolies were permitted for 14 years under the 1624 Statute of Monopolies. The legislation governing patents underwent significant modifications in Britain as a result of the Industrial Revolution.

The Patent Law Revision Act of 1852 was passed in response to the emerging trend in the sector. The Patent Act of 1883 brought about significant developments in the U.K. after that. The Patent Act was amended and revised in 1907, 1919, and 1932. A contemporary patent system was established in the U.K. by the Patent Act of 1977.

Act XV of 1859 established a patent system allowing British India's innovators to get exclusive privileges. The Patent and Designs Protection Act of 1872 and the Inventions and Designs Act of 1888 were both passed in 1872. Subsequently, the Patents and Designs Act of 1911, a complete piece of legislation, was passed. Any modifications to the Act were made by the Indian Patents and Designs (Amendment) Act, 1950. The Patent Act of 1970 repealed it. The Central Government developed the Patents Regulations in 1972.

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[1] See WIPO publication for a broad introduction of Intellectual Property.
[2] Classification according to TRIPS Agreement.
[3] A patent is a temporary government-granted monopoly right of something made by the inventor.
[4] Monopoly right is usually for 20 years.

**Introduction of Indian Patent Act, 1970**

Ayyanagar's Report and Patents Act, 1970: In 1957, Justice Rajagopala Ayyanagar was appointed by the Government to examine afresh and review the patents law in India and advise the Government on the changes required to be made in the law. Justice Ayyanagar submitted a comprehensive report on Patents Law Revision in September 1959 which became a basis for the Patents Bill 1965. The Bill also incorporated a few more changes with reference to patents for food, drugs and medicines and was introduced in the Lok Sabha in 1965. The Bill was referred to a Joint Committee of Parliament which after making a careful consideration of the matter, adopted a number of amendments to the Bill. The amended Bill was moved in the Lok Sabha in 1966. Unfortunately, it could not be proceeded with for want of time and eventually lapsed with the dissolution of the Lok Sabha in 1967. The Patents Bill was again introduced in the Parliament, and was passed by both the Houses of the Parliament in 1970. The Act came into force on April 20, 1972.

Patent is an exclusive right (practically, a monopoly right) conferred by Patent Office on an inventor to exploit his invention subject to the provisions of Patents Act, 1970 for a limited period of time. During this period, the inventor is entitled to exclude anyone else from commercially exploiting his invention. The right of patent is statutory in nature and/ the said right stems from the statute, i.e. Patents Act.[1] Patent relates to invention.

As per Halsbury's Laws of England, the word patent is used denoting a monopoly right in respect of an invention.[2] In Telemecanique & Controls (1) Limited v. Schneider Electric Industries SA.[3] the Division Bench of Delhi High Court observed that patent created a statutory monopoly protecting the patentee against any unlicensed user of the patented device. "A monopoly of the patent is the reward of the inventor.[4]

The expression "patent" connotes a right granted to anyone who invents or discovers a new and useful process, product, article or machine of manufacture, or composition of matter, or any new and useful improvement of any of those. It is not an affirmative right to practice or use the inventing is a right to exclude others from making, using, importing or selling patented invention, during its term. It is a property right, which the state grants to inventors m exchange with their covenant to Share its details with the public.[5]

Justice Sarkaria observed in Bishwanath Prasad Radhey Shivam v Hindustan Metal Industries[6]:

“The object of Patent Law is to encourage scientific research, new technology and industrial progress. Grant of exclusive privilege to own, use or sell the method or the product patented for a limited period, stimulates new inventions of commercial utility. The price of the grant of the monopoly is the disclosure of the invention at the Patent Office, which, after the expiry of the fixed period of the monopoly, passes into the public domain”.

The Patent Act, 1970 has been amended by the Repealing and Amending Act, 1974. The Delegated Legislation Provisions (Amendment) Act the Patents (Amendment) Act, 1999 and the Patents (Amendment) Act, 2002 and the Patents (Amendment) Act, 2005. The Patents Rules, 1972 are being amended by the Patents (Amendment) Rules, 1999 and the Patents (Amendment) Rules, 2002 and the Patents (Amendment) Rules, 2005. All these amendments are made as the Government of India accepted the TRIPS Agreement of WTO. The Patents Act, 1970 extends to the whole of India and it is enforce on such date as the Central Government may, by notification in the Official Gazette, appoint.[7] The Act came into effect on April 20, 1972.

The main features of the Patents Act 1970 were as follows:

- **Patentable Subject Matter:** The Act provides for the grant of patents for products and processes that are new, non-obvious, and capable of industrial application. However, the Act specifically excludes certain subject matter from patent protection, including methods of agriculture or horticulture, traditional knowledge, and mathematical methods.

1 See also Novartis AG v. Cipla Ltd., 2015 (61) PTC 363 (Del), p. 397.
2 Bajaj Auto Ltd. v. TVS Motor Company Ltd., 2008 (36) PTC 417 (Mad.) at p. 439.
3 In Telemecanique & Controls (1) Limited v Schneider Electric at SA 2002 (24) PTC 612 (Del)(DB).
4 Id. at p. 644
5 F. Hoffmann-la Roche Ltd. v Cipla Limiter 2003 PICARD
6 Bishwanath Prasad Radhe Shivam v Hindustan Metal Industries (1979) 2 SCC 511 at p.517.
7 Patents Act, 1970 (Sec.1).

- **Compulsory Licensing:** The Act provides for the grant of compulsory licenses in certain circumstances, such as where the patented invention is not being worked in India to the fullest extent possible or where the public interest demands it.
- **Term of Patent:** The term of a patent granted under the Act is 20 years from the date of filing of the patent application.
- **Patent Infringement:** The Act provides for civil remedies for patent infringement, including injunctions, damages, and accounts of profits.
- **Patent Office:** The Act establishes the Indian Patent Office, which is responsible for administering the patent system in India.

The Indian Patent Act, 1970 has undergone several amendments since its enactment, with the most recent being the Patents (Amendment) Act, 2021, which introduced several changes to streamline the patent application process and improve the functioning of the patent system in India.

However with the coming into being of the TRIPS agreement which mandated certain drastic changes in the patent systems throughout the world including the grant of product patent the Government of India amended the patent Act.[1] With the enactment of Patents (Amendment) Act, 2005[2] the amending process of Indian Patents Act, 1970 to bring it in line with the TRIPS[3] agreement has been completed. The earlier two amendments were enacted by the Parliament during 1999 and 2002. In the amending process some safeguard provisions have been incorporated. However, still some more possibilities in this direction within the framework of the TRIPS Agreement have been ignored. It is felt that, there are few stipulations under the act, which need to be altered to avoid legal disputes. The developing countries are now apprehending difficulties in importing pharmaceuticals from India because of the strict provisions in regard to the compulsory licenses for effective role of the domestic enterprises in the patented products.

### Types of Patent

There are three types of Patent:

- **Utility Patent:** It includes any machines, process, method, compositions or anything manufactured that has a useful and specific function. 90% of all patents are utility patents for example, a new type of search engine that only searches games sites.
- **Design Patent:** The look, design, shape, or overall ornamentation of an invention may be covered by a design patent. Patents on designs are issued for novel, particular, and obscure looks. Unless a utility patent is also filed to cover both the function and appearance of the innovation, a design patent does not protect the product's usefulness or function. Example Google's homepage, which is distinctive and mostly linked with the search engine, was granted a design patent. Apple has a number of design patents covering the iPhone and other unique consumer goods.
- **Plant Patents:** Plant patents are available for the discovery or invention of plants that are asexually reproduced. They must be, like the other patents, novel, distinct and not obvious.

### Patentable Invention

The following inventions are patentable:

- The subject matter of patent should be new.
- It should involve inventive steps.
- The invention must be capable of being used in an industry.

The three essential requirements of a patentable invention are novelty inventiveness and utility.

### Definition of Some Terms

- “An invention” means a new product or process involving an inventive step and capable of industrial application.[4]

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[1] India is member country to the TRIPS agreement and the WTO.
[2] See: Sec. 1(1) and (2) for Patents (Amendments) Act, 2005.
[3] TRIPS is one of the most contentious agreement of the WTO.
[4] Patents Act, 1970 [Sec. 2(1) (j)].

- "An inventive step" means a feature of an invention that involves sec advance as compared to the existing knowledge of having economic significance or both and that makes the invention not obvious to a person skilled.[1]
- "New invention" means any invention or technology which has not be anticipated by publication in any document or used in the country or elsewhere in the world before the date of filing of patent application with complete specification, the subject matter has not fallen in public domain or the a does not form part of the state of the art.[2]

**Inventions Not Patentable**

The following inventions are not patentable:

- An invention which is frivolous or which claims anything obvious contrary to well-established natural laws.
- An invention the primary or intended use or commercial exploitation of which could be contrary public order or morality or which causes serious prejudice to human, animal or plant life or health or to the environment.
- The mere discovery of a scientific principle or the formulation of an abstract theory or discovery of any living thing or non-living substances occurring in nature.
- The mere discovery of a new form of a known substance which does not result in the enhancement of the known efficacy of that substance or the mere discovery of any new property or new use for a known substance or of the mere use of a known process, machine or apparatus unless such known process results in a new product or employs at least one new reactant.
- A substance obtained by a mere admixture resulting only in the aggregation of the properties of the components thereof or a process for producing such substance;
- The mere arrangement or rearrangement or duplication of known devices each functioning independently of one another in a known way;
- A method of agriculture or horticulture;
- Any process for the medicinal, surgical, curative, prophylactic, diagnostic, therapeutic or other treatment of human beings or any process for a similar treatment of animals to render them free of disease or to increase their economic value or that of their products.
- Plants and animals in whole or any part thereof other than micro-organisms but including seeds, varieties and species and essentially biological processes for production or propagation of plants and animals;
- A mathematical or business method or a computer program per se or algorithms;
- A literary, dramatic, musical or artistic work or any other aesthetic creation whatsoever including cinematographic works and television productions;
- A mere scheme or rule or method of performing mental act or method of playing game;
- A presentation of information;
- Topography of integrated circuits;
- An invention which in effect, is traditional knowledge or which is an aggregate or duplicate of known properties of traditionally known component or components[3].
- No patent shall be granted in respect of an invention relating to atomic energy falling within sub-section (1) of Section 20 of the Atomic Energy Act, 1962[4].

Novartis v. Union of India & others air 2013 SC 1311, (2013), the case prevents the pharmaceutical industries from "ever-greening" their patents. Section 3(d) of the Indian Patents (Amendment) Act, 2005 which provides a known substance can only be patented if its new forms exhibit

[1] Patents Act, 1970 [Sec. 2(1) (ja)].
[2] Patents Act, 1970 [Sec. 2(1) (1)].
[3] Patents Act, 1970 sec. 3.
[4] Patents Act, 1970 sec. 4.

"enhanced efficacy". The term obviousness/inventive steps was interpreted in this case. Innovators instead seek to reset the 20-year clock by subsequently filing patents that are minor variants of the parent compound, called secondary patents. This practice, known as ever-greening, allows a prolonged monopoly that unfairly denies the public access to medicines at equitable prices. The decision came as a relief for millions of people around the world to have access to medicines at a low cost.

Term of Patent: Subject to the provisions of this Act, the patent is granted for 20 years from the date filling of application, after the commencement of the Patents (Amendment) Act, 2002. It can be renewed after the period of 20 years[1].

Patents of Addition: If a person who has applied for patent or a person who has already obtained a patent makes an application to the Controller in respect of any improvement in of modification of an invention described or disclosed in the complete specification of the invention, the Controller may grant patent for such improvement or modification. Such patent for improvement or modification is termed as Patent of Addition.

Where an invention being an improvement in or modification of another invention is the subject of an independent patent and the patentee in respect of that patent of improvement or modification is also the patentee in respect of the patent for the main invention, the Controller may, on request of such patentee revoke the patent for improvement or modification and grant to the patentee a patent of addition bearing the same date as that of the patent so revoked.

A patent shall not be granted as a patent of addition unless the date of filing of the application was the same as or later than the date of filing of the application in respect of the main invention. A patent of addition shall not be granted before the grant of the patent for the main invention[2].

**Ground of objection/refused to grant of patent[3]**

- When inventor did not file required information to controller
- When inventor did not file complete specification
- When inventor did not disclose the geographical indication/place
- When inventor is wrongfully obtained
- Invention is already published in journal
- Grant and sealing of patent: The controller will grant the patent in following cases:
- When no objection is raise or
- Objection raise but decided in applicant/inventor favour or
- Controller not has any objection.

After grant of patent the controller will issue certificate of registration (COR) with seal and signature[4].

- **Date of Patent:** Every patent shall be dated as of the date on which the application for the patent was filed. The date of every patent shall be entered in the register. No suit or other proceeding shall be commenced or prosecuted in respect of an infringement committed before the date of publication of the application.

**Grant of Patents to Be Subject to Certain Conditions**

The grant of a patent shall be subject to the condition that:

- any machine, apparatus or other article in respect of which the patent is granted or any article made by using a process in respect of which the patent is granted, may be imported or made by or on behalf of the Government for the purpose merely of its own use;
- any process in respect of which the patent is granted may be used or on behalf of the Government for the purpose merely of its own use;
- any machine, apparatus or other article in respect of which the patent is granted or any article made by the use of the process in respect of which the patent is granted, may be made or used, and any process in respect of which the patent is granted may be used, by any person, for the

[1] Patents Act, 1970 sec. 53.
[2] Patents Act, 1970 sec. 54.
[3] Patents Act, 1970 sec. 25.
[4] Patents Act, 1970 sec. 43.

purpose merely of experiment or research including the imparting of instructions to pupils, and in the case of a patent in respect of any medicine or drug, the medicine or drug may be imported by the Government for the purpose merely of its institution maintained by or on behalf of the Government or any other dispensary, hospital or other medical institution which the Central Government may, having regard to the public service that such dispensary hospital or medical institution renders, specify in this behalf by notification in the official Gazette[1].

**Rights of Patentees'**

Subject to the other provisions contained in this Act and the conditions specified in Section 47, a patent granted under this Act shall confer upon the patentee:

- Where the subject-matter of the patent is a product, the exclusive right to prevent third parties, who do not have his consent, from the act of making, using, offering for sale, selling or importing, for those purposes, that product in India:
- Where the subject-matter of the patent is a process, the exclusive right to prevent third parties, who do not have his consent, from the act of using that process, and from the act of using, offering for sale, selling or importing for those purposes the product obtained directly by that process in India2.
- Application for Restoration of Lapsed Patents: Where a patent has ceased to have effect by reason of failure to pay any renewal fee within the period prescribed under Section 53 or within such period as may be allowed under sub-section (4) of Section 142, the patentee, with the leave of the Controller, may make an application for the restoration of the patent, within eighteen months from the date on which the patent ceased to have effect. An application shall contain a statement, verified in the prescribed manner, fully setting out the circumstances which led to the failure to pay the prescribed fee. The Controller may require from the applicant such further evidence as he may think necessary[3].

**Procedure for Disposal of Applications for Restoration of Lapsed Patents**

Where the Controller is satisfied Prima facie, that the failure to pay the renewal fee was unintentional and that there has been undue delay in making the application for restoration, he will publish the application in the official Gazette. Any person interested may, within the prescribed time, oppose the application. The matter will be decided after following the procedure for opposition and hearing the parties. As a condition of restoration the Controller may require that an entry should be made in the register relating to any assignment or licence or other interest created on the patent by the patentee[4].

- **Surrender of Patent:** A patentee may at any time offer to surrender his patent by giving notice to the Controller. When such notice is received the Controller shall publish the offer and also notify every person whose name appears in the Register as having an interest in the patent. Any person interested may give notice of opposition to the surrender. The Controller after completing the procedure and hearing the parties may accept the offer and revoke the patent if he is satisfied[5].

**Reason of Surrender**

Reason of surrender any one/more.

- **Revocation of Patents:** A patent may, be revoked on a petition of any person interested or of the Central Government by the Appellate Board or on a counter-claim in a suit for infringement of the patent by the High Court on any of the following grounds.

  Grounds relating to rights of the patentee and his conduct:
- Patentee is not entitled to the patent;
- Patent wrongfully obtained as against the person entitled;
- Patent obtained by false suggestion or representation;

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1 Patents Act, 1970 sec. 47.
2 Patents Act, 1970 sec. 48.
3 Patents Act, 1970 sec. 60.
4 Patents Act, 1970 sec. 61.
5 Patents Act, 1970 sec. 63.

- Failure to disclose information regarding foreign applications;
- Non-Compliance with directions for secrecy passed under Section 35 or made or caused to be made an application for the grant of a patent India in contravention of Section 39;
- Amendment of specification obtained by fraud; and
- that the complete specification does not disclose or wrongly mentioned the source or geographical origin of biological material used for the invention.
- that the invention so far as claimed in any claim of the complete specification was anticipated having regard to the knowledge, oral or otherwise, available within any local or indigenous community in India or elsewhere.

**Grounds relating to the invention and its quality**

- subject of a claim not an invention;
- subject of a claim not a patentable invention;
- invention claimed was secretly used before the priority date:
- invention claimed already the subject of a prior grant;
- invention claimed lacks novelty having regard to prior knowledge or prior use:
- invention is obvious or does not involve inventive step having regard to prior knowledge or prior use; and
- invention not useful

**Grounds Relating to the Description of Invention**

- insufficient description and non-disclosure of best method of performing the invention; and
- unclear definition of the claims and claims not fairly based.

A notice of any petition for revocation of a patent shall be served on all persons appearing from the register to be proprietors of that patent or to have shares or interests therein and it shall not be necessary to serve a notice on any other person[1].

**Revocation of Patent in Public Interest**

Where the Central Government is of opinion that a patent or the mode in which it is exercised is mischievous to the State or generally prejudicial to the public, it may, after giving the patentee an opportunity to be heard, make at declaration to that effect in the official Gazette and thereupon the patent shall be deemed to be revoked[2].

**Powers of Controller Generally**

Controller to Have Certain Powers of a Civil Court.

The Controller, in any proceedings before him under this Act, shall have the powers of a civil court while trying a suit in respect of the following matters, namely:

- summoning and enforcing the attendance of any person and examining oath
- requiring the discovery and production of any document;
- receiving evidence on affidavits;
- issuing commissions for the examination of witnesses or documents;

Awarding costs:

- reviewing his own decision on application made within prescribed time and in the prescribed manner.
- setting aside an order passed ex parte on application made within the prescribed time and in the prescribed manner;
- any other matter which may be prescribed. Any orders for costs awarded by the Controller shall be executable as a decree of a civil court3.

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1 Patents Act, 1970 sec. 64.
2 Patents Act, 1970 sec. 66.
3 Patents Act, 1970 sec. 77.

- Power of Controller to Correct Clerical Errors1.
- Evidence How to Be Given and Powers of Controller in Respect Thereof2.
- Exercise of Discretionary Powers by Controller3.
- Disposal by Controller of Applications for Extension of Time[4].

**Compulsory licensing[5]**

It means when another person apply for taking license of patentee to controller, within three years go. It is called compulsory licensing (C.L).

**Grounds**

The person can apply for C.L, on following grounds.

- When patent is not available at reasonable price
- When patent unable to satisfy the requirement of public
- When it is not used in India

**Factors**

- controller will consider the following factors before giving C.L
- Qualification of applicant
- Capacity of applicant
- Nature of invention

**Publish in Journal**

Controller will publish in this fact in official journal and give the time for objection.

**Hearing**

accept/reject

**Patent Convention/Co-Operation Treaty (PCT)**

When any person wants to register the paten outside India, then he was to file the application under PCT. Then patent can be protected outside Indian. Because application filed under Indian Patent Act, 1970 do not protect the patent, outside India.

**Patent Agents**

It means the person, who performs all the work, related to registration of patent[6].

**Eligibilities**

- Minimum age 21 years
- He should be citizen of India
- He should have Bachelor Degree
- He has passed the patent agent exam[7].

**Function**

- To draft the specifications
- To attend the hearing
- To draft the reply

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3 Patents Act, 1970 sec. 80.
4 Patents Act, 1970 sec. 81.
5 Patents Act, 1970 sec. 84.
6 Patents Act, 1970 sec. 125.
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# रियासतकालीन खेतड़ी ठिकाने के ग्रामीण जीवन में सामाजिक–आर्थिक व्यवस्था और शासन का हस्तक्षेप

डॉ. अवतार कृष्ण शर्मा*

**प्रस्तावना**

बाजार आधारित वर्तमान व्यवस्था में दैनिक व्यवहार के अधिकतर क्रियाकलाप मुद्रा के माध्यम से सम्पन्न किए जाते हैं। परन्तु रियासतकाल में स्थिति इससे प्रयाप्त भिन्न थी। मुद्रा का अधिक प्रसार नहीं होने के कारण दैनिक उपयोग में इसका अधिक महत्व नहीं था। कृषि आधारित ग्राम्य जीवन में मुद्रा की अल्प उपलब्धता के कारण सामान्य लेन–देन और पारस्परिक कार्य व्यवहार सामान्यतः एक दूसरे के कार्य, श्रम और उसके प्रतिफलन पर आधारित थे। श्रम और वस्तु के पारस्परिक विनिमय पर आधारित ये सामान्य कार्य व्यवहार कालान्तर में सामाजिक आर्थिक रिवाजों और प्रथायों में तब्दील हो गए। मुद्रा के अत्यधिक प्रचलन में आने तक राजस्थान के ग्रामीण जीवन में इस व्यवस्था ने आधारभूत रूप कई वर्षों तक एक महत्वपूर्ण भूमिका निभाई। खेतड़ी ठिकाने के ग्रामीण जीवन में भी इस प्रकार की प्रथाओं और रिवाजों की प्रभावी भूमिका रही।

वर्तमान खेतड़ी जयपुर से 169 कि. मी. उत्तर में तथा दिल्ली से 198 कि.मी. दक्षिण पश्चिम दिशा में राजस्थान के शेखावाटी क्षेत्र के झुंझुनूं जिले में स्थित है। रियासतकाल में यह जयपुर रियासत का एक महत्वपूर्ण ठिकाना था। आमेर (जयपुर) के 13 वें शासक उदयकरण के प्रःपौत्र राव शेखा के वंशज शार्दुल सिंह के सुपौत्र भोपाल सिंह शेखावत ने 1757 ई. (वि.स.1814.) में खेतड़ी ठिकाने की स्थापना की थी। इस ठिकाने में राजधानी खेतड़ी के अलावा सिंघाना, चिड़ावा, बबाई, अजीतगढ़, कोटपूतली आदि प्रमुख प्रशासनिक और शहरी केन्द्रों सहित कुल 331 गांव थे।[1] राजा फतेह सिंह और राजा अजीत सिंह के समय में यह जयपुर रियासत का एक महत्तवपूर्ण ठिकाना बना।[2] खेतड़ी ठिकाने का भौगोलिक क्षेत्र 903 वर्ग मील तक विस्तृत था।[3] हालांकि खेतड़ी ठिकाने का क्षेत्र मात्र 903 वर्ग मील तक ही विस्तृत था परन्तु सामाजिक –सांस्कृतिक व्यवहार को भौगोलिक सीमाओं में कैद करना सम्भव नहीं है, इस कारण ग्राम्य जीवन की व्यवस्थाएं खेतड़ी ठिकाने के क्षेत्र के साथ– साथ इससे लगते शेखावाटी के अधिकांश और सीमावर्ती हरियाणा सहित विस्तृत क्षेत्र पर कमोबेश रूप से विस्तृत थी।

ग्रामीण क्षेत्र के तत्कालीन जीवन में प्रचलित विशिष्ट सामाजिक एवं आर्थिक प्रथाओं ने समाज के हर अंग की आवश्यकता की पूर्ति में महत्वपूर्ण योगदान दिया। अनेक वर्षों तक इन्होंने सामाजिक जीवन के हर पहलु को प्रभावित किया। ग्राम्य जीवन में प्रचलित ये व्यवस्थाएं रियासती युग की समाप्ति और नई व्यवस्थाओं के आगमन के उपरान्त भी कई वर्षों तक प्रचलन में रही और परिवर्तित आर्थिक सामाजिक और राजनीतिक परिवेश के कारण विगत बीस पच्चीस वर्षों जाकर ही इनमें बदलाव शुरू हुआ। यह ध्यातव्य है कि इन सामाजिक–आर्थिक व्यवस्थाओं को स्थानीय राजनीतिक सत्ता के द्वारा भी स्वीकार किया जाता रहा है। ऐतिहासिक एवं सांस्कृतिक रूप से महत्वपूर्ण तत्कालीन ग्रामीण जीवन की इस प्रकार की कुछ महत्वपूर्ण व्यवस्थाओं का खेतड़ी ठिकाने के पुराने रिकोर्ड के आधार पर विश्लेषण करने का प्रयास किया गया है।

* व्याख्याता, इतिहास, स्वामी विवेकानन्द राजकीय महाविद्यालय, खेतड़ी, झुंझुनूं, राजस्थान।

**सम्पत्ति का उत्तराधिकार**

रियासत काल में बहुत कम इस प्रकार की रियासतें थी जहां पर कानूनों का आम प्रचलन था। कानूनों की अनुपस्थिति में खतौनीदार की मृत्यु हो जाने के बाद जमीन पर मालिकाना हक को लेकर विवाद की स्थिति उत्पन्न हो जाने की गम्भीर समस्या पैदा होने की सम्भावना रहती थी। खेतड़ी ठिकाने में समस्त भूमि पर मालिकाना हक ठिकाने का होता था परन्तु जमीन काश्त करने का अधिकार उसी कब्जाधारी खतौनीदार का होता था जिसके अधिकार में जमीन होती थी, हालांकि उसे जमीन काश्त करने के कानूनी अधिकार प्राप्त नहीं थे। सामान्य स्थिति में पिता की मृत्युपरान्त उसके पुत्रों में भूमि का समान रूप से बंटवारा हो जाता था, परन्तु विशेष परिस्थितियों के लिए विशेष रिवाज बने हुए थे।

लगभग प्रत्येक गांव में घरवासा की प्रथा आमतौर पर प्रचलित थी।[4] हालांकि क्षेत्रानुसार किसी जाति विशेष में इसका प्रचलन नहीं भी पाया जाता था।[5] घरवासा की गई औरत और उसके पुत्रों को घरवासा किए गए व्यक्ति की जायदाद में व्यक्ति के घरवासा पूर्व उत्पन्न पुत्रों के समान हक प्राप्त होता था, परन्तु घरवासा के उपरान्त प्राप्त जायदाद में घरवासा पूर्व उत्पन्न पुत्रों का अधिकार नहीं माना जाता था।

विधवा को पति की सम्पत्ति पर पूर्ण अधिकार प्राप्त था। मर्द को और उसकी मृत्यु के बाद औरत को गोद लेने का अधिकार था। केवल पति के नजदीकी रिस्तेदारों के बच्चों को ही गोद लिया जा सकता था। औरत अपने भाई के या मर्द अपने साले के पुत्र या भांजे को गोद नहीं ले सकते थे। एक से अधिक स्त्रियों वाला निसंतान व्यक्ति केवल एक बच्चा गोद ले सकता था। बाकि पत्नियों के गुजारे की व्यवस्था की जाती थी। एक से अधिक विधवा स्त्रियों की स्थिति में उन्हें आम राय से एक या प्रत्येक को एक लड़का गोद लेने का अधिकार प्राप्त था। बिना वारिस की औरत की जायदाद पर उसके जेठ या देवर या उनके बच्चों का अधिकार माना जाता था।

विधवा को अपने देवर से नाते की स्थिति में घरवासा (नाता) से उत्पन्न संतान बड़े भाई की एवं घरवासा के उपरान्त उत्पन्न संतान छोटे भाई की जायदाद के हिस्सेदार बनते थे। विधवा स्त्री किसी गैर मर्द को अपने साथ रख सकती थी और उस स्थिति में उस व्यक्ति का उस विधवा की सम्पत्ति पर अधिकार माना जाता था।[6] कमाने या अन्य कार्य वश किसी व्यक्ति के गांव से बाहर जाने और दस वर्ष के अन्दर वापस लौट आने की स्थिति में उसे उसकी जमीन पर अधिकार पुनः मिल जाता था बशर्ते की वह जमीन किसी गैर मर्द के कब्जे में न चली गई हो। जमीन के गैर व्यक्ति के कब्जो में चले जाने की स्थिति में उसे किसी भी स्थिति में वापस लेना सम्भव नहीं था।[7]

**जमींदार काश्तकार सम्बंध**

ठिकाने की और से जमीन पर खतौनीदार का कब्जा होता था। सरकार द्वारा निश्चित की गई लगान निर्धारित समय पर खतौनीदार को राजकोष में जमा करवाना पड़ता था। खतौनीदार खुद काश्त कर सकता था या फिर किसी काश्तकार को भूमि काश्त हेतु दे सकता था, परन्तु जमीन रहन नहीं रखी जा सकती थी।[8] खतौनीदार और शिकमी काश्तकार के मध्य भू–काश्त एवं मलबा की व्यवस्था आमतौर पर जबानी ही होती थी परन्तु आवश्यकता के अनुसार उसे लिखने का भी प्रावधान था। काश्तकार को खतौनीदार अपनी मर्जी से बेदखल कर सकता था। अड़ियल काश्तकार को अदालत के द्वारा भी बेदखल करवाया जा सकता था। परन्तु सरकार की नजर में यदि काश्तकार एक लम्बे समय से जमीन काश्त कर रहा है तो उसे भी खतौनीदार के अधिकार प्रदान किए जा सकते थे। इस कारण खतौनीदार किसी काश्तकार को भूमि के एक ही टुकड़े पर लम्बे समय तक काश्त नहीं करने देने की हर सम्भव कौशिस करते थे। जमीन पर मालिकाना अधिकार चूंकि ठिकाने का होता था, अतः नदी–नाला निकलने वाली जमीन पर कोई थी व्यक्ति राजकोष में उचित मूल्य जमा करवा कर काश्तकारी अधिकार प्राप्त कर सकता था।

### लगान एवं अन्य लाग

खेतड़ी ठिकाने में ठिकाने के द्वारा लगान निश्चित कर के खतौनीदार को लगान की दर एवं जमा की जाने वाली रकम की जानकारी दे दी जाती थी। लगान एकत्र करने की जिम्मेदारी लम्बरदार की होती थी। वह खतौनीदारों से माल एकत्र कर उसे एक निश्चित समयावधि में तहसील में जमा करवाता था। वसूले गए लगान का एक निश्चित अंश लम्बरदार को लगान वसूली के लिए दिया जाता था। आमतौर पर गांव के सबसे पुराने परिवार को लगान वसूली के अधिकार दिए जाते थे। लम्बरदार सामान्यतः खतौनीदार भी हुआ करता था। काश्तकारों की अज्ञानता और मजबूरी का फायदा उठा कर वे सरकार द्वारा निश्चित किए गए लगान से ऊंचे लगान पर शिकमी काश्तकारों को अपनी भूमि काश्त पर देते थे। इस प्रकार जमींदार न केवल अपनी भूमि को ऊंचे लगान पर देकर और लगान वसूली में कमीशन प्राप्त कर दौहरा लाभ उठाते थे।

काश्तकारों को लगान के साथ–साथ कई प्रकार की लाग भी देनी पड़ती थी। इनमें सरकार द्वारा निर्धारित मन्दिर, प्याऊ, जोगी, जागा, रैवारी, तम्बाकु, गुड़, रोशनी का तेल की, होली के अवसर की एवं जहां जोहड़, बांध या तालाब होता था वहां उसकी एवं कई अन्य प्रकार की लाग भी देनी पड़ती थी।[9] इसके अलावा लम्बरदार की आज्ञाओं को भी गांव वाले सहन करते थे। साथ ही सिंचित भूमि से भी चाहे वह खालसा, माफ़ी या जागीर भूमि हो, एक गाजर की क्यारी घोड़ों के लिए तथा लगभग एक मण[10] गुंवार की भरोटी[11] सरकारी ऊंटों के लिए भी दी जाती थी।[12]

### शादी में ढ़ोल डंका का दस्तूर एवं लम्बरदारी अधिकार

गांवों में होने वाले प्रत्येक विवाह के अवसर पर ढ़ोल–डंका के नाम से दस्तूर निश्चित थे। इन दस्तूरों में जिस जाति का लम्बरदार होता था उस जाति से कम तथा अन्य जातियों से अधिक मुल्य वसूला जाता था।[13] मसलन मौजा मंण्डाना में ब्राह्मणों एवं गूजरों की जाति के पास लम्बरदारी अधिकार थे, अतः उनसे लड़के की शादी पर 1 रूपया 1 आना लड़के के पिता से लेकर 1 आना ढ़ोल–डंका के नाम पर ढ़ोल बजाने वालों को तथा 1 रूपया दुल्हे को दे दिया जाता था। जबकि जाटों से लड़के की शादी में 2 रूपया 50 पैसे लिए जाते थे। इनमें से 50 पैसे ढ़ोल–डंके के नाम के तथा 2 रूपया दोनों जातियों के लम्बरदारों के जातीय कार्यों के खर्च हेतु लिए जाते थे।[14] इस प्रकार गांव के लम्बरदारों से सम्बंधित जाति को न केवल ढ़ोल–डंका के नाम से कम रकम देनी पड़ती थी बल्कि उन्हें अन्य जातियों से लिए जाने वाले भाग में से भी जातीय कार्य हेतु हिस्सा भी मिलता था।

### पेड़–पौधे लगाने एवं काटने के अधिकार

प्रत्येक जमींदार को अपनी एवं राजकीय जमीन पर पेड़–पौधे लगाने का अधिकार था, परन्तु पेड़ों की कटाई के निश्चित नियम बने हुए थे। काश्तकार छप्पर हेतु बल्ली–थूंणी[15] तथा हल आदि कृषि उपयोगी सामान के लिए मूल्यवान शीशम, रोहिड़ा और नीम को छोड़ कर समस्त प्रकार के पेड़ क्षेत्र के पटवारी से इज़ाज़त लेकर काट सकते थे। शादी जैसे कार्यों में अधिक लकड़ी की आवश्यकता पड़ने पर तहसील में अर्जी देकर एवं निश्चित राशि जमा करवाकर निजी खेतों से पेड़ काटे जा सकते थे। परन्तु पशुओं की चराई के लिए उपयोगी खेजड़ी की लूंग[16] की कटाई के लिए किसी की इजाजत की आवश्यकता नहीं थी।

राजकीय भूमि पर से सूखे पेड़ तहसील में अर्जी देकर और उचित मूल्य जमा करवा कर कोई भी व्यक्ति काट सकता था। हरे पेड़ काटने की इजाजत किसी को भी नहीं थी। माफी में दी गई जमीन पर पेड़–पौधों सम्बंधी समस्त अधिकार माफ़ीदार को प्राप्त थे।

पेड़–पौधों सम्बंधी इस व्यवस्था ने पेड़ों से होने वाली आय को सरकार के लिए सुरक्षित रखने के मूल उद्धेश्य की पूर्ति के साथ–साथ पर्यावरण को सुरक्षित रखने में भी महत्वपूर्ण योगदान दिया। शायद यही कारण था कि उस समय खेतड़ी ठिकाने में पेड़ अच्छी मात्रा में विद्यमान थे। खेतड़ी ठिकाने के इजलास के आदेश, जिसमें प्रत्येक व्यक्ति को पेड़ लगाने और काटने की इजाजत दे दी गई, से यह व्यवस्था प्रभावित हुई।

**चराई व्यवस्था**

फसल के समय कृषि भूमि पर फसल की सुरक्षा के लिए पशुओं की चराई की बन्दी और फसलोपरान्त पशुओं की चराई के लिए निश्चित व्यवस्था बनी हुई थी। फसल के समय जोहड़, पहाड़, बणी आदि पर मवेशियों को चराया जाता था, शेष जगह पशुओं की चराई बंद रहती थी। फसल कटने के बाद चेतिया पाला[17] रखने की स्थिति को छोड़ कर गांव की समस्त भूमि पर पशु बेरोक टोक चरते थे। जिस वर्ष चेतिया पाला रखा जाता था उस समय गाय एवं भैंस की एक माह तक तथा ऊंट एवं बकरी की पाला की कटाई होने तक चराई बंद रहती थी।

प्रत्येक मौजा में लगभग 50 बीघा सरकारी जमीन पान चराई के लिए रखी जाती थी। इस भूमि पर भेड़–बकरियों के व्यापारी पान चराई का कर देकर भेड़–बकरी चरा सकते थे। स्थानीय मौजा के क्षेत्र के व्यापारियों से 1 आना तथा मौजा से बाहर के व्यापारियों से 2 आना प्रति भेड़/बकरी चराई कर लिया जाता था। खुदकाश्त लोग इस प्रकार की व्यवस्था से मुक्त थे।

**बेगारियान और उनका मुआवजा**

गांवो में लोगों के दैनिक कार्यों को सम्पन्न करने के लिए खाती, कुम्हार, नाई, मीणा या चौकीदार और चमार के कार्य और उसके बदले उन्हें दिया जाने वाला सामान एवं विशेष अवसर पर दिया जाने वाला प्रतिफल निश्चित था। यह जजमानी व्यवस्था इतनी व्यवस्थित एवं मजबूत थी कि कई जगह अब भी इसके चलन के रूप देखे जा सकते हैं। इन पांचों कोमों को कार्य के बदले में प्राप्त होने वाला प्रतिफल मौजा (क्षेत्र) विशेष की स्थिति एवं पैदावार के अनुसार भिन्न–भिन्न होता था।[18] इन कामगार जातियों को या तो गांव में बसाया जाता था या पास ही के गांव या कस्बे के लोगों को गांव के कार्य हेतु निश्चित किया जाता था।

खाती कृषि कार्यों के लिए आवश्यक हल आदि सामान का निमार्ण एव मरम्मत करने के कार्य के साथ–साथ घरेलु आवश्यकताओं की पूर्ति के लिए भी काष्ठ का कार्य करते थे। घरेलु कार्यों के उपयोग के लिए लोहे का कार्य भी खाती के द्वारा ही किया जाता था। कुम्हार दैनिक आवश्यकताओं के साथ–साथ शादी, त्योंहार आदि अवसरों के लिए मिट्टी के बर्तन बनाते थे। ग्रामीणों के बाल काटने, दादी बनाने के साथ–साथ शादी आदि अवसरों पर न्योता, जिसे 'बलावा' कहा जाता था, पहुंचाने का कार्य नाई करता था। साथ ही शादी के अवसर पर अन्य अनेक कार्य भी इसे करने पड़ते थे। चमड़े से सम्बंधित ग्रामीणों के समस्त कार्य चमार द्वारा किए जाते थे।

ऊपर उल्लेखित कोमों के द्वारा किए जाने वाले कार्यो के बदले इन्हें कृषि उपज और अन्य सामाजिक अनुष्ठानों, त्योहारों आदि के अवसर पर रीवाज के अनुसार जजमान की ओर से निश्चित प्रतिफल दिया जाता था। यह प्रतिफल सामान्यतः कृषि उपज के रूप में और कई विशिष्ट अवसरों पर मुद्रा के रूप में दिया जाता था। कार्यों में विभिन्नता होने के कारण इन जातियों को मिलने वाले प्रतिफलन में भी अन्तर होता था। यह असमानता एक ही जाति के कार्यो के लिए मौजे की स्थिति के अनुसार भी हो सकती थी।[19] गांव के कार्यों के अलावा इन्हें आवश्यकता पड़ने पर राज के लिए बेगार भी करनी पड़ती थी।

बेगारियान के द्वारा किए जाने वाले कार्य और उन्हें मिलने वाला प्रतिफल इतना व्यवस्थित एवं सर्वमान्य होता था कि शायद ही कभी इनको ले कर विवाद की स्थिति बनती थी। यह जज़मानी व्यवस्था न केवल गांव की अनिवार्य आवश्यकताओं की स्थानीय स्तर पर बिना मौल भाव के पूर्ति करती थी और इन जातियों को जीविकोपार्जन का स्थायी कार्य उपलब्ध करवाती थी बल्कि साथ ही यह समाज की समरसता एवं कुशलता बढ़ाने में भी सहयोगी थी। यह व्यवस्था अंग्रेजों के आगमन से पूर्व प्रचलित आत्मनिर्भर भारतीय समाज के विस्तृत रूप का ही अंग थी, जिसने सैंकड़ों वर्षो तक भारतीय समाज को गतिशील बनाए रखा।

## आबादी भूमि, जंगलात एवं गैर उपयोगी भूमि

खेतड़ी ठिकाने के अंतर्गत समस्त आबादी भूमि पर राजा को मालिकाना हक प्राप्त थे। अतः नजूल भूमि पर रहने के लिए पक्का मकान बनाने के लिए सरकार से पट्टा लेकर और नजराना पेश कर के ही इजाजत हासिल की जा सकती थी। पक्के मकान की चिनाई के लिए ठिकाने की चिन्हित खानों के अलावा सामान्यतः पत्थर, बजरी, कंकड़, चूना आदि पर आम लोगों से कोई कर नहीं लिया जाता था।[20] बंजड़ भूमि, पहाड़, खण्डहर आदि पर सरकारी कब्जा माना जाता था और इनसे निकलने वाले किसी खजाने या कीमती पत्थर, धातु आदि पर ठिकाने का पूर्ण स्वामित्व होता था।

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# भारतीय संविधान और राष्ट्रीय शिक्षा नीति 2020

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## प्रस्तावना

शिक्षा पूर्ण मानव क्षमता को प्राप्त करने को प्राप्त करने, एक न्यायसंगत और न्यायपूर्ण समाज के विकास और राष्ट्रीय विकास को बढ़ावा देने के लिए मूलभूत आवश्यकता है। गुणवतापूर्ण शिक्षा तक सार्वभौमिक पहुँच प्रदान करना वैश्विक मंच पर सामाजिक, वैज्ञानिक उन्नति, राष्ट्रीय एकीकरण और सांस्कृतिक संरक्षण के संदर्भ में भारत की सतत प्रगति और आर्थिक विकास की कुंजी है। सार्वभौमिक उच्चतर स्तरीय शिक्षा वह उचित माध्यम हैं, जिससे देश की समृद्ध प्रतिभा और संसाधनों का सर्वोत्तम विकास और संवर्द्धन व्यक्ति, समाज, राष्ट्र, और विश्व की भलाई के लिए किया जा सकता है।[i]

86 वें संशोधन (2002) द्वारा संविधान के अनुच्छेद– 21 के तुरन्त बाद खण्ड– 21 (क) को जोड़कर शिक्षा को मौलिक अधिकार घोषित कर दिया गया है– 'राज्य 6 से 14 वर्ष की आयु के सभी किशोर–किशोरियों को विधि द्वारा स्थापित प्रक्रिया के अनुसार निःशुल्क और अनिवार्य शिक्षा प्रदान करेगा।'[ii]

अनुच्छेद 45 के अंतर्गत यह निर्दिष्ट है कि संविधान लागू होने के पश्चात् राज्य 10 वर्ष के अंदर 14 वर्ष तक की आयु के सभी बच्चों के लिए अनिवार्य एवं निःशुल्क शिक्षा देने का प्रबंध करेगा, जिससे गरीब बच्चे भी आसानी से पढ़ सकेंगे।[iii]

भारतीय संविधान के 86 वें संविधान संशोधन 2002 के तहत भाग–4 (क), अनुच्छेद 51 (क) मूल कर्तव्यों के अंतर्गत अनुच्छेद 51 (क) (11) में शिक्षा संबंधी मूल कर्त्तव्य जोड़ा गया है।

माता–पिता या संरक्षक, जैसी भी स्थिति हो, अपने उस बच्चे की, जिसकी आयु 6–14 वर्ष के बीच की है, शिक्षा देने का अवसर प्रदान करेगा।[iv]

जब हमारा भारत देश आजाद हुआ तो डॉ॰ जाकिर हुसैन ने शिक्षा की आवश्यकता पर बहुत जोर दिया। मौलाना अबुल कलाम आजाद को भारत देश का प्रथम शिक्षामंत्री बनाया गया। उन्होंने देश में शिक्षा के प्रचार–प्रसार की कई नीतियाँ निर्धारित की। उन नीतियों का उद्देश्य भारत को प्रगति के पथ पर आगे बढ़ाना था।[v]

आजादी के बाद राधाकृष्णन आयोग (1948–49), माध्यमिक शिक्षा आयोग (मुदालियार आयोग) 1953, विश्वविद्यालय आयोग (1953), कोठारी शिक्षा आयोग (1964), राष्ट्रीय शिक्षा नीति (1968) एवं नवीन शिक्षा नीति (1986) आदि के द्वारा भारतीय शिक्षा व्यवस्था को समय–समय पर सही दिशा देने की गंभीर कोशिशें की गईं।[vi]

सन् 1952–53 में 'मुदालियार कमीशन' ने 8+3+3 शिक्षा प्रणाली प्रस्तावित की। 8 वर्ष की प्राथमिक, 3 वर्ष की हाई स्कूल एवं 3 वर्ष की स्नातक व्यवस्था को प्रस्तावित किया। माध्यमिक शिक्षा को समाप्त करने पर बल दिया। सन् 1960 में योजना आयोग ने 12 वर्ष की विद्यालयी शिक्षा तथा 3 वर्ष की स्नातक शिक्षा पर बल दिया। 1961 में कुलपतियों के अधिवेशन में भी तथ्य दोहराया गया। सन् 1962 में केन्द्रीय शिक्षा सलाहकार परिषद् ने इसी संकल्प को दोहराया एवं 'कोठारी कमीशन' ने भी यही सिफारिश की और अंत में सन् 1986 की राष्ट्रीय शिक्षा नीति के तहत संपूर्ण देश में 10+2+3 शिक्षा व्यवस्था लागू कर दी गई।[vii]

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* सहायक आचार्य, राजनीति विज्ञान विभाग, जयनारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान।
** शोधार्थी, राजनीति विज्ञान विभाग, जयनारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान।

भारत द्वारा 2015 में अपनाए गए सतत विकास का एजेंडा 2030 के लक्ष्य 4 (एसडीजी 4) में परिलक्षित वैश्विक शिक्षा विकास एजेंडा के अनुसार विश्व में 2030 तक ''सभी के लिए समावेशी और समान गुणवतायुक्त शिक्षा सुनिश्चित करने और जीवन–पर्यंत शिक्षा के अवसरों को बढ़ावा दिए जाने'' का लक्ष्य है। इस तरह के उदात्त लक्ष्य के लिए संपूर्ण शिक्षा प्रणाली को समर्थन और अधिगम को बढ़ावा देने के लिए पुनर्गठित करने की आवश्यकता होगी, ताकि सतत विकास के लिए 2030 एजेंडा के सभी महत्त्वपूर्ण टार्गेट और लक्ष्य (एसडीजी) प्राप्त किए जा सकें।[viii]

आजादी के बाद सन् 1948 में डॉ॰ राधाकृष्णन की अध्यक्षता में 'विश्वविद्यालय शिक्षा आयोग' का गठन हुआ था तभी से राष्ट्रीय शिक्षा नीति का निर्माण होना भी शुरू हुआ था।[ix]

1952 में लक्षमणस्वामी मुदालियार की अध्यक्षता में गठित माध्यमिक तथा 1964 में दौलत सिंह कोठारी की अध्यक्षता में गठित शिक्षा आयोग की अनुशंसाओ के आधार पर 1968 में शिक्षा नीति पर एक प्रस्ताव प्रकाशित किया गया जिसमें 'राष्ट्रीय विकास के प्रति वचनबद्ध, चरित्रवान तथा कार्यकुशल' युवक–युवतियों को तैयार करने का लक्ष्य रखा गया।[x]

यह राष्ट्रीय शिक्षा नीति 2020, 21 वीं शताब्दी की पहली शिक्षा नीति है जिनका लक्ष्य हमारे देश के विकास के लिए अनिवार्य आवश्कताओं को पूरा करना है। यह नीति भारत की परंपरा और सांस्कृतिक मूल्यों के आधार को बरकरार रखते हुए, 21 वीं सदी की शिक्षा के लिए आकांक्षात्मक लक्ष्यों, जिनमें एसडीजी 4 शामिल हैं, के संयोजन में शिक्षा व्यवस्था, उसके नियमन और गवर्नेंस सहित, सभी पक्षों के सुधार और पुनर्गठन का प्रस्ताव रखती है। यह नीति इस सिद्धान्त पर आधारित है कि शिक्षा से न केवल साक्षरता और संख्याज्ञान जैसी 'बुनियादी क्षमताओं' के साथ–साथ 'उच्चतर स्तर' की तार्किक और समस्या–समाधान संबंधी संज्ञानात्मक क्षमताओं का विकास होना चाहिए बल्कि नैतिक, सामाजिक और भावनात्मक स्तर पर भी व्यक्ति का विकास होना आवश्यक है।[xi]

नई शिक्षा नीति का मकसद समावेशी और उत्कृष्टता के दोहरे उद्देश्य को हासिल करके 21 वीं सदी की जरूरतों को पूरा करने की दिशा में शिक्षा प्रणाली को पुनर्जीवित करना है और हमें पूर्ण विश्वास है कि इस शिक्षा नीति के द्वारा हम अपने लक्ष्य को अवश्य पूरा करेंगे।[xii]

नई शिक्षा नीति 2020 भारत की शिक्षा नीति है जिसे भारत सरकार द्वारा 29 जुलाई 2030 को घोषित किया गया। सन् 1986 में जारी हुई नई शिक्षा नीति के बाद भारत की शिक्षा नीति में यह पहला नया परिवर्तन है। यह नीति अंतरिक्ष वैज्ञानिक के. कस्तूरीरंगन की अध्यक्षता वाली समिति की रिपार्ट पर आधारित है।

**राष्ट्रीय शिक्षा नीति, 2020 प्रमुख बिंदु**

- नई राष्ट्रीय शिक्षा नीति, 2020 के तहत सकल नामांकन अनुपात को वर्ष 2030 तक 100% लाने का लक्ष्य रखा गया है।
- 'मानव संसाधन विकास मंत्रालय' का नाम बदल कर 'शिक्षा मंत्रालय' कर दिया गया है।
- इस शिक्षा नीति में पाँचवी कक्षा तक शिक्षा मातृभाषा/स्थानीय या क्षेत्रीय भाषा में प्रदान की जाएगी। साथ ही मातृभाषा को कक्षा–8 और आगे की शिक्षा के लिए प्राथमिकता देने का सुझाव दिया गया है।
- नई शिक्षा नीति में सकल घरेलू उत्पाद का 6% शिक्षा क्षेत्र पर खर्च करने का लक्ष्य रखा गया है
- वोकेशनल कोर्स वर्क छठी कक्षा से शुरू किये जाएंगे इसके लिए 6वीं कक्षा के बाद से ही इच्छुक छात्रों को इंटर्नशिप करायी जाएगी।
- देशभर के उच्च शिक्षा संस्थानों के लिए ''भारतीय उच्च शिक्षा परिषद्'' नामक एक एकल नियामक परिषद् की स्थापना करने की बात कही गई है।[xiii]

- वर्ष 2018 में 26.3% उच्च शिक्षा में फीसद सकल नामांकन अनुपात GER (Gross Enrolment Ratio) था जिसको वर्ष 2030 मे उच्च शिक्षा में फीसद सकल नामांकन अनुपात GER (Gross Enrolment Ratio) 50% पहुँचाने का लक्ष्य रखा गया है।
- पाठयक्रम में म्यूजिक और आर्ट्स को शामिल किया जायेगा।
- नई शिक्षा नीति में छात्रों को यह स्वायतता होगी कि किसी कोर्स को बीच में छोड़कर दूसरे कोर्स में प्रवेश लेना चाहें तो वो पहले कोर्स से एक निश्चित समय तक ब्रेक ले सकता है और दूसरा कोर्स में प्रवेश कर सकता है और इसे पूरा करने के बाद फिर से पहले वाले कोर्स को जारी रख सकता है।
- देश में शोध करने के लिए और पूरी उच्च शिक्षा में मजबूत अनुसंधान संस्कृति और क्षमता को बढ़ावा देने के लिए अमेरिका के NSF (नेशनल साइंस फाउंडेशन) की तर्ज पर एक शीर्ष निकाय के रूप में नेशनल रिसर्च फाउंडेशन (NRF) की स्थापना की जाएगी। NRF की स्थापना का मुख्य उद्देश्य विश्वविद्यालयों के माध्यम से शोध की संस्कृति को सक्षम बनाना होगा। यह स्वतंत्र रूप से सरकार द्वारा, एक बोर्ड ऑफ गवर्नर्स द्वारा शासित होगा और बड़े प्रोजेक्टो की फाइनेंसिंग करेगा।
- नयी शिक्षा नीति 2020 का सबसे महत्वपूर्ण बिंदु है मल्टीपल एंट्री और एग्जिट सिस्टम लागू होना। अभी यदि कोई छात्र तीन साल इंजीनियरिंग पढ़ने या छह सेमेस्टर पढ़ने के बाद किसी कारण से आगे की पढ़ाई नहीं कर पाता है तो उसको कुछ भी हासिल नहीं होता है लेकिन अब मल्टीपल एंट्री और एग्जिट सिस्टम में एक साल के बाद प्रमाण पत्र, दो साल के बाद अग्रिम डिप्लोमा और तीन वर्ष के बाद स्नातक डिग्री मिल जाएगी। इससे देश में ड्राप आउट अनुपात कम होगा।[xiv]

**राष्ट्रीय शिक्षा नीति, 2020 के आधार/मूलभूत सिद्धान्त**

- हर बच्चे की विशिष्ट क्षमताओं की स्वीकृति, पहचान और उनके विकास हेतु प्रयास करना– शिक्षकों और अभिभावकों को इन क्षमताओं के प्रति संवेदनशील बनाना जिससे वे बच्चे की अकादमिक और अन्य क्षमताओं में उसके सर्वांगीण विकास पर भी ध्यान दें।
- बुनियादी साक्षरता और संख्याज्ञान को सर्वाधिक प्राथमिकता देना– जिससे सभी बच्चे कक्षा 3 तक साक्षरता और संख्याज्ञान जैसे सीखने के मूलभूत कौशलो को हासिल कर सकें।
- लचीलापन, ताकि शिक्षार्थियों में उनके सीखने के तौर–तरीके और कार्यक्रमों को चुनने की क्षमता हो, और इस तरह वे अपनी प्रतिभा और रूचियों के अनुसार जीवन में अपना रास्ता चुन सकें;
- सभी ज्ञान की एकता और अखंडता को सुनिश्चित करने के लिए एक बहु–विषयक दुनिया के लिए विज्ञान, सामाजिक विज्ञान, कला, मानविकी और खेल के बीच एक बहु–विषयक और समग्र शिक्षा का विकास;
- अवधारणात्मक समझ पर जोर, न कि रटंत पद्धति और केवल परीक्षा के लिए पढ़ाई;
- रचनात्मकता और तार्किक सोच तार्किक निर्णय लेने और नवाचार को प्रोत्साहित करने के लिए;
- नैतिकता, मानवीय और संवैधानिक मूल्य जैसे, सहानुभूति, दूसरों के लिए सम्मान, स्वच्छता, शिष्टाचार, लोकतांत्रिक भावना, सेवा की भावना, सार्वजनिक सम्पति के लिए सम्मान वैज्ञानिक चिंतन, स्वतंत्रता, जिम्मेदारी, बहुलतावाद, समानता और न्याय;
- बहु–भाषिकता और अध्ययन–अध्यापन के कार्य में भाषा की शक्ति को प्रोत्साहन;
- जीवन कौशल जैसे, आपसी संवाद, सहयोग, सामूहिक कार्य और लचीलापन;
- सीखने के लिए सतत् मूल्यांकन पर जोर, इसके बजाय कि साल के अंत में होने वाली परीक्षा को केन्द्र में रखकर शिक्षण हो जिससे कि आज की कोचिंग संस्कृति को ही बढ़ावा मिलता है।

- तकनीकी के यथासंभव उपयोग पर जोर– अध्ययन–अध्यापन कार्य में, भाषा संबंधी बाधाओं को दूर करने में, दिव्यांग बच्चों के लिए शिक्षा को सुलभ बनाने में और शैक्षणिक नियोजन और प्रबंधन में;
- सभी पाठयक्रम, शिक्षण–शास्त्र और नीति में स्थानीय संदर्भ की विविधता और स्थानीय परिवेश के लिए एक सम्मान, हमेशा ध्यान में रखते हुए कि शिक्षा एक समवर्ती विषय है;
- सभी शैक्षिक निर्णयों की आधारशिला के रूप में पूर्ण समता और समावेशन, साथ ही शिक्षा को लोगो की पहुँच और सामर्थ्य के दायरे में रखना– यह सुनिश्चित करने के लिए सभी छात्र शिक्षा प्रणाली में सफलता हासिल कर सकें;
- स्कूली शिक्षा से उच्चतर शिक्षा तक सभी स्तरों के शिक्षा पाठ्यक्रम में तालमेल, प्रारंभिक बाल्यवस्था देख–भाल तथा शिक्षा से;
- गुणवतापूर्ण शिक्षा और विकास के लिए उत्कृष्ट स्तर का शोध;
- शैक्षिक विशेषज्ञों द्वारा निरंतर अनुसंधान और नियमित मूल्यांकन के आधार पर प्रगति की सतत् समीक्षा;
- शिक्षा एक सार्वजनिक सेवा है; गुणवतापूर्ण शिक्षा तक पहुंच को प्रत्येक बच्चे का मौलिक अधिकार माना जाना चाहिए।[xv]

**राष्ट्रीय शिक्षा नीति, 2020 का विजन**

इस राष्ट्रीय शिक्षा का विजन भारतीय मूल्यों से विकसित शिक्षा प्रणाली है जो सभी को उच्चतर गुणवत्ता शिक्षा उपलब्ध कराके और भारत को वैश्विक ज्ञान महाशक्ति बनाकर भारत को एक जींवत और न्यायसंगत ज्ञान समाज में बदलने के लिए प्रत्यक्ष रूप से योगदान करेगी।[xvi]

**भाग–1 : स्कूल शिक्षा**

राष्ट्रीय शिक्षा नीति का भाग 1 'स्कूल शिक्षा' के लगभग सभी महत्वपूर्ण बिंदुओं को अलग– अलग कुल 8 अध्याय (1 से 8) में प्रस्तुत किया गया है। इनमें से अध्याय–4 सबसे अधिक विस्तृत है।

यह नीति वर्तमान की 10+2 वाली स्कूली व्यवस्था को 3 से 18 वर्ष के बच्चों के लिए पाठ्यचर्या और शिक्षण–शास्त्रीय आधार पर 5+3+3+4 की एक नयी व्यवस्था पुनर्गठित करने की बात करती है।[xvii] शिक्षा नीति में प्रस्तुत 5+3+3+4 का नया ढांचा 3 से 8 वर्ष के बच्चों के लिए प्री–स्कूल, 8–11 वर्ष के बच्चों के लिए प्रिपेटरी स्तर, 11–14 वर्ष के बच्चों के लिए माध्यमिक स्तर तथा 14–18 वर्ष के बच्चों के लिए सेकेंडरी स्तर की व्यवस्था प्रस्तुत करता है। बुनियादी शिक्षा के 5 वर्ष का समय प्रत्यक्ष ज्ञान की, प्रारम्भिक–शिक्षा प्रत्यायात्मक–ज्ञान की, माध्यमिक स्तर की शिक्षा के तीन वर्ष परिप्रेक्ष्य धारणाओं की अवस्था है। इसके पश्चात् सेकेंडरी स्तर पर 4 साल के बहुविषयक अध्ययन शामिल होंगे।

स्कूल शिक्षा की व्यवस्था में बहुभाषावाद और भाषा की शक्ति को महत्व दिया गया है।[xviii] कम से कम ग्रेड 5 तक लेकिन बेहतर यह होगा कि यह ग्रेड 8 और इससे आगे तक भी हो। शिक्षा काम माध्यम घर की भाषा/मातृभाषा/स्थानीय भाषा/क्षेत्रीय भाषा होगी। सार्वजनिक व निजी दोनो तरह के स्कूल इसकी अनुपालना करेगे। शिक्षकों को उन छात्रों के साथ जिनकी घर की भाषा या मातृभाषा शिक्षा के माध्यम से अलग है, द्विभाषी शिक्षण–अधिगम सामग्री सहित द्विभाषी एप्रोच का उपयोग करने के लिए प्रोत्साहित किया जाएगा।[xix] संस्कृत को त्रिभाषा के मुख्यधारा विकल्प के साथ, स्कूल और उच्चतर शिक्षा के सभी स्तरों पर छात्रों के लिए एक महत्वपूर्ण, समृद्ध विकल्प के रूप में पेश किया जाएगा।[xx] भारतीय भाषाओं और अंग्रेजी में उच्चतर गुणवता के कोर्स के अलावा विदेशी भाषाएं भी माध्यमिक स्तर पर व्यापक रूप से अध्ययन हेतु उपलब्ध करवायी जाएगी।[xxi]

यह शिक्षा नीति 2030 तक प्री–स्कूल से माध्यमिक स्तर तक सकल नामांकन अनुपात को शत प्रतिशत प्राप्त करने का लक्ष्य रखती है, जिसमें विद्यार्थियों के ड्रॉप आउट रेट को कम करना सम्मिलित रखा गया है।

इस शिक्षा नीति के तहत वर्ष 2025 तक राज्य एवं केन्द्रशासित प्रदेश की सरकारें मूलभूत साक्षरता व संख्याज्ञान के लक्ष्य को प्राप्त करने लिए योजना बनाकर उनको क्रियान्वित करेंगी।[xxii]

भारतीय जनमानस, विविध सांस्कृतिक क्षेत्रों तथा संघीय सरकार के आकांक्षाओं, संवैधानिक प्रावधानों, राष्ट्रीय एकता एवं बहु भाषावाद में वृद्धि की आवश्यकता को केन्द्रीय बिंदु रखते हुए त्रिभाषा सूत्र निरन्तर प्रवर्तन में रहेगा। नीति का बल है कि त्रिभाषा सूत्र पर्याप्त लचीला रहेगा तथा किसी भी राज्य पर कोई भी भाषा बलपूर्वक आरोपित नही की जायेगी। नीति की अनुशंसा है कि सीखी जाने वाली तीनों भाषाओं के विकल्प राज्य, क्षेत्र एवं निश्चित रूप से विद्यार्थियों द्वारा स्वंयमेव रूप से चयनित होंगे तथा इन विकल्पों में न्यूनतम दो भाषाएँ, भारतीय भाषाएँ होगी। विद्यार्थी रूचि के अनुसार तीन में से एक या अधिक भाषाओं को कक्षा 6 अथवा 7 के स्तर पर परिवर्तित कर सकते हैं, परन्तु ऐसा करते हुए विद्यार्थियों को तीनों भाषा में (जिसमें एक भारतीय भाषा को उसके साहित्य के स्तर पर अध्ययन करना शामिल हैं) माध्यमिक स्तर के अंत तक आधारभूत भाषायी दक्षता का प्रदर्शन करना होगा।[xxiii]

कक्षा 6 से 8 में पढ़ने वाले सभी विद्यार्थी एक दस दिन के बिना बस्ते के पीरियड में भाग लेगे जिसमें वे स्थानीय व्यावसायिक विशेषज्ञों जैसे– कुम्हार, माली, कलाकार आदि के साथ प्रशिक्षु के रूप में कार्य करेंगे। इसी आधार पर 6 से 12 तक की कक्षा के विद्यार्थियों को छुट्टियों के दौरान विभिन्न प्रकार के व्यावसायिक विषय सिखानें के अवसर उपलब्ध करवायें जायेगें।

स्कूल शिक्षा के लिए एक नया और व्यापक राष्टीय पाठ्यचर्चा रूपरेखा एनसीफएसई 2020–21, एनसीईआरटी द्वारा राष्ट्रीय शिक्षा नीति, 2020 के सिद्धांतों, अग्रणी पाठ्यचर्चा आवश्यकताओं के आधार पर तथा राज्य सरकारों, मंत्रालयों, केंन्द्र सरकार के संबंधित विभागों और अन्य विशेषज्ञ निकायों सहित सभी हितधारकों के साथ परामर्श करके तैयार किया जाएगा और इसे सभी क्षेत्रीय भाषाओं में उपलब्ध कराया जाएगा। उसके बाद एनसीएफएसई दस्तावेज की प्रत्येक 5–10 वर्ष में महत्वपूर्ण पाठ्यचर्चा को ध्यान में रखते हुए समीक्षा एंव अद्यतनीकरण किया जाएगा।[xxiv]

स्कूल शिक्षा के सभी स्तरों पर शिक्षक पात्रता परीक्षा को शामिल किया गया हैं तथा निजी स्कूलों में भी शिक्षकों के लिए शिक्षक पात्रता परीक्षा योग्य मानी गयी हैं। विषय शिक्षकों की भर्ती प्रक्रिया में संबंधित विषय में प्राप्त शिक्षक पात्रता परीक्षा या एनटीए परीक्षा के अंको को जोड़ा जाएगा। शिक्षकों के लिए स्वंय सुधार के लिए तथा व्यवसाय से संबंधित आधुनिक विचार व नवाचार को सीखने के लिए निरंतर अवसर प्रदान किये जायेगें तथा प्रत्येक शिक्षक से अपेक्षा की गई है कि वह व्यवसायिक विकास के लिए अपनी इच्छा से हर वर्ष कम से कम 50 घंटो के सीपीडी कार्यक्रम में भाग ले।

वर्ष 2020 तक शिक्षण के लिए कम से कम योग्यता चार वर्षीय एकीकृत बी॰एड डिग्री होगी। चार वर्षीय एकीकृत बी॰एड डिग्री प्रदान करने वाले बहु–विषयक संस्थानों के द्वारा ही पूर्व में अन्य विशिष्ट विषयों में स्नातक की डिग्री प्रदान करने वाले स्नातक डिग्रीधारकों को दो वर्षीय बी.एड. कार्यक्रम प्रदान किये जायेगें।

यह शिक्षा नीति अनुसूचित जाति, अनुसूचित जनजाति, अन्य पिछड़ा वर्ग और भाषायी और धार्मिक अल्पसंख्यक जिनका स्कूल और उच्चतर शिक्षा में प्रतिनिधित्व कम है को शिक्षा के क्षेत्र में बढ़ावा देगी।

विशेष आवश्यकताओं वाले बच्चों/दिव्यांग बच्चों को किसी भी अन्य के समान गुणवतापूर्ण शिक्षा प्राप्त करने के समान अवसर प्रदान करने हेतु सक्षम तंत्र बनाने के महत्व को नीति स्वीकार करती है।[xxv]

**भाग–2 उच्चतर शिक्षा**

राष्ट्रीय शिक्षा नीति का भाग 2 'उच्चतर शिक्षा' को कुल 11 अध्यायों (9 से 19) में प्रस्तुत किया गया है। इनमें से अध्याय– 17 व 18 सबसे अधिक विस्तृत है।

शिक्षा नीति में विद्यार्थियों को अपने विषयों के चयन संबंधी स्वतंत्रता के साथ–साथ यह स्वतंत्रता भी दी गई है कि वे अपनी उच्चतर शिक्षा को स्वयं नियमित कर सकें। अपनी स्नातक पर पढ़ाई के दौरान यदि किन्हीं कारणों से विद्यार्थी को पढ़ाई छोड़नी पड़ती है तो उसे एक वर्ष की पढ़ाई के आधार पर सर्टिफिकेट, 2 वर्ष की गई पढ़ाई के आधार पर डिप्लोमा तथा 3 वर्ष की पढ़ाई के आधार पर स्नातक डिग्री दी जा सकेगी। 4 वर्षीय स्नातक डिग्री की पढ़ाई पूरी करने वाला विद्यार्थी विशेषज्ञता एवं शोध आधारित पाठ्यक्रम का लाभ उठाएगा, वह 4 वर्षीय स्नातक डिग्री प्राप्त करेगा। बीच में छोड़ी गई पढ़ाई को पूरा करने के लिए विद्यार्थी कभी भी वापस आ सकेगा और इसे मल्टी–एंट्री/मल्टी–एग्जिट की योजना के आधार पर तैयार किया गया है। विद्यार्थी ने जितनी भी पढ़ाई की है, उसके क्रेडिट को उसके उसके डिजी–लॉकर में सुरक्षित रखा जाएगा, जैसे–जैसे विद्यार्थी आगे की पढ़ाई करता जाएगा, उसके क्रेडिट की संख्या बढ़ती जाएगी और उसे सर्टिफिकेट, डिप्लोमा, डिग्री आदि के लिए योग्य घोषित कर देगी। उच्च शिक्षा के संस्थानों को 2030 तक बहुविषयक संस्थान बनाने का लक्ष्य रखा गया है। इसके साथ ही साथ सकल अनुपात (GER) को 2018 के 26.3 प्रतिशत से बढ़ाकर 2035 तक 50 प्रतिशत किए जाने की बात रखी गई है। उच्चतर शिक्षा संस्थानों की पहुँच बढ़ाने के उद्देश्य से (एसडीजी 4) मुक्त दूरस्थ शिक्षा (ODL) एवं ऑनलाइन शिक्षा को बढ़ावा देने की बात नीति में कही गई है। यहाँ यह बताना महत्वपूर्ण है कि उसके संदर्भ में यूजीसी रेगुलेशन 2020, भारत का रापजत्र 4 सितंबर 2020 को घोषित किया जा चुका है।[xxvi]

शिक्षा नीति विश्वविद्यालयों के अध्यापकों को विभिन्न विशेषज्ञता आधारित पाठ्यक्रमों के निर्माण की स्वायतता देती है।[xxvii]

इस शिक्षा नीति द्वारा वर्तमान उच्चतर शिक्षा प्रणाली में निम्न प्रमुख बदलाव सम्मिलित है–

- ऐसी उच्चतर शिक्षा व्यवस्था की ओर बढ़ना जिसमें विशाल बहु–विषयक विश्वविद्यालय और महाविद्यालय हों, जहाँ प्रत्येक जिलें या उसके पास कम से कम एक और पूरे भारत में अधिकतर एचईआई ऐसे ही हो, जो स्थानीय/भारतीय भाषाओं में शिक्षा या कार्यक्रमों का माध्यम प्रदान करते हो;
- और अधिक बहु–विषयक स्नातक शिक्षा की ओर बढ़ना;
- संकाय और संस्थागत स्वायत्तता की ओर बढ़ना;
- विद्यार्थियों के अनुभव में वृद्धि के लिए पाठ्यचर्चा, शिक्षण–शास्त्र, मूल्यांकन और विद्यार्थियों को दिए जाने वाले सहयोग में आमूल–चूल परिवर्तन करना;
- शिक्षण, अनुसंधान और सेवा के आधार पर योग्यता–नियुक्तियों और करियर की प्रगति के माध्यम से संकाय और संस्थागत नेतृत्व की स्थिति की अखंडता की पुष्टि करना;
- सहकर्मी द्वारा समीक्षा की गई उत्तम अनुसंधान और विश्वविद्यालयों और कॉलेजो में सक्रिय रूप से अनुसंधान फाउंडेशन (एनआरएफ) की स्थापना;
- शैक्षणिक और प्रशासनिक स्वायत्तता वाले उच्चतर–योग्य स्वतंत्र बोर्डों द्वारा एचइआई का गवर्नेंस;
- व्यावसायिक (प्रोफेशनल) शिक्षा सहित उच्चतर शिक्षा के सभी एकल नियामक द्वारा ''लचीला लेकिन स्थायित्व प्रदान करने वाल विनियमन;
- उपायों की एक श्रृंखला के माध्यम से पहुँच, समता और समावेशन में वृद्धिः इसके साथ ही उत्कृष्ट सार्वजनिक शिक्षा के लिए अधिक अवसर; वंचित और निर्धन छात्रों के लिए निजी/परोपकारी विश्वविद्यालयों द्वारा छात्रवृत्ति में पर्याप्त वृद्धि; ओपन स्कूलिंग, ऑनलाइन शिक्षा, और मुक्त दूरस्थ शिक्षा (ओडीएल); और दिव्यांग शिक्षार्थियों के लिए सभी बुनियादी ढांचे और शिक्षण सामग्री की उपलब्धता और उस तक उनकी पहुँच।[xxviii]

राष्ट्रीय शिक्षा नीति की उच्चतर शिक्षा नियामक प्रणाली उच्चतर शिक्षा नियामक के लिए भारतीय उच्चतर शिक्षा आयोग का गठन करेगी जिसमें चार संस्थान होंगे जो नियामक संबंधी विशिष्ट कार्य करेंगे। इसका उद्देश्य कुछ बुनियादी मसलों पर ध्यान देते हुए उच्चतर शिक्षा संस्थानों को मजबूती प्रदान करना है। भारतीय उच्चतर शिक्षा आयोग के चार संस्थान निम्न होंगे–

- राष्ट्रीय उच्चतर शिक्षा विनियामक परिषद्
- राष्ट्रीय प्रत्यायन परिषद्
- शिक्षा अनुदान परिषद्
- सामान्य शिक्षा परिषद् या पी.एस.एस.बी.।

उच्चतर शिक्षा संस्थानों के लिए प्रभावी प्रशासन और नेतृत्व को भी बढ़ावा दिया जाएगा। इस प्रकार शिक्षा नीति 2020 का दूसरा भाग उच्च शिक्षा के लगभग सभी पहलुओं पर विस्तार से विचार और संस्तुतियां प्रस्तुत करता हैं।[xxix]

**भाग–3 अन्य केन्द्रीय विचारणीय मुद्दे**

राष्ट्रीय शिक्षा नीति का भाग 3 'अन्य केन्द्रीय विचारणीय मुद्दे' को कुल 5 अध्यायों (20 से 24) में प्रस्तुत किया गया है। अध्याय 20 में व्यावसायिक शिक्षा का, अध्याय 21 में प्रौढ़ शिक्षा और जीवनपर्यन्त सीखना, अध्याय 22 में भारतीय भाषाओं, कला और संस्कृति को बढ़ावा देना, अध्याय 23 में प्रौद्योगिकी का उपयोग और एकीकरण का व अध्याय 24 में ऑनलाइन और डिजिटल शिक्षा–प्रौद्योगिकी का न्यायसंमत उपयोग सुनिश्चित करने का उल्लेख किया गया है।

समग्र उच्चतर शिक्षा प्रणाली व्यावसायिक विकास की शिक्षा को बढ़ावा देगी। एक समग्र और बहु–विषयक शिक्षा मुहैया करवाने के लिए स्टैंड–अलोन कृषि विश्वविद्यालयों, तकनीकी विश्वविद्यालयों, विधि विश्वविद्यालयों, स्वास्थ्य विज्ञान विश्वविद्यालयों और अन्य स्टैंड–अलोन विश्वविद्यालयों का उद्देश्य स्वयं को एक बहु–विषयक संस्थान के रूप में विकसित करना चाहिए। वर्ष 2030 तक सभी संस्थान समेकित रूप से व्यावसायिक या सामान्य शिक्षा प्रदान करने के लिए लक्ष्य के साथ कार्य करेंगे। कृषि शिक्षा और उनसे जुड़े विषयों को, विधि शिक्षा को, स्वास्थ्य शिक्षा को व तकनीकी शिक्षा में डिग्री और डिप्लोमा कार्यक्रम को बढ़ावा दिया जायेगा।

प्रौढ़ शिक्षा के लिए सुदृढ़ एवं नवाचारी सरकारी पहलकदमियों, खासकर समुदाय की भागीदारी को सुगम बनाना तथा प्रोद्योगिकी के सुचारू और लाभकारी एकीकरण को जल्द से जल्द लागू किया जाएगा ताकि 100: साक्षरता के सबसे महत्वपूर्ण उद्देश्य की प्राप्ति शीघ्र हो सके।[xxx]

अनुच्छेद 22.8 में नीति विद्यार्थियों के सांस्कृतिक विकास हेतु सभी शिक्षा स्तरों पर संगीत, कला और हस्तकौशल पर बल देना, बहुभाषिकता को प्रोत्साहित करने हेतु त्रिभाषा सूत्र का क्रियान्वयन, मातृभाषा/स्थानीय भाषा में शिक्षण, उत्कृष्ट स्थानीय कलाकारों, लेखकों, हस्तशिल्पियों एवं अन्य सांस्कृतिक विशेषज्ञों को स्थानीय विशेषज्ञता के विभिन्न विषयों में विशिष्ट प्रशिक्षक के रूप में विद्यालय से सम्बद्ध करना, पाठ्यचर्या में पारम्परिक भारतीय ज्ञान का समावेशन करना, पाठ्यचर्या में अधिक लचीलापन आदि को शामिल करती है, ताकि विद्यार्थी स्वयं के सृजनात्मक, कलात्मक, सांस्कृतिक एवं अकादमिक आयामों का विकास कर सकें।[xxxi]

अनुच्छेद 22.10 में नीति की अनुशंसा है कि उच्च शिक्षण संस्थानों तथा उच्चतर शिक्षा के कार्यक्रमों में मातृभाषा/स्थानीय भाषा को शिक्षा के माध्यम के रूप में उपयोग किया जाएगा और/या कार्यक्रमों को द्विभाषी माध्यम में संचालित किया जाएगा ताकि पहुँच एवं सकल नामांकन अनुपात में बढ़ोतरी के साथ–साथ समस्त भारतीय भाषाओं की सामर्थ्य, उपयोग एवं जीवन्तता को प्रोत्साहन मिले। मातृभाषा/स्थानीय भाषा को शिक्षण अधिगम के माध्यम रूप में प्रयुक्त करने और/या कार्यक्रमों को द्विभाषी माध्यम में संचालित करने हेतु निजी

संस्थानों को भी प्रोत्साहित किया जाएगा। इसी प्रकार चार वर्षीय बी.एड. दोहरी डिग्री कार्यक्रम को भी द्विभाषी माध्यम में संचालित करने में सहायता मिलेगी। फलतः देश भर के विद्यालयों में विज्ञान एवं गणित का शिक्षण द्विभाषी माध्यम में करने हेतु शिक्षकों का प्रशिक्षण सम्भव हो सकेगा।[xxxii]

**भाग–4 क्रियान्वयन की रणनीति**

राष्ट्रीय शिक्षा नीति का भाग 4 'क्रियान्वयन की रणनीति' को कुल 3 अध्यायों (25 से 27) में प्रस्तुत किया गया है। यह शिक्षा नीति शैक्षणिक व सांस्कृतिक विकास से जुड़े मुद्दों पर व्यापक परामर्श और समीक्षा देने के लिए केन्द्रीय शिक्षा सलाहकर मानव संसाधन विकास मंत्रालय और राज्य इकाइयों के साथ मिलकर देश के शिक्षा विजन को लगातार विकसित करने, आंकलन करने, सुस्पष्टता लाने और उसकों संशोधित करने के लिए केन्द्रीय शिक्षा सलाहकार बोर्ड का सशक्तिकरण करने पर बल देती है। इस नीति के माध्यम से ही मानव संसाधन विकास मंत्रालय का नाम बदलकर शिक्षा मंत्रालय कर दिया गया है।

भारत में उत्कृष्टता के साथ शिक्षा के लक्ष्य को पाने के लिए तथा देश एवं अर्थव्यवस्था के लिए से जुड़े लाभों की बहुलता के कारण यह शिक्षा नीति केन्द्र और सभी राज्य सरकारों द्वारा, शिक्षा में निवेश को पर्याप्त रूप से बढ़ाने का समर्थन करती हैं। केन्द्र और राज्य शिक्षा क्षेत्र में सार्वजनिक निवेश को बढ़ाने के लिए जीडीपी के 6ः तक जल्द से जल्द पहुँचने के लिए मिलकर काम करेंगे। भारत के भावी आर्थिक, सामाजिक, सांस्कृतिक, बौद्धिक एवं तकनीकी उन्नति एवं विकास के लिए जरूरी, उच्चतर गुणवत्तापूर्ण एवं समतापूर्ण सरकारी शिक्षा व्यवस्था के लिए शिक्षा पर इतना निवेश करना बहुत ही महत्वपूर्ण है।[xxxiii]

इस नीति का क्रियान्वयन एमएचआरडी शिक्षा संबंधी मंत्रालय, राज्यों के शिक्षा विभाग, केन्द्र व राज्य सरकारें, केन्द्रीय शिक्षा सलाहकार बोर्ड, एनटीए, स्कूल एवं उच्चतर शिक्षण संस्थान, बोडर्स, एनसीईआरटी द्वारा आपसी समन्वय व तालमेल की सहायता से किया जाएगा।

विषयवार क्रियान्वयन विशेषज्ञ समितियों का गठन केन्द्र व राज्यों दोनो स्तरों पर संबंधित मंत्रालयों के समन्वय व परामर्श से किया जाएगा।

**राष्ट्रीय शिक्षा नीति 2020 के गुण**

- राष्ट्रीय शिक्षा नीति 2020 विद्यार्थियों के एकीकृत और समावेशी शिक्षा पर बल देती है
- यह शिक्षा नीति बस्ते का बोझ बढ़ाने की बजाय व्यावहारिक शिक्षा पर ज्यादा बल देती है।
- इस शिक्षा नीति में आयु वर्ग के अनुसार गुणवतापूर्ण शिक्षा प्रदान करने के लिए उत्कृष्ट पाठ्यक्रम और शिक्षा का ढाँचा व्यवस्थित रूप से विकसित किया गया।
- इस शिक्षा नीति में सामान्य शिक्षा के साथ–साथ पाठ्यक्रम में बुनियादी साक्षरता और संख्याज्ञान पर भी बल दिया गया है।
- इस शिक्षा की नीति के माध्यम से स्कूल और स्थानीय पुस्तकालयों में सभी स्तर के विद्यार्थियों के लिए पुस्तकें उपलब्ध करवायी जाएगी और डिजिटल पुस्तकालय भी स्थापित किये जाएंगे।
- इस शिक्षा नीति का पाठ्यक्रम और शिक्षा की विधियाँ शिक्षा प्रणाली को रटने के बजाय वास्तविक समझ व ज्ञान प्रदान करने तथा रचनावादी तरीके से सीखने पर बल देती है।
- यह शिक्षा नीति मातृभाषा या स्थानीय भाषा या क्षेत्रीय भाषा पर बल देती हैं।
- इस शिक्षा नीति में भारतीयों भाषाओं के साथ विदेशी भाषाएँ भी माध्यमिक स्तर पर व्यापक रूप से अध्ययन हेतु उपलब्ध करवायी जाएगी।
- इस शिक्षा नीति के माध्यम से विद्यार्थियों में नैतिक निर्णय लेने का भाव विकसित किया जाएगा।

- इस शिक्षा नीति के माध्यम से बोर्ड परीक्षाओं को आसान बनाया गया और स्कूल वर्ष में दो बार बोर्ड परीक्षा देने की अनुमति दी जाएगी और इससे कोचिंग आवश्यकता और रटने की प्रवृति समाप्त होगी।
- इस शिक्षा नीति के माध्यम से विद्यालय में उच्च शिक्षा प्राप्त प्रशिक्षित शिक्षक मिलेंगे।
- इस शिक्षा नीति के माध्यम से अनुसूचित जाति, अनुसूचित जनजाति, अन्य पिछड़ा वर्ग, अल्पसंख्यक समुदाय के बच्चों की शिक्षा को बढ़ावा देने पर बल दिया गया है तथा विशेष आवश्यकता वाले और दिव्यांग बच्चों को गुणवत्तापूर्ण शिक्षा प्रदान करने पर बल दिया गया है।
- इस शिक्षा नीति के माध्यम से वर्तमान आवश्कताओं को ध्यान में रखते हुए गुणवत्तापूर्ण उच्चतर शिक्षा में समग्र और बहु–विषयक शिक्षा, व्यावसायिक व तकनीकी शिक्षा पर बल दिया गया है।
- इस शिक्षा नीति के माध्यम से उच्चतर शिक्षा पाठ्यक्रमों को रोजगारपरक बनाया जाएगा।
- इस शिक्षा नीति के माध्यम से भारत सरकार सभी लड़कियों और साथ ही ट्रांस्जेंडर विद्यार्थियों को शिक्षा प्रदान करने पर बल दिया गया है।
- इस शिक्षा नीति के माध्यम से 2030 तक चार वर्षीय एकीकृत बी.एड. कार्यक्रम जो बहुविषयक उच्चतर शिक्षण संस्थानों द्वारा प्रदान किया जाने वाला है स्कूली शिक्षकों के लिए न्यूनतम डिग्री योग्यता बन जाएगा।
- इस शिक्षा नीति के माध्यम से भारत में शिक्षण संस्थाओं में नवाचार और अनुसंधान की गुणवता को बढ़ावा मिलेगा।
- इस शिक्षा नीति के माध्यम से भारतीय भाषाओं, कला और संस्कृति को बढ़ावा मिलेगा।
- इस शिक्षा के माध्यम से ऑनलाइन और डिजिटल शिक्षा को बढ़ावा मिलेगा।
- इस शिक्षा नीति के माध्यम से उच्चतर गुणवत्तापूर्ण और समतापूर्ण सरकारी शिक्षा व्यवस्था को मजबूत करने के लिए कुल सकल घरेलू उत्पाद का 6% शिक्षा पर खर्च करने पर बल दिया गया है।

**राष्ट्रीय शिक्षा नीति 2020 में कमियां**

- क्षेत्रीय या मातृभाषा को 5 वीं कक्षा तक पढ़ाना एक बड़ी समस्या हो सकती है। बच्चें को क्षेत्रीय या मातृभाषा में पढ़ाने से अंग्रेजी भाषा के प्रति रूझान कम होगा जो 5वीं कक्षा के बाद बहुत जरूरी है।
- यह शिक्षा नीति विद्यार्थियों को डिग्री या डिप्लोमा बीच में छोड़ने के लिए प्रोत्साहित कर सकती है।
- इस शिक्षा नीति के माध्यम से सरकारी स्कूलों के विद्यार्थी निजी स्कूलों के विद्यार्थियों से अंग्रेजी भाषा में पिछड़ जाएगे।
- इस शिक्षा नीति के कारण प्रत्येक विषय के लिए मातृभाषा को शामिल करना एक बहुत बड़ी समस्या है।
- इस शिक्षा नीति में सामाजिक और आर्थिक रूप से वंचित वर्ग व भाषायी और धार्मिक अल्पसंख्यकों के लिए शिक्षा संबंधी अलग प्रावधान की व्यवस्था नही है।
- इस शिक्षा नीति में सामान्य शिक्षा के साथ–साथ व्यावसायिक शिक्षा को बढ़ावा दिया गया है जिससे विद्यार्थियों के परीक्षा परिणाम पर विपरीत प्रभाव पड़ेगा।
- नये विश्वविद्यालय व महाविद्यालय खोलने की रूपरेखा तय नही की गई है।

**निष्कर्ष**

राष्ट्रीय शिक्षा नीति 2020 वर्ष 1986 की शिक्षा नीति में किये गए बदलावों का परिणाम है। यह शिक्षा नीति बच्चों के समग्र विकास पर आधारित है। इस शिक्षा नीति में सामान्य शिक्षा के साथ–साथ व्यावसायिक

शिक्षा व कौशल विकास को भी बढ़ावा दिया गया है तथा वर्ष 2030 तक अपने उद्देश्यों को पूरा करने का लक्ष्य रखा गया है। यह शिक्षा नीति वर्तमान की आवश्यकताओं को ध्यान में रखते हुए बनायी गयी है। इस शिक्षा नीति के माध्यम से बच्चों को गुणवत्तापूर्ण शिक्षा की प्राप्ति होगी व बच्चों के रटने की प्रणाली पर अंकुश लगेगा। इस शिक्षा नीति में समावेशी शिक्षा पर बल दिया गया। इस शिक्षा नीति की शुरूआत के साथ कई बड़े बदलाव किए गए जिनमें से एक एम.फिल. पाठ्यक्रम को बंद करना है। इस शिक्षा नीति में भले ही कई कमियॉ है लेकिन कमियों से ज्यादा गुण है। यह शिक्षा नीति भारतीय शिक्षा प्रणाली को सुधारने में और एक नई दिशा देने में कारगर साबित होगी।

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# IMPACT OF PRIVATIZATION ON EFFICIENCY OF INSURANCE COMPANIES

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**ABSTRACT**

*The forms of Indian insurance sector have brought substantial changes in the position of competition, business terrain, managing strategies, service quality and the advance technological use. The forces of liberalization, globalization and privatization have open new lookouts in the insurance sector in generation of an intensely competitive terrain. The post-liberalized insurance assiduity in India has been witnessing a perceptible shift from the merchandisers "to the buyers" market. The rapid-fire expansion of insurance companies has given rise to a number of problems related to the image, functional effectiveness, productivity and the quality of portfolio of the system as a whole. The entry of private and foreign players in insurance sector has drastically reduced the market share of public sector companies while competition for new business development has increased significantly. The changed business terrain has impelled public sector companies to review their gospel and system of working, in order to meet the challenges of new business terrain and competition created by private sector companies. Though, a number of enterprise have been taken by a public sector companies to contend with the private sector companies as ensuring the cost effectiveness with bettered performance, increased effectiveness and productivity. The survival of public sector companies will depend upon their performance in profitability, productivity, effectiveness and service quality. Therefore, there's an imperative need to estimate that how public sector companies are performing in post-globalized and liberalized period of insurance sector in India. Against this reverse drop, present study purports to examine impact of privatization on effectiveness of government companies in insurance sector in Indian economy.*

***KEYWORDS***: *Productivity, Efficiency, Competition, Liberalization, Competition, Challenges, Corporate.*

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## Introduction

The insurance assiduity in India has passed through a period of structural changes under the concerted impact of fiscal sector reforms in general and insurance sector in particular. With the liberalization of insurance sector, the paradigm for Indian insurance assiduity has witnessed a ocean change during the last decade. The privatization of the sector has also contributed in a great way by adding the insurance viscosity and also penetration in both – life and non-life parts. The post-liberalized insurance assiduity has offered a plethora of new client friendly products, new delivery channels like bancassurance, commercial agents, brokers and direct selling through the internet, lesser use of robotization and information technology. The privatization and globalization of insurance sector in Indian economy has allowed entry of private and foreign players with increased competition through the public

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sector insurers. The reforms and structural adaptation programs at this stage need to be reviewed in order to assess their comity vis-a-vis the growth and performance of insurance assiduity in India. The public sector insurance companies have endured branch expansion network since nationalization of insurance assiduity. Still, the expansion has not been matched by the corresponding enhancement in the quality of client service, effectiveness, productivity and performance. As the insurance sector has a dominant part to play in the fiscal system, numerous reforms were introduced in this sector. The main ideal of the insurance sector reforms was to increase the effectiveness and productivity of the insurance sector. In India, the market share of public insurance companies has been challenged in recent times by a variety of forces — from Internet disintermediation to aggressive marketing by new entrants, fiscal services deregulation, compliance pressure and competition from other investment vehicles.

**Social and Social Significance of Insurance in India**

Insurance is an effective fiscal instrument wherein the customer pay a lower quantum to the insurer in the form of decoration for meeting a larger uncertain loss that would live if they've not taken insurance. Insurance has neither averted losses nor reduced the costs of losses. But, the principle of insurance states the loss of many is participated by numerous. Insurance is a blend of pledge and service. It's a pledge to be made to the ensured to fulfil a pronounced obligation in future as per the conditions laid down in the insurance policy. It's also a service rendered by the insurer when the need arises to the ensured. The position of insurance exertion of any country is measured by the generalities of insurance penetration and insurance viscosity. The insurance penetration indicates the quantum of insurance decoration collected on different insurance products as a chance to the country's Gross Domestic Product. Insurance viscosity is measured as a chance of insurance decorations to total population. India is a country of largely different population blend in terms of social, profitable, religious and artistic conditions. These characteristics of population contribute to different threat geste. A large section of the population isn't interested in barring threat through proper threat cover. Mindfulness situations about the ways of barring their threat are also veritably low. The spending patterns of the people are also changing and huge coffers are demanded for consumption. The average existent is spending a veritably little chance of disposable income on insurance cover over a life time. All this has rebounded in low insurance penetration and also viscosity. Liberalization introduced competition in the assiduity with the arrival of private sector companies promoted by Indian and foreign business groups. Insurance is the backbone of a country's threat operation system. The insurance providers offer a variety of products to businesses and individualities in order to give protection from threat and to insure fiscal security. They're also an important element in the fiscal intermediation chain of a country and are a source of long-term capital for structure and long- term systems. Through their participation in fiscal markets, they also give support in stabilizing the markets by evening out any oscillations (Bhatt, 2005). The vacuity of insurance can alleviate the impacts of threat by furnishing products which help associations and individualities to minimize the consequences of threat and has a positive effect on assiduity growth as entrepreneurs are suitable to cover their pitfalls. Thus, a strong and competitive insurance assiduity is considered imperative for profitable development and growth. The insurance assiduity is also an integral part of the fiscal system.

For effective functioning of the fiscal system, it's important that the markets are effective by ensuring liquidity and translucency in price discovery. The part of the insurance companies as fiscal interposers is also considered significant in making these markets effective by furnishing liquidity and credit. Penetration of insurance critically depends on the vacuity of insurance products and services. Huge untapped market, proliferation of schemes, new product inventions, perception of insurable pitfalls of Indian consumers, competitive pressures rising from integration of bank and insurance, impact of information technology, and the part of insurance assiduity in fiscal services assiduity are some of the forces which shape the competitive structure of the insurance assiduity. The insurance companies have a vital part in immolation insurance products which meet the conditions and prospects of the customer and, at the same time, are affordable.

**Performance of Insurance Industry in India**

The Indian insurance assiduity has experienced transformational changes since 2000 when the assiduity was liberalised. The assiduity has witnessed phases of rapid-fire growth along with extent of growth temperance and enhancing competition. There have also been number of product and functional inventions needed by consumer need and increased competition among the players. Changes in the non supervisory terrain also had path- breaking impact on the development of the assiduity. There was exponential growth in the first decade of insurance assiduity liberalization the reverse of innovative products and aggressive expansion of distribution, the life insurance assiduity grew at spurt speed. Still, this frenzied growth also brought in its wake issues related to product design, market conduct, complaints operation and the necessity to make course correction for the long term health of the assiduity. Several nonsupervisory changes were introduced during the once times and life insurance companies espoused numerous new client centric practices in this period. Insurance assiduity in India has now been through a cycle involving high growth and temperance. The coming surge of growth will be of a different nature and complexity, led by players who change the market dynamics through invention. With a decade of experience and literacy about client geste and business economics, Indian insurers are well- placed to select and verbose innovative ideas. Still, this would bear that insurers bring about abecedarian difference in mindset on how they perceive the part of invention in achieving profitable growth. The insurers will need to align the people strategies to produce a culture of generating new ideas and enforcing those using optimal coffers.

**Impact of Privatization on Insurance Business**

The Indian insurance assiduity has experienced transformational changes. The insurance sector is dominated by public sector insurers; still, the entry of private sector insurers in insurance has changed the compass and openings for insurance business in India. The perception analysis of insurance customer is important for examining the satisfaction of insurance services and products in the environment of changed business terrain and new policy governance. In a liberalized insurance terrain and with severe competition in the insurance sector, insurance companies can survive only with its client centric strategies. The companies should concentrate on client relationship operation in order to be client friendly, improvement of client satisfaction and the attendant growth of the establishment. Traditionally, marketing has been seen from the perspective of managing relationship with client groups. Relationship marketing, still, takes a much broader view of the business. It emphasizes on a wider range of markets to give the stylish value proposition in terms of both the product and also the client service. The entry of private sector in insurance has created openings for insurance business; still, it has also changed the nature and working of public sector insurance companies as private sector insurers have created tough completion for public sector insurers. In this part of discussion, an attempt has been made to examine the views of insurance officers including agents and counsels regarding the new insurance terrain, insurance services and products. The entry of private sector in insurance has affected the business of public sector insurance companies. The marketing approach of public sector companies has also changed in view of increased competition and new business terrain. Still, utmost of the repliers revealed that insurance sector has target centric approach which affects long term relationship with customer. Utmost of the repliers further reported that the interests of customer are more defended in new policy governance and new business terrain. The insurance assiduity in India has passed through a period of structural changes during the liberalised economy. With the liberalization of insurance sector, the paradigm for Indian insurance assiduity has witnessed a ocean change during the last decade. The privatization of the sector has also contributed in a great way by adding the insurance viscosity and also penetration in both – life and non-life parts. The profitable reforms in the sector have led to the overall enhancement in the performance of the insurance assiduity as a whole The Indian assiduity has seen ocean change conditioning after profitable liberalisation in Insurance sector in India. The changes brought new insurance companies, new products, price isolation, and enhancement in claim agreement, broken the monopoly of government companies and policy holders are defended by statue. The performance of Insurance companies has been bettered in terms of decoration and claim agreement. It has also created job openings in insurance sector.

**Impact of Privatization on Public Insurance Companies**

The opening of the market and insurance sector for the private and foreign players has surely brought in remarkable changes in the insurance diligence in India. It has challenged the ascendance of LIC in life insurance and the GIC and its accessories in the nonlife insurance sector. Market share of these two Government insurers have also dropped but not as anticipated. The global fiscal extremity has regressed the trend and the market share of these companies nearly remains unchallenged, indeed moment. Private players are doing better in terms of bringing in professionalism, technology, range of products and the functional effectiveness yet it has not reached to the global standard. People still trust the Government companies over private players in India. This is due to the after-trade service and too important of profit acquainted approach of the being private players. Overall analysis of data shows that though we've achieved progresses yet there's dominance of LIC in life insurance and the private players in the non-life member. Though there's enormous compass and business eventuality of health insurance, we're yet to have the specialists in health insurance sector. Problem of under and shy insurance needs to be addressed in a methodical manner to decide the full eventuality of the insurance which can give social safety net to the people in particular and liquidity to the nation in general. The unborn growth of life insurance depends upon the products that give pure protection, have variety to choose from, easy to understand and client centric with focus on the nonstop enhancement in its services. An overview of the life insurance players working in the Indian life insurance market shows the structure of both public and private sector set- up. An analysis of the inception of life insurance business by the private insurers is an important factor for determining their break-even point. Some insurers have completed one decade of experience in the market and numerous of them have reached to the position of getting gains after recovering the original high operating costs. Further, the nature and character of the participation and involvement of the foreign mates with the domestic players will also impact significantly the life insurance business perspective of our country. By using their exposure in insurance business encyclopedically, the domestic companies can play a gigantic part in performing their functions and tasks to the stylish satisfaction of all the stakeholders of the insurance assiduity and can in a way to reach the transnational business norms. The target of insurers is to increase profit and achieve lesser profitability by lowering process costs and attracting further customer to the association. Hence, an insurer must plan and organize the business to insure the long- term profitability which enables him to give finances for investments, ensuring payment of tips to stakeholders and gain high quality conditions from insurance standing agencies. It also provides finances to develop products, product lines, distribution channels and for expansion and accession. To conclude, an important challenge before the insurance assiduity is to promote further effective distribution channel to meet the new generation demand. Efforts of insurance companies should be to promote institutional interposers like commercial agents and brokers who'll give a new dimension to distribution channel.

## Conclusion

The profitable reforms in Indian Insurance are really to be a boon for the Assiduity. The business of utmost of the insurance companies has been adding significantly in the last ten times. The overall performances of all the private insurance companies are veritably satisfactory and they need to continue this pace to access their market more and more Opening of the market and insurance sector for the private and foreign players has surely brought in conspicuous changes in the insurance diligence in India. It has challenged the ascendance of LIC in life insurance and the GIC and its accessories in the non-life insurance sector. Market share of these two Government mammoths have also dropped but not as anticipated. Private players are doing their bit in terms of bringing in professionalism, technology, range of products and the functional effectiveness still, it has not reached anywhere near the global standard. Also, the professionalism and client centric approach of the private players is yet to bring in substantial profit and break the ascendance of LIC and GIC. People still trust the Government companies over private players in India. This is due to the post trade insurance services and too important of profit acquainted approach of the being private players. Thus, they must also concentrate on their part and commitment towards the society to have their own space and make the concurrence a reality. Problem of under and shy insurance needs to be addressed in a war footing manner to decide the full eventuality of the insurance which can give social safety net to the people in particular and liquidity to the nation in general.

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# FINANCIAL MANAGEMENT PRACTICES OF SMALL AND MEDIUM SCALE ENTERPRISES

Priya Shrimali*

**ABSTRACT**

*The SMEs have recently emerged as a strong, dynamic and vibrant sector of the Indian economy and are playing a significant role in the economical development of the country. After agriculture the SMEs are the second largest provider of the employment. The Quick result of the 4th All India census of SME reveals that there are 263.84 lakh SMEs in India which give employment to 601.45 Lakhs (approximate) persons. The statistics shows that out of the below employment, 72 are in manufacturing sector and 34 in the service sector. The SME contributes 12% of the GDP in India and 45% of the gross cultivated affair of Indian economy and about 52- 55 of the Indian exports. SMEs play a vital role in the overall artificial economy of the country by contributing significantly to the manufacturing affair, employment and exports. By improvement of technological capabilities, perfecting product and service quality to global norms by inventions, SMEs can achieve the sustained growth. The general problems faced by SMEs in India are constrained directorial capabilities, difficulties in exploring technology, raising finance, lack of marketing, low productivity and heavy nonsupervisory burden etc. But an introductory problem behind all other problems is lack of finance. So, in order to overcome the fiscal problems of SMEs they should have strong fiscal operation practices, if neglected, this may decelerate down the development in the economy. In order to grease the survival and sustainability of SMEs in the exploration on enhancing fiscal operation practices is accepted by the researcher. The present study tries to throw light on the varied problems of the fiscal operation practices of SMEs. Further, the study proposes to help the policy makers to formulate certain programs in the light of changing conditions to resolve the problems of small and medium sectors.*

***KEYWORDS***: *Technological, Economy, Manufacturing, Employment, Capability, Regulatory, Financial.*

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## Introduction

One can presumably attribute a large number of business failures in recent times to the incapability of fiscal managers to plan duly and control the current means and current arrears of their separate enterprises. Dearths of finances as well as uncontrolled over-expansion of fund have caused numerous businesses to fail and, in several cases, have suppressed their growth. Especially in small enterprises, fiscal operation may be the factor that decides the success or failure; in large enterprises, effective fiscal operation can significantly affect the establishment's risk, return and share price. Whereas the present researcher has borrowed fiscal planning, fiscal structure operation, conservation of books of accounts and Capital budgeting or fixed asset operation along with working capital operation in order to

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enhance the growth for the survival and sustainability of SMEs in the globalised script. The below mentioned exploration gaps are useful in developing a model on exploration offer and exploration design to ascertain the fiscal operation practices of SME. The small and medium scale industry gets bulled out by the large-scale diligence in the procurement of bank finance and institutional credit. A serious problem which is hampering small scale sector is its sickness. Numerous small units have fallen sick due to one problem or the other. Some aggregate economical behaviours of the country similar as growth in Gross National Product, vacuity of credit, volume of money supply, capital request exertion or level of investment and price level fluctuations, may have important bearing on artificial sickness in the country. The crux of the problem is veritably frequently that of finance. Small Scale diligence is veritably poor and has little to offer as security for raising finance. In the background of these developments, study on the Financial Management has come desirable to formulate the suitable policy measures to the operation to achieve business thing in more comfortable way.

**What is Financial Management**

Financial Management “Financial operation is an area of fiscal decision making, harmonizing individual motives and enterprise pretensions”**- Weston and Brigham.** “fiscal operation is the area of business operation devoted to a judicious use of capital and a careful selection of sources of capital in order to enable the business establishment to move in the direction of reaching its pretensions” — **J.F. Bradely.** Fiscal operation principally deals with money rotation and control of money for all kinds of business operations. According to Meredith, fiscal operation practices are the central conditioning for the success of small business. SMEs fiscal profitability is the conceived result of fiscal operation practices. Growing literature on fiscal operation supports the argument that in small business, fiscal operation is one of the crucial issues. It not only increases the success rate but also affects the level of performance of a business. The researchers of the history revealed that there's a wide gap between pro level of fiscal operation and the factual practices by the SME in India and that the entrepreneurs whose units were sick were set up not having enough knowledge on fiscal operation and didn't have proper business records.

**Small and Medium Scale Enterprises in India**

Worldwide, the Micro, Small and Medium Enterprises (MSMEs) have been accepted as the machine of economical growth as well as for promoting indifferent development. The major advantage of the sector is its employment eventuality at low capital cost. The labour intensity of this sector is much advanced than that of the large enterprises. It's a nursery of entrepreneurship, frequently driven by individual creativity and invention. In India too, the Micro, Small and Medium Enterprises play a vital role in the overall development of artificial economy of the country. It contributes 9 of the country’s Gross Domestic Product, almost 44 of the cultivated affairs and around 42 of its exports. The Micro, Small and Medium Enterprises give employment to about 61 million people through 27.5 million enterprises. In recent times, the Micro, Small and Medium Enterprises Sector has constantly registered advanced growth rate compared to the overall artificial sector. With its dexterity and energy, the sector has shown applaudable ingeniousness and rigidity to survive the recent economical downturn and recession. Therefore, Micro, Small and Medium Enterprises are important for the public objects of growth with equity and addition.

**Financial Management Practices of SMES**

Financial operation practices help in erecting various capabilities, which, in turn lead to stylish fiscal performance. An association’s fiscal operation practices depend on how the association tends to act and use the fiscal planning knowledge. Lack of knowledge of fiscal operation combined with the query of the business environment frequently leads SME to serious problems regarding fiscal performance, anyhow of whether proprietor director or hired director, if the fiscal opinions are wrong, profitability of the company will be negatively affected. Accordingly, SME profitability could be damaged because of inefficient fiscal operation. SMEs have frequently failed due to the lack of knowledge of effective fiscal operation. This present study throws light on various areas of fiscal operation which are considered to be the most applicable for the sustainability and survival of Small and Medium Scale Enterprises (Herein after appertained as SMEs) in the present globalised script. The various areas are as follows.

- **Fiscal Planning, Analysis and Control:** fiscal planning means determination of fiscal objects, expression of fiscal programs and development of fiscal procedures. Similar planning is relatively essential for the successful and smooth functioning of any business undertaking. In fact, numerous technically sound and mechanically feasible artificial systems have failed simply because of poor fiscal planning. Financial planning is veritably important essential for big and small enterprises, at the start up stage as well as for ongoing enterprises. This is because, in the present-day changing environment, fiscal planning has to be a nonstop process, necessary for the survival and growth of business undertakings.

- **Fiscal Structure Management**: Capital structure refers to the composition or mixture of the long-term finances in the capitalization of a company, whereas fiscal structure refers to the composition of long-term finances as well as short term finances in the capitalization of a company. As utmost of the SMEs in India depend upon both long- and short-term finance for their survival, the term fiscal structure operation is apt rather of the capital structure operation. Utmost of the researchers have stressed that the fiscal structure of SME consists of the company's own finances, money borrowed from friends, banks and non banking fiscal institutions. Hence fiscal structure operation is a grueling area for the SME entrepreneurs.
- **Maintenance of Books of Accounting:** For the effective handling of a business, requires mindfulness and a proper knowledge of how the business is run by the proprietor - director of a small business on a day- to- day base. Apart from the legal demand there's a practical necessity to keep sufficient records to insure smoothness in business conditioning without problems to lead the enterprise in the proper direction. Still the fields have yet to give an accepted normative pro level indicating which fiscal reports are the most precious in fiscal operation and how frequently they should be used.
- **Capital Budgeting opinions or Fixed means Management:** According to Herold Bierman Jr, "Capital budgeting is the process of deciding whether or not to commit human to systems whose costs and benefits are spread over several time ages". The finance director of a business concern is concerned not only with the backing decision but also with the investment decision or capital budgeting decision (i.e. decision relating to the investment of finances on capital systems, capital investments or capital expenditure).
- **Working Capital Management:** Working Capital Management plays a crucial role in all business enterprise analogous to the role of the heart in human body. Working capital acts as grease to run the wheels of fixed means. Its effective provision can be the success of a business while its inefficient operation can lead not only to loss but also to the ultimate downfall of what else might be considered as a promising concern. Therefore, the effectiveness of a business enterprise depends largely on its capability to manage its working capital it's one of the important angles of overall fiscal operation of an establishment. Working capital operation in SMEs is of extreme significance as it plays a vital role in the profitability of the establishment. Research has verified empirically by studying the relationship or association of working capital operation and profitability, that aggressive working capital operation programs maximize the profitability rate.

The entrepreneurs of SMEs emphasize that effective fiscal operation practices are essential for sustainability and survival of business. The entrepreneurs have claimed on one fact that attitude and knowledge of the entrepreneurs of SMEs play a vital role in risk management. The entrepreneurs of SME stressed that medication of fiscal budget is essential for the proper fiscal planning of the organisation. They also revealed that analysis of trend of cost, deals and profit are essential for applicable fiscal planning. The entrepreneur of SME has stressed the fact that growth is an important determinant for SME in the business life cycle while framing the fiscal structure. They also set up that getting loans from external source is expensive, involve time detention and bear contributory security. The entrepreneurs of SMEs explosively believed that the accountant should be well clued not only in counting principles but also a computer knowledgeable apart from acceptable specialized skills and applicable account knowledge for conservation of books of account. The liquidity level of SMEs gets enhanced by an applicable medication and review of cash budget which is the main element of working capital operation. The study also revealed the fact that computerisation of cash; receivables and supply operation will enhance working capital operation. The entrepreneurs of SME had the opinion that effective application, control and operation of acquired fixed means are important for determining capital budgeting. They also claimed the fact that regular repairs, conservation and proper disposal of fixed assets will enhance the performance of the SME enterprises.

**Conclusion**

This study reveals a bleak state of affairs about the financial management practices and systems followed by small and medium scale enterprises in Tamil Nadu. This is evidenced by exploring the awareness level of entrepreneurs of SMEs on financial management practices which are considered to be very much essential for the survival and sustainability of SMEs in the global competition. Such financial management practices include financial planning, financial structure management, working capital management, maintenance of books of accounting and capital budgeting decisions. The dynamic activities of SMEs are similar and equally challenging for all business ventures then the success of these SMEs rely upon following a sound financial management practice. The policies of the Government of India give more weightage to vocational and skill-based sector so as to promote the SME self sustainable. In this scenario the SMEs must be encouraged and motivated to plan their finance properly through effective financial management practices which will enable them to overcome the difficulties of finance and win-over the large-scale sectors. It becomes bounded duty of entrepreneurs of SMEs to participate in all the awareness and training programs offered by various bodies, get benefited and implement the ideas for the individual growth and development as well as the overall SMEs in India. The study strongly suggest that all the supporting bodies are expected to facilitate the SMEs in their overall development and understand that Yesterdays micro and small-scale enterprises are today's medium scale units and today's medium scale units are tomorrow's large-scale units. Therefore, all sections of the society should support and help them for their growth and development which in turn take the nation forward.

**Suggestions**

- The entrepreneurs who are lacking decision making practices should be trained for decision making. Entrepreneurs in the age category of above 45 years should be given entrepreneurship training and awareness to start their own business.
- More women entrepreneurs should be encouraged. The various supporting bodies of SME should come forward to encourage women entrepreneurs as the present research reveals that only 15.4% of women has chosen their carrier as entrepreneurship. The government should encourage women entrepreneurs by granting more incentives and subsidies and launch special schemes for their participation.
- Uneducated entrepreneurs of SMEs should attend financial management awareness workshop and undergo training programs by organised by government/NGO to improve their knowledge. The financial institutions while providing finance to SMEs should give weightage to entrepreneurs who have undergone financial training programs so as to encourage them to take up the programs seriously.
- Unemployed persons should undergo entrepreneurship training to bring entrepreneurial spirit in them. Registration of SMEs should be made compulsory by the Government. The entrepreneurs should be encouraged to start their business as Partnership or Private or Public companies.
- More number of entrepreneurs should be engaged in whole sale and retail business. Only few SMEs in Tamil Nadu are involved in export business so government should encourage and create awareness about export market among the entrepreneurs. The quality of the SME products should be enhanced by introducing modern technology.

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# A STUDY ON THE JOB CHANGE AND ITS EFFECT ON THE LIFE OF THE PROFESSORS

Dr. Moli Ghosh*
Dr. K. Sridevi**

**ABSTRACT**

*A research study, "A Study on the Job change and its effect on the life of the professors", is the research topic of the researcher with the objective of investigating the Job change and its effect on their life. The researcher has adopted a methodology by adopting a descriptive design in the study. Here the researcher has developed a self-structured questionnaire based on the thematic presentation: personal lifestyle, commitments towards organization and job change and its effect. Based on this methodology, the analysis has been done by applying the SPSS package. Finally, the result from the analysis has shown that satisfaction and emotional attachment towards the organization are not interrelated. Both the genders have to faces various challenges alone with sacrificing their comfort zone like shifting of the place, adjustment to a new area with new rules and regulations. Job changes don't stop due to satisfied salary or management but also lack of job opportunities or other alternatives.*

***KEYWORDS***: *Job Change, Effect, Professors, Madurantankam, SPSS Software.*

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## Introduction

Working scenario has changed drastically compared to past working situations. Now a days organization faces huge job shifts. Employees now a days prefer to change jobs frequently.

Study has found that employees who changes their job frequently may have less earning compare to those who rarely changes their job.

A study from several industries in Hong Kong and the United States showed that employees in their early- career get maximum benefits like salary from job mobility compare to mid- career and late-career employees.

Data collected from the National Longitudinal Survey of Youth states that there are differences between mover and stayer. Employees who change their job continuously have lower log- wage path.

Germany could also be an important example, as a result of it stands for high employment protection, that was conjointly observe throughout sort of European countries.

The extent of job quality is thus comparatively low, rendering job changes a rare event in life. Expecting job changes to form one's life for Associate in Nursing extended time, the results on well-being could so be significantly pronounced and long-lived. The SOEP contains made data on people, together

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with numerous indicators of well-being conjointly as a time-use form. This is {often| this can be} usually often a very helpful feature of the panel information, as a result of the study expected that the time folks pay either at work or reception could purpose to potential drawbacks of job changes. what is more, sort of the annual SOEP questionnaires embody data on people's traits, which can inform regarding attainable heterogeneousness within the result of job changes most importantly, the SOEP asks folks regarding whether or not they have terminated employment and commenced a replacement one, together with the explanations why the previous job finished. This allowed to differentiate between 2 varieties of job switches. One follows a resignation and is by and big thought-about to be voluntary, the opposite job switch is involuntary and triggered by a plant closure.

Voluntary job change can result in immediate job satisfaction known as the honey moon effect which decline slowly later known as the hangover effect.

**Methodology**

The researcher has applied census sampling method. Data was collected from 47 professors working in Sri Malolan College of Arts & Science, Madurantakam, Tamil Nadu by using a self-structured questionnaire on Healthy lifestyle. The reliability coefficient of the questionnaire is 0.698. Data collections tools were a two-part questionnaire consisting of demographic variables (age, gender, marital status, area, educational level and experience) and questions related to job commitments towards organization and job change and its effect.

**Results & Discussion**

**Table 1: Gender of the Professors**

| Gender of the Professors | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Female | 20 | 42.6 | 42.6 | 42.6 |
| | Male | 27 | 57.4 | 57.4 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

- The above table illustrates that 42.6 per cent of the respondents are female and 57.4 per cent are male.
- The inference is that since the college is situated is a semi-rural area, ladies are less prone to go for job.

**Table 2: Satisfaction with the Management**

| Satisfaction with the Management | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Yes | 47 | 100.0 | 100.0 | 100.0 |

- The above table shows that 100 per cent of the respondents are satisfied with the college management.
- The inference is that due the proper handling of the staffs, they are satisfied with the management.

**Table 3: Satisfaction with the Salary**

| Satisfaction with the Salary | | | | | |
|---|---|---|---|---|---|
| | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | Yes | 27 | 57.4 | 57.4 | 57.4 |
| | No | 20 | 42.6 | 42.6 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

- The above table states that 57.4 per cent of the respondents satisfied with the salary whereas 42.6 per cent are not satisfied.
- The inference is that staffs should be provided with proper salary based on their skills, experiences and education.

**Table 4: The College Deserves the Loyalty**

| The College Deserves the Loyalty | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | SA | 30 | 63.8 | 63.8 | 63.8 |
| | A | 13 | 27.7 | 27.7 | 91.5 |
| | N | 4 | 8.5 | 8.5 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

- The above table states that 63.8 per cent of the respondents strongly agree, whereas 27.7per cent agree and 0 per cent respondents strongly disagree.
- The inference is that staffs feels that the college deserves their loyalty without which one cannot give their best.

**Table 5: Emotionally Attached to the College**

| Emotionally Attached to the College | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly agree | 27 | 57.4 | 57.4 | 57.4 |
| | Agree | 12 | 25.5 | 25.5 | 83.0 |
| | Neutral | 7 | 14.9 | 14.9 | 97.9 |
| | Disagree | 1 | 2.1 | 2.1 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

- The above table illustrates that 57.4 per cent of the respondents strongly agree, 25.5 per cent agree, 14.9 per cent are neutral and 2.1 per cent respondents disagree.
- The inference is that staffs are emotionally attached to the college which leads them perform better.

**Table 6: Leaving this Job would Require Considerable Personal Sacrifices**

| Leaving this Job would Require Considerable Personal Sacrifices | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | SA | 6 | 12.8 | 12.8 | 12.8 |
| | A | 19 | 40.4 | 40.4 | 53.2 |
| | N | 11 | 23.4 | 23.4 | 76.6 |
| | DA | 6 | 12.8 | 12.8 | 89.4 |
| | SDA | 5 | 10.6 | 10.6 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

- The above table states that 40.4 per cent of the respondents agree, 23.4 per cent are neutral and 12.8 per cent respondents disagree.
- The inference is that staffs for leaving the college might have to make some personal sacrifices or adjustment.

**Table 7: Leaving this Job would have Negative Consequences due to Lack of Alternatives**

| Leaving this Job would have Negative Consequences due to Lack of Alternatives | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | SA | 3 | 6.4 | 6.4 | 6.4 |
| | A | 15 | 31.9 | 31.9 | 38.3 |
| | N | 10 | 21.3 | 21.3 | 59.6 |
| | DA | 11 | 23.4 | 23.4 | 83.0 |
| | SDA | 8 | 17.0 | 17.0 | 100.0 |
| | Total | 47 | 100.0 | 100.0 | |

- The above table shows that 31.9 per cent of the respondents agree, 21.3 per cent are neutral and 23.4 per cent respondents disagree.
- The inference is that due to lack of enough opportunities, less qualification and experience it may be difficult to get job.

**Table 8: Correlations**

**H0_Null Hypothesis:** There is no significant relationship between satisfied with the job and emotionally attached to the college.

**H1_Alternate Hypothesis:** There is significant relationship between satisfied with the job and emotionally attached to the college.

| | | Satisfied with the Job | Emotionally Attached |
|---|---|---|---|
| Satisfied with the job | Pearson Correlation | 1 | -.112 |
| | Sig. (2-tailed) | | .454 |
| | N | 47 | 47 |
| Emotionally attached to the college | Pearson Correlation | -.112 | 1 |
| | Sig. (2-tailed) | .454 | |
| | N | 47 | 47 |

Test Applied was correlation coefficient which shows that the calculated value is 0.454 against the table value of 0.05 (0.454>0.05). The result is that as the calculated value is greater than the table value, the Null Hypothesis is accepted and Research hypothesis is rejected.

Here the null hypothesis is accepted which shows that there is no significant relationship between satisfaction with the job and emotionally attached to the college. Job satisfaction doesn't depend on the emotion of any employees.

**Table 9: Correlations**

**H0_Null Hypothesis:** There is no significant relationship between gender of the professors and personal sacrifices to leave the job.

**H1_Alternate Hypothesis:** There is significant relationship between gender of the professors and personal sacrifices to leave the job.

| | | Gender of the Professors | Personal Sacrifices to Leave the Job |
|---|---|---|---|
| Gender of the professors | Pearson Correlation | 1 | .060 |
| | Sig. (2-tailed) | | .691 |
| | N | 47 | 47 |
| Personal sacrifices to leave the job | Pearson Correlation | .060 | 1 |
| | Sig. (2-tailed) | .691 | |
| | N | 47 | 47 |

Test Applied was correlation coefficient which shows that the calculated value is 0.691against the table value of 0.05 (0.691>0.05). The result is that as the calculated value is greater than the table value, the Null Hypothesis is accepted and Research hypothesis is rejected.

Here the null hypothesis is accepted which shows there is no significant relationship between gender of the professors and personal sacrifices to leave the job. Both the gender needs to sacrifices their comfort zone for switching the job.

**Table 10: Correlations**

**H0_Null Hypothesis:** There is no significant relationship between gender of the professors and life get disturbed if left this job

**H1_Alternate Hypothesis:** There is significant relationship between gender of the professors and life get disturbed if left this job

| | | Gender of the Professors | Life Disturbed If Left this Job |
|---|---|---|---|
| Gender of the professors | Pearson Correlation | 1 | .056 |
| | Sig. (2-tailed) | | .711 |
| | N | 47 | 47 |
| Life get Disturbed if left this job | Pearson Correlation | .056 | 1 |
| | Sig. (2-tailed) | .711 | |
| | N | 47 | 47 |

Test Applied was correlation coefficient which shows that the calculated value is 0.711against the table value of 0.05 (0.711>0.05). The result is that as the calculated value is greater than the table value, the Null Hypothesis is accepted and Research hypothesis is rejected.

Here the null hypothesis is accepted which shows there is no significant relationship between gender of the professors and life get disturbed if they leave the job. Both the gender faces some challenges while shifting their job.

**Conclusion**

The paper tried to bring out effect occurs from the changing of job. The study shows that job satisfaction and emotional attachment towards the organization are not interrelated. Both the genders have to faces various challenges alone with sacrificing their comfort zone like shifting of the place, adjustment to a new area with new rules and regulations. Job changes don't stop due to satisfied salary or management but also lack of job opportunities or other alternatives. Career shift happens not only because of bad management or low salary but the dissatisfaction arise due to no opportunity of growth in career and knowledge. Stagnation of knowledge is also a cause for job shifting.

So, we can conclude that to encourage and to retain the employees, organization should not only provide good salary but a good environment with proper opportunity to grow.

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# अटल बिहारी वाजपेयी का आर्थिक दृष्टिकोण और उनकी आर्थिक विकास की अवधारणा

वासुदेव*

***सार***

*"एक समय था, जब यह देश सोने की चिड़िया कहा जाता था। बाद में स्थिती बिगड़ी और हम गरीब राष्ट्रो में गिने जाने लगे। गत कुछ वर्षो में हमारे किसानों और खेतिहर मजदूरों ने कड़ी मेहनत करके देश को खाद्यान उत्पादन में आत्मनिर्भर बना दिया है। भूखे पेट कोई सेना लड़ नहीं सकती । भूखा देश चैन की नीन्द की नहीं सो सकता हमारे किसान–मजदुर भाइयों ने देश को अनाज में आत्मनिर्भर बनाकर अपनी अन्नदाता की उपाधि सार्थक की है। मैं तो भगवान से केवल इतनी ही प्रार्थना कर सकता हूँ "अन्नदाता सुखी भवः"। पूर्व प्रधानमंत्री वाजपेयी जी का ये वाक्य उनके भारत देश की आर्थिक स्थिति को लेकर उनके दृष्टीकोण को स्पष्ट करता है। वाजपेयी जी निर्मल ह्रदय, महामानव, कुशल राजनेता, अप्रतिम वक्ता, निर्भ्रिक स्पष्ट नेता, द्वेषरहित, अदम्य साहसी, कूटनीतिज्ञ थे। अटल जी के नेतत्व में राजग सरकार लोकतंत्र, विकास और सुरक्षा की दिशा में अदितीय उपलब्धियों की और अग्रसर हुई, जिसके अन्तर्गत राजनैतिक स्थिरता, सामाजिक शान्ति, अर्थव्यवस्था की सतत् वृद्धि दर और विवादित मुद्दों को सुलझाने के लिए ठोस एवं साहसी कदम उठायें। 'गौरवमय खुशहाल भारत का एजेंडा' में समानता व रोजगार सहित तीव्र विकास के लिए ढाँचे की व्यवस्था की गई। सरकार ने आर्थिक सुधारों की संगत योजना पर सशक्त कार्यवाही जारी रखी। सुधारो में कृषि, उद्योग, लोक उद्यम, राजकोषीय समेकन और अन्तरण, कर–सुधार वितिय सेक्टर में सुधार और विदेशी निवेश शामिल हैं। अटल जी के शासन में आर्थिक विकास में मुख्य रूप से इनमें विधुत, सड़के,रेल,बंदरगाह,नगर विमानन, दूर संचार और पेट्रोलियम जैसे प्रमुख आधारभूत सरंचना वाले क्षेत्रों के कार्य के निष्पादन में सुधार संबंधी नीतियाँ भी शामिल है। इस पृष्ठभूमि में, हम इस पत्र में भारतरत्न अटल बिहारी वाजपेयी के राजनीतिक जीवन में उनके द्वारा दिये गये राष्ट्रिय व अंतराष्ट्रीय मंचो पर आर्थिक मुद्दो पर दिये गये उनके भाषणों पर, उनके प्रधानमंत्री के रूप में कार्यकाल के दौरान किये गयें आर्थिक विकास के कार्यो पर मंथन करेंगे। उनका अध्ययन और विश्लेषण आपस में जुड़ें सामाजिक,आर्थिक,राजनीतिक गतिशीलता को समझने में मदद करेगा। पूर्व प्रधानमंत्री अटल बिहारी वाजपयी देश की राजनीति के अजातशत्रु होने के साथ–साथ बड़े आर्थिक सुधारक भी थे।*

***शब्दकोशः*** *आर्थिक, दृष्टिकोण, विकास, स्वामिर्ण चतुर्भज, निजीकरण, टेलिकॉम क्रांति।*

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## प्रस्तावना

### अटल बिहारी वाजपयी के आर्थिक विचार और उनकी विकास की अवधारणा

देश के प्रधानमंत्री रहे वाजपेयी जी लोकप्रिय राजनेता के साथ–साथ कुशल प्रशासक भी रहे। आर्थिक मोर्चे पर उन्होंने कई ऐसे कदम उठाएँ, जिनसे देश की दशा और बदल गई। वाजपेयी जी ने 1991 में नरसिम्हा

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राव सरकार के दौरान शुरू किये गए आर्थिक सुधारों को आगे बढाया। 2004 में जब वाजपेयी जी ने मनमोहनसिंह जी को सत्ता सोंपी तब अर्थव्यवस्था की तस्वीर बेहद खुबसुरत थी। GDP ग्रोथरेट 8 प्रतिशत से अधिक था। महंगाई दर 4 प्रतिशत से कम थी और विदेशी मुद्रा भण्डार लबालब था।

**वाजपेयी जी के वे आर्थिक कदम जिनसे मजबूत हुई भारतीय अर्थव्यवस्था**

- **स्वर्णिम चतुर्भज और ग्राम सड़क योजना**

वाजपेयी जी की सबसे बड़ी उपलब्धियों में उनकी महत्वकांक्षी सड़क परियोजनाओ को सबसे ऊपर रखा जाता है। जसमें दिल्ली, मुम्बई, चेन्नई तथा कोलकाता को जोड़ा गया। इससे प्रतिवर्ष 8000 करोडो रूपये के इंधन की बचत हुई तथा 5 लाख लोगों को प्रतिदिन सीधे रोजगार उपलब्ध हुआ। साथ ही इससे सीमेन्ट, इस्पात, ऑटो मोबाइल तथा पर्यटन उधोगों को भी बढ़ावा मिला। प्रधानमंत्री ग्राम सड़क योजना आजादी के बाद चलाया गया। सबसे बड़ाग्रामीण आधारभूत ढांचा कार्यक्रम था जिससे गाँवो को पक्की सड़कों के जरिए शहरों से जोड़ा गया। ये योजनाएं सफल रही और देश के आर्थिक विकास में मदद मिली।

- **निजीकरण**

अटल बिहारी वाजपेयी ने बिजनेस और इंडस्ट्री में सरकार की भूमिका कम की। इसके लिए उन्होंने अलग से विनिवेश मंत्रालय बनाया। सबसे महत्पूर्ण फैसला भारत एल्युमिनियम कम्पनी (BALCO) और हिंदुस्तान जिंक इण्डिया पेट्रोकेमिकल्स कॉर्पोरेशन लिमिटेड और टैछस् में विनिवेश का था।

- **राजकोषीय जवाबदेही**

वाजपेयी सरकार ने राजकोषीय घाटे को कम करने के लिए राजकोषीय जवाबदेही एक्ट बनाया। इससे सार्वजनिक क्षेत्र में बचत में मजबूती आई और वित्त वर्ष 2000 में GDP – 0.8 प्रतिशत से बढ़कर वित्त वर्ष 2005 में 2.3 प्रतिशत तक पहुँच गई।

- **सर्वशिक्षा अभियान**

सर्व शिक्षा अभियान को 2001 में लॉन्च किया गया था। इस योजना के तहत 6–14 वर्ष के बच्चों को मुफ्त में शिक्षा दी जानी थी। इस योजना के लॉन्च के 4 सालों के अन्दर ही स्कूल से बाहर रहने वालें बच्चों में 60 प्रतिशत की गिरावट देखने को मिली थी।

- **टेलीकॉम क्रांति**

वाजपेयी सरकार अपनी नई टेलीकॉम पॉलिसी के तहत् टेलीकॉम फर्म्स के लिए एक तय लाइसेंस फीस हटाकर रेवन्यू शेयरिंग की व्यवस्था लेकर आई थी। भारत संचार निगम का गठन भी पॉलिसी बनाने और सर्विस के प्रविशन को अलग करने के लिए इस दौरान किया गया था। वाजपेयी की सरकार ने अंतरराष्ट्रीय टेलिफोनी में विदेश संचार निगम–लिमिटेड के एकाधिकार को पूरी तरह खत्म करें दिया था।

वाजपेयी जी का आर्थिक चित्तम उनके विभिन्न मंचो पर दिए गए भाषणों में स्पष्ट रूप से दृष्टिगोचर होता है उन्होने विभिन्न आर्थिक मुद्दो गरीबी, बेरोजगारी, वैश्विक अर्थव्यवस्था, विभिन्न आर्थिक समस्यायों पर स्पष्ट रूप से अपनी आवाज बुलन्द की।

अटल जी का मानना था कि उत्पादन में भूमि, श्रम, पूँजी, प्रबन्ध और साहस की महत्त्वपूर्ण भूमिका होती है। इनमें सर्वाधिक महत्वपूर्ण कारक है श्रम। इस संबंध में उन्होंने कहा "श्रम इस पृथ्वी पर सम्प्रदायों और जीवन को चलायमान रखने की समस्त गतिविधियों का आधार है। हमें पता चलता है कि जो भी प्रकृति द्वारा प्रदत नही हुआ है वह मानव श्रम द्वारा प्रदान किया गया है। वस्तुतः कर्म करना मानव प्रकृति का महत्वपूर्ण गुण है।" श्रम की महत्ता को समझने वाले गांधी जी के बाद अटल जी का नाम निः संकोच लिया जा सकता है। इस संबंध में उनकी कथनी करनी में विभेद नही था।

अटल जी बेरोजगारी को लेकर भी काफी सजग रहते थे। उनका कहना था कि बेरोजगारी बड़ी समस्या है। यह सबके जीवन के साथ जुड़ी है। सबकी न्यूनतम बुनियादी आवश्यकताओं की पूर्ति करने का भी यही तरीका है। पूर्व रोजगार के लिए योजना बनाना कठिन जरूर है लेकिन असम्भव नही। लेकिन इसके लिए नियोजन की पूरी प्रक्रिया में परिवर्तन करना होगा। वाजपेयी जी का मानना था कि बेरोजगारी दूर करने के लिए बुनियादी जरूरत की चीजों और सेवाओं और उत्पादन जन–साधारण द्वारा होना चाहिए। उन्होने इसके लिए विज्ञान और टेक्नोलॉजी की सहायता को भी आवश्यक माना।

अटल जी का यह ध्येय था कि भारत को एक आर्थिक महाशक्ति के रूप में स्थापित करना। इसको लेकर अटल जी ने कहा कि "मैं जानता हूँ कि यह कहना जितना आसान है करना कठिन है। इसके लिए हमें कठोर परिश्रम, प्रामाणिकता और स्वावलम्बन का मार्ग अपनाना होगा। विश्व के दर्जे का माल तैयार करना पड़ेगा, जो घरेलू और विश्व बाजार में प्रतिस्पर्धा कर सके।" इस प्रकार अटल जी ने भारत को आर्थिक रूप से समृद्ध बनाने के संकल्प के साथ काम किया तथा अर्थव्यवस्था में सुधार की दिशा में तेजी से आगे बढ़ने को लेकर हमेशा कृतसंकल्प थे। साथ ही उदारीकरण को अनुचित लाभ उठाने को लेकर भी वे सजग रहें। उसमें इसके लिए उन्होंने आधारभूत ढाँचे के क्षेत्र में परियोजनाओं को तीव्रता से लागू करने की कोशिश की। स्वदेशी को लेकर भी उनका कहना था कि "स्वदेशी का अर्थ यह नहीं है कि हम कूपमंडूक हो जायें। नयी दुनिया छोटा सा गाँव बन गई है। हम सब एक दूसरे पर निर्भर हैं। हम इस खुली अर्थव्यवस्था में भी स्पर्धा में डटकर खड़े रह सकते हैं और ऐसा हमारा विश्वास है, हम डटकर खडे रहेंगें।" अटल जी ने भारतीय अर्थव्यवस्था की मजबूती के लिए अनिवासी भारतीयों से भी अपील की इसके लिए उन्होंने रिसर्जेंट इण्डिया बांड्स निकाले थे। जिससे दुनियाभर में बसे अनिवासी भारतीयों ने इसका लाभ उठाया। अटल जी अर्थव्यवस्था में सुधार के साथ साथ देश के आर्थिक विकास में आने वाली समस्याओं को लेकर भी सजग थे। उन्होंने व्यापारी वर्ग को जमाखोरी और मुनाफाखोरी न करने के के लिए सचेत किया और महंगाई रोकने की कोशिश की। अटल जी ने महिलाओं को आर्थिक रूप से सशक्त बनाने का भी प्रयास किया। महिलाओं को आर्थिक सुरक्षा प्रदान करने के लिए राष्ट्रीय स्तर पर एक महिला कल्याण बीमा योजना 'राजजेश्वरी' और लडकियों के लिए विशेष योजना 'भाग्यश्री' की शुरुआत की। अटल जी का मानना था कि युवा शक्ति ही राष्ट्र की शक्ति है, देश का भविष्य है इस हेतु उन्होंने राष्ट्रीय पुनर्निर्माण वाहिनी के गठन की योजना बनाई। अटल जी का स्पष्ट दृष्टिकोण था कि भारत जैसे विकासशील लोकतांत्रिक देश में अनियन्त्रित मुक्त बाजार प्रणाली आर्थिक और सामाजिक असमानता को बढ़ा सकती है इसलिए उन्होंने नीतिगत उपाय करने पर बल दिया। उनका मानना था ऐसी नीतियों से असमानता कम होगी साथ ही यह जवाबदेह लोकतंत्र के लिए भी आवश्यक है।

वाजपेयी ने विकासशील देशों के लिए विभिन्न व्यापार संबंधी प्रतिबन्धो को शिथिल करने तथा निर्मातों के लाभकारी मूल्यों को सुरक्षित रखने की आवाज भी विश्व मंच पर बुलन्दी से उठाई। साथ ही उन्होने विकसित देशों को अपने दृष्टिकोणों और नीतियों को तात्कालिक तथा संकिर्ण राष्ट्रीय हितों से ऊपर उठने के लिए भी चेताया। साथ ही उनका मानना था कि विकासशील और पिछड़े देशों के लोगों की क्रय शक्ति को बढाई जानी चाहिए।

अटल जी उपयोग में असंयम के विरुद्ध एक विश्व व्यापी आन्दोलन के हिमायती थे। उनका मानना था कि ऐसा असंयम मनुष्य को गिराता है और उसे शेष समाज से दूर ले जाता है। अटल जी न्यायसंगत विश्व अर्थव्यवस्था के पक्षधर थे। उनका स्पष्ट दृष्टिकोण था कि विकसित के साथ विकासशील देशों में आम जनता तथा अभिजात्य वर्ग के बीच खाई को भरा जाना चाहिए। अटल जी के केन्द्रबिन्दू में 'मानव' था इसलिए एकात्म नियोजन की ओर बढ़ने को वे सदैव कृतसंकल्प थे। उनका ध्यान सुसंबद्ध विश्व अर्थ– व्यवस्था पर था। उनका कहना था कि "संसार के लोग भले ही वे पृथक राष्ट्रों में बंटे हुए हो, एक ही परिवार हैं। एक सुसंबद्ध विश्व–अर्थव्यवस्था की मांग है कि सीमाओं से परे न केवल वस्तुओं, पूँजी के साधनों और तकनीक का आदान

प्रदान हो, बल्कि आदमियों का भी आवागमन होता रहे। आर्थिक व्यूह रचना का लक्ष्य मात्र जी.ए.पी. बढाना न होकर, रोजगार में वृद्धि करना हो।" इस प्रकार अटल जी समानता और न्याय पर आधारित अंतरराष्ट्रीय अर्थव्यवस्था के हिमायती थे।

अटल जी ने अपना ध्यान ग्रामीण विकास पर अधिक केन्द्रित किया क्यों कि उनको पता था भारत की अंधिकांश जनसंख्या गांवों में निवास करती है। वे अभिजात्य वर्ग के उपयोगवाद पर आधारित बहुलता के पक्षधर नही थे। वे बेरोजगारों को रोजगार देने व पिछडे वर्गो की बुनियादी आवश्यकताओं के लिए कृतसंकल्प थे। अटल जी की सरकार के द्वारा लक्षित सार्वजनिक वितरण प्रणाली को और अधिक केवल केन्द्रित और लक्षित करने के लिए एक करोड. निर्धनतम् परिवारों के लिए दिसम्बर 2000 में 'अन्त्योदय अन्न योजना' शुरू की। अटल जी की सरकार ने ग्रामीण विकास के क्षेत्र में अभूतपूर्व काम किया। अटल जी की सरकार ने 2001 में सम्पूर्ण ग्रामीण योजना को शुरू किया जो भारत के इतिहास में काम के बदले अनाज योजना का सबसे बड़ा कार्यक्रम था। साथ ही इससे पूर्व 1999 में स्वर्ण जयंती ग्राम स्व–रोजगार योजना को प्रारम्भ किया जो कि विश्व में सबसे बड़ा लघु वित कार्यक्रम था। वाजपेयी सरकार ने लघु उद्योगो को प्रोत्साहन व सहायता देने के लिए 1999 में एक स्वतंत्र लघु उद्योग मंत्रालय की भी स्थापना की। अटल सरकार ने कृषि एवं खादय–सुरक्षा के क्षेत्र में आजादी के बाद से पहली बार भारतीय कृषि के समक्ष आने वाली समस्या और अवसरों का व्यापक, अध्ययन करने के लिए एक किसान आयोग का गठन भी किया।

इस प्रकार वाजपेयी जी के शासन की अनेक आर्थिक उपलब्धियाँ भी है।

**निष्कर्ष**

पूर्व प्रधानमंत्री 'भारत रत्न' श्री अटल बिहारी वाजपेयी जी को बहुत आदर और सम्मान के साथ याद किया जाता है। एक दूरदर्शी विद्वान, बहुमुखी प्रतिभा के धनी, कवि हृदय, भारतीय राजनीति के युगदृष्टा, अजातशत्रु अटल जी ने अपने लगभग 6 दशक के दीर्घकालीन राजनीतिक जीवन में एक आदर्श राजनेता की छवि बनाई। देश के गरीब, वंचित, शोषित के जीवन स्तर को ऊपर उठाने को के लिए उन्होंने जीवनभर प्रयास किया। गरीब को अधिकार दिलाने के लिए देश में हर गाँव में सड़क, प्रक्रियाओं का ज्यादा सरलीकरण, स्वर्णिम चतुर्भज, काम के बदले अनाज, देश में विश्वस्तरीय इन्फ्रास्ट्रक्चर, राष्ट्र निर्माण के उनके संकल्पों से जुड़ा था। यह सच है कि अटल बिहारी वाजपेयी के व्यक्तित्व का एक बड़ा पक्ष उनका राजनीतिक जीवन है। किन्तु वह एक आर्थिक सुधारक व चिन्तक भी थे। देश की आर्थिक उन्नति, वंचितों के उत्थान और महिलाओं तथा बच्चों के कल्याण की चिन्ता उन्हें हरदम रही। आर्थिक सुधारों को विस्तार देना और भारत को नेतृत्व की हैसियत में पहुंचाना हमेशा ही उनका मकसद था। आर्थिक सुधारों को रफ्तार देने के लिए उन्होंने काफी आंतरिक प्रतिरोध का सामना किया, फिर भी उन्होंने निरन्तर बदलाव, सुधार, उत्पादकता और उदारीकरण का समर्थन किया। एक सामाजिक–राजनीतिक प्रणाली और आर्थिक संरचनाओं जो मानव क्षमता की पूर्ण विकास की अनुमति देती है, और हमारे सभी नागरिकों के लिए एक स्थिर, सुरक्षित और सम्मानजनक अस्तित्व को सुनिश्चित करती है, की नींव रखने के लिए अटल जी ने खुद को समर्पित किया।

प्रधानमंत्री के रूप में श्री अटल बिहारी वाजपेयी ने दूरसंचार राष्ट्रीय राजमार्गो सहित अवसंरचना, ग्रामीण सड़को हवाई अड्डों और बन्दरगाहों, निजी क्षेत्र की भागीदारी, विनिवेश सहित बुनियादी क्षेत्रों में मौलिक रूप से पुनः प्ररूपित 'मिशन कनेक्ट इण्डिया' का नेतृत्व किया। वे सर्वोत्कृष्ट आर्थिक सुधारक सिद्ध हुए, जिनके माध्यम से देश आज भी समृद्ध लाभांश प्राप्त कर रहा है।

अटल जी के अर्थशास्त्र के सिद्धान्तकार नहीं थे। उन्होंने स्वतंत्रता के पूर्व और उसके बाद भारत की जो आर्थिक स्थिती देखी उस पर जो विचार प्रकट किए, उन्हें ही उनके आर्थिक चिन्तन की संज्ञा दी जाती है। परतंत्र भारत में उन्होंने कृषि के पिछडेपन और लघु उद्योगों तथा कुटीर उद्योगों के विनाश से उत्पन गरीबी, बेकारी, और लाचारी को देखा था। परिणामतः भारत एक उपनिवेश बनकर रह गया। अटल जी ने अपने

प्रधानमन्त्रित्व काल में आर्थिक सुधारों को सही दिशा देने का प्रयास किया। वे पृथ्वीपुत्र थे। भारत भूमि उनके लिए माता थी। भारत माता को संवारने और सजाने के लिए वे सदैव सचेष्ट रहे। अटल जी की धारणा थी कि सतत आर्थिक विकास के लिए भारत के सभी प्रकार के संबंध अन्य देशों से अच्छे होने चाहिए। विश्व में यदि तनाव है, अशान्ति है तो उसका प्रभाव अन्य देशों पर भी पड़ता है हम चाहते है "सभी सुखी हो, सभी स्वस्थ हो, सभी का मंगल हो, किसी को भी दुःख न हो।"

अटलजी के आर्थिक विचार हालांकि बिखरे हुए हैं, साथ ही इनका आर्थिक चिन्तन भले ही मौलिक न हो, किन्तु देश के आर्थिक विकास के लिए उन्होंने जो अपनी आर्थिक वैज्ञारिकी प्रस्तुत की, उससे देश आगे बढ़ा।

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# प्रेमचंदोत्तर कथा–साहित्य में यथार्थवादी दृष्टि

डॉ. पीयूष कुमार पारीक*

***सार***

*1936 ई. में मुंशी प्रेमचंद के निधन के बाद हिंदी कथा साहित्य में जो प्रतिनिधि कथाकार या उनके कहानी उपन्यास आते हैं वस्तुतः वह प्रेमचंद की परंपरा का ही अगला विकास है। प्रेमचंदोत्तर कथाकारों में यथार्थवादी आंदोलन पहले की अपेक्षा और अधिक परिपक्व होता जान पड़ता है। यथार्थवाद की मूल प्रवृत्तियों से अलगाव होने के कारण जैनेंद्र और अज्ञेय जैसे मनोविश्लेषणवादी लेखकों को इस परिधि में नहीं रखा जा सकता है। यशपाल, फणीश्वर नाथ रेणु, अमृतलाल नागर, भीष्म साहनी, मार्कण्डेय, अमरकांत, कमलेश्वर, मोहन राकेश और श्रीलाल शुक्ल जैसे कथा कारों की कहानियां और उपन्यासों के विहंगावलोकन के पश्चात हिंदी में यथार्थवादी प्रवृत्ति आंदोलन का रूप लेती प्रतीत होती है। समकालीन भारत की स्वातंत्र्योत्तर परिस्थितियां, देश विभाजन की त्रासदी, आजादी से मोहभंग और सत्ता के प्रति असंतोष, सांप्रदायिकता एवं भ्रष्टाचार, मार्क्सवादी प्रगतिशील विचारधारा का उन्मेष, बेरोजगारी, शहरी अकेलापन एवं सामान्य जन की उत्कट समस्याएं और उनका जीवंत चित्रण इस युग के कथा साहित्य की प्रमुख विशेषता रही है और यही सब एक यथार्थवादी सृजन के अहम सूत्र भी हैं।*

***शब्दकोशः*** *मनोविश्लेषणात्मक यथार्थवाद, व्यक्तिवादी संस्कार, वस्तुकरण, द्वन्द्वात्मक, समसामयिक, अंतर्बाह्य,समझौतावाद, समाजवादी यथार्थवाद, आंचलिकता, संक्रान्तिकाल।*

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## प्रस्तावना

### प्रेमचन्द परवर्ती कथा–साहित्य में यथार्थवाद

'गोदान' तथा अधूरे उपन्यास 'मंगलसूत्र' की रचना के बाद 1936 में प्रेमचंद के निधन के साथ ही हिंदी उपन्यास और यथार्थवादी आंदोलन का एक युग समाप्त हो जाता है लेकिन उसके बाद जो यथार्थवादी लेखकों की जमात खड़ी होती है वस्तुतः वह प्रेमचंद–परंपरा का ही विकास है। इसी दौर में जैनेंद्र, अज्ञेय एवं इलाचंद्र जोशी जैसे कथाकारों की परंपरा भी है जो है जो मनोविश्लेषणात्मक यथार्थवाद का प्रतिनिधित्व करती है। इन कथाकारों ने हिंदी–कथा साहित्य के कथ्य, भाषा एवं शिल्प को व्यक्तिवादी संस्कारों में ढालने का प्रयास किया, जिसके कारण इन्हें यथार्थवाद की परिधि में शामिल नहीं किया जा सकता। यशपाल, रेणु, अमृतलाल नागर, भीष्म साहनी, मार्कण्डेय, राजेंद्र यादव, मोहन राकेश, अमरकांत तथा कमलेश्वर प्रेमचंद की यथार्थवादी परंपरा के इस युग में असली वाहक हैं। इनमें से कुछ प्रतिनिधि कथाकारों को लेकर हम इस अध्याय में यथार्थवाद की विकास यात्रा का संक्षिप्त विश्लेषण करने का प्रयास करेंगे।

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* सह आचार्य, हिन्दी, राजकीय कन्या महाविद्यालय, टोंक, राजस्थान।

**यशपाल**

प्रेमचंद के बाद यथार्थवाद की ध्वजा को ऊपर उठाये रखने वाले कथाकारों में यशपाल का नाम सबसे पहले आता है। यशपाल मार्क्सवादी चेतना से अनुप्राणित यथार्थवादी रचनाकार हैं। 'दादा कामरेड' (1941) उनका पहला उपन्यास है जिसमें स्वाधीनता–आंदोलन का युगीन यथार्थ चित्रित हुआ है। उपन्यास में राजनीतिक क्रांतिकारी हरीश के माध्यम से दकियानूसी पूँजीवादी समाज की सख्त आलोचना है, जिसका अनुमोदन घटनाएं एवं चरित्र भी करते हैं। लाला ध्यानचंद्र जो कि कांग्रेसी स्वतंत्रता सेनानी हैं, के माध्यम से राजनीति एवं पूंजीवाद का मिश्रित वर्ग–चरित्र अपने बुर्जुआ संस्कारों के साथ उद्घाटित होता है। यशोदा जैसी पारंपरिक तथा शैल जैसी आधुनिक स्त्री के माध्यम से नये पुराने सामाजिक मूल्यों का संघर्ष सामाजिक परिवर्तन को प्रस्तुत करता है। शैल उपन्यास की सबसे सशक्त पात्र है जिसकी आधुनिक सोच के कारण समाज उसे 'व्यभिचारिणी' मानता है पर वह संपूर्ण क्रांति का समर्थन करते हुए प्रतिरोध का रास्ता चुनती है। स्त्री की आर्थिक पराधीनता को यह उपन्यास उसके शोषण का प्रमुख कारण बनाकर पेश करता है। रचना के अंत में लेखक कोई समाधान नहीं थोपता, केवल दिशा की ओर संकेत भर करता है।

1949 में प्रकाशित उनका उपन्यास 'मनुष्य के रूप' सोमा नामक विधवा लड़की की कथा है जिसके जीवन में धनसिंह ड्राइवर, कामरेड भूषण, बैरिस्टर जगदीश तथा सुतलीवाला जैसे लोगों का प्रवेश होता है। सोमा पुरुष–वर्ग के हाथों हर जगह छली जाती है। यह उपन्यास नारी के 'वस्तुकरण' तथा शोषण की समस्या को प्रभावी तरीके से उठाता है। सोमा शोषित स्त्री का तथा सुतलीवाला शोषक पूंजीपति का वर्ग चरित्र बनकर उभरे हैं। यशपाल ने उपन्यास में प्रेम की यथार्थवादी व्याख्या करते हुए लिखा है कि 'और सब चीजों की तरह प्रेम की गति भी द्वन्द्वात्मक है । प्रेम जीवन की सफलता और सहायता के लिए है।' उपन्यास अपनी थीम और संदेश के कारण यथार्थवादी है।

'झूठा सच' (1958) यशपाल की ही नहीं, हिंदी–उपन्यास की भी महान कृति है, जिसका विस्तृत फलक उसे 'गोदान' के बाद दूसरे 'महाकाव्यात्मक उपन्यास' की गरिमा प्रदान करता है। उपन्यास का कथानक अपने घटनाक्रम के माध्यम से आजादी और विभाजन के समसामयिक युगीन यथार्थ का चित्रण करता है। यथार्थ यहाँ अपने यथातथ्य रूप में न होकर लेखक की विचारधारा और कलात्मकता के साथ प्रस्तुत हुआ है। विभाजन से पूर्व, विभाजनकालीन तथा विभाजन के बाद की राजनैतिक–सामाजिक परिस्थितियाँ, उनके आधारभूत कारणों और प्रभावों के विश्लेषण के साथ उपन्यास में चित्रित है, जो संभवतया देश के इतिहास में सबसे बड़ी प्रातिनिधिक परिस्थिति थी। उपन्यास में परिस्थितियों का बाह्य यथार्थ और उनका आंतरिक सत्य अपने अंतर्बाह्य रूप में प्रकट हुआ है। उपन्यास में देश–विभाजन के फलस्वरूप बनने वाली राजनीतिक सीमा–रेखाओं का ही नहीं, बल्कि उनके परिप्रेक्ष्य में बनते–बिगड़ते संबंधों, विचारों, मूल्यों और विश्वासों का भी कलात्मक चित्र निहित है। देश के बँटवारे से जुड़ी सांप्रदायिक–दंगों की समस्या को लेखक ने जिन्ना जैसे राजनेताओं की सत्ता–लोलुप स्वार्थी महत्वाकांक्षाओं के साथ जोड़कर देखने का प्रयास किया है। विभाजन के बाद सिर उठाती शरणार्थी–समस्या भी उपन्यास के केंद्र में है, जिसे उठाते हुऐ उपन्यासकार ने शरणार्थी कैम्पों का परिवेश तथा वहाँ जीविका के लिए भटकती स्त्रियों का स्वयंसेवकों द्वारा दैहिक शोषण का तल्ख चित्र प्रस्तुत किया है। इस प्रकार उपन्यास में अपने युग की सबसे बड़ी विभाजन की समस्या का सजीव यथार्थ यशपाल प्रस्तुत करते हैं। जयदेव पुरी, जो कि गरीब मध्यवर्गीय परिवार से ताल्लुक रखता है, सूद के संपर्क में आने के बाद पूँजी और मद के नशे में प्रगतिशीलता को छोड़कर बुर्जुआ समझौतावाद का शिकार हो जाता है, सूद तो राजनीति और पूंजीवाद का वर्ग चरित्र है ही। इस प्रकार युगीन यथार्थ, समस्या, देशकाल और चरित्रों की दृष्टि से 'झूठा सच' एक यथार्थवादी उपन्यास है।

उपन्यासों में ही नहीं अपनी कहानियों में भी यशपाल यथार्थवादी आंदोलन को आगे बढ़ाते हैं। उनकी चर्चित कहानी 'साग' में अंग्रेजी राज की कटु आलोचना है। यशपाल की अधिकांश कहानियाँ मध्यवर्गीय जीवन के अंतर्विरोधों और विसंगतियों को नंगा करती है। 'फूलो का कुर्ता', 'पराया सुख', 'दु:ख', 'परदा', 'पतिव्रता', 'हलाल का टुकड़ा', 'मनु की लगाम' तथा 'आदमी का बच्चा' उनकी ऐसी ही कहानियां हैं।

यशपाल के यथार्थवाद की मुख्य प्रवृत्तियों को रेखांकित करते हुए हम पाते हैं कि वे नगरीय जीवन एवं मध्यवर्ग के अंतर्विरोधों को प्रस्तुत करने वाले कथाकार हैं, बुर्जुआ वर्ग की निर्मम आलोचना तथा स्त्री–शोषण उनकी रचनाओं के केंद्र में है। उनकी आस्था मार्क्सवादी समाज–दर्शन में है, सामाजिक असंगतियों के विरुद्ध तीखा व्यंग्य उनका प्रमुख हथियार है। उनकी कथा–रचनाओं का अंत भी व्यंग्य के साथ ही होता है। कभी–कभी उनका मार्क्सवाद वैचारिकता की अति होने पर प्रचार जैसा भी लगता है पर वे उसे घटनाओं और चरित्रों से जोड़ देते हैं। कुछ स्थानों पर उनका यथार्थ 'भोगा हुआ यथार्थ' न लगकर सैद्धांतिक एवं बौद्धिक प्रतीत होता है। मध्यकालीन संस्कार बद्धता, सामाजिक रूढ़ियों, सामंती पूंजीवादी संस्कारों की निर्मम आलोचना के कारण उनकी रचना–प्रक्रिया बालजाक के करीब जान पड़ती है। यशपाल के साहित्य में आलोचनात्मक यथार्थवाद उनके समस्या–विश्लेषण एवं तीक्ष्ण व्यंग्य में नजर आता है वहीं विचारों के स्तर पर वे मार्क्सवादी समाजवादी धारा के प्रतिनिधि मालूम होते हैं। निष्कर्ष के तौर पर यशपाल को हमें समाजवादी यथार्थवाद की श्रेणी में रखना चाहिए।

**फणीश्वरनाथ रेणु**

हिन्दी कथा–साहित्य में उपन्यास की यथार्थवादी परंपरा को आंचलिक यथार्थ से जोड़ने का श्रेय फणीश्वरनाथ रेणु को है। यथार्थवादी उपन्यासों की शृंखला में 'गोदान' और 'झूठा सच' के पश्चात् रेणु का 'मैला आंचल (1954) एक प्रतिनिधि उपन्यास है। इस उपन्यास में रेणु ने देश के सबसे पिछड़े राज्य बिहार के अत्यंत पिछड़े जिले 'पूर्णिया' को न सिर्फ कथानक बनाकर प्रस्तुत किया बल्कि उसे ही नायकत्व भी दे दिया है। पूर्णिया के रूप में परिवेश को अर्थात् यथार्थ को उपन्यास के नायक रूप में पेश करने का यह पहला प्रयोग था। लेखक ने पूर्णिया के एक ही गाँव मेरीगंज को पिछड़े गाँवों का प्रतीक मानकर इस उपन्यास कथा का क्षेत्र बनाया है। इस रूप में यहाँ यथार्थ अपने घनीभूत रूप में उपस्थित है। प्रथम संस्करण की भूमिका में जिस ढंग से पूर्णिया का भौगोलिक व भौतिक सीमांकन किया गया है तथा कथावस्तु के भीतर से जिस तरह उसका आंतरिक सत्य प्रकट होता है, वह परिवेश रूपी नायक का अन्तर्बाह्य विश्लेषण ही है।

'मैला आंचल' में सामाजिक, आर्थिक और मानसिक रूप से पिछड़े मेरीगंज के ग्रामीणों–आदिवासियों और संथालों की कहानी है जो तहसीलदार विश्वनाथ प्रसाद के सामंती–पूंजीवादी षडयंत्रों का शिकार हैं। डॉ प्रशांत यहाँ नयी रोशनी फैलाने की कोशिश करता है। वह कालाआजार (एक विशेष बुखार) के कीटाणुओं की खोज करते–करते गाँव की मुख्य समस्याओं की भी पहचान करता है– ''डाक्टर ने रोग की जड़ पकड़ ली है...... ...। गरीबी और जहालत इस रोग के दो कीटाणु हैं। एनोफिलीज से भी ज्यादा खतरनाक, सैंडफ्लाई से भी ज्यादा जहरीले हैं यहाँ के........।''[i] प्रशांत के साथ यह लेखक की भी खोज है तथा ये समस्याऐं मेरीगंज की ही नहीं, युगीन संदर्भों में पूरे देश की समस्याऐं हैं। प्रस्तुत उपन्यास अंचल के निवासियों की अन्य समस्याओं जमींदार और तहसीलदार द्वारा शोषण, जातिगत टकराव, अशिक्षा, अंधविश्वास, रूढ़िग्रस्तता आदि को उठाते हुऐ सामाजिक यथार्थ और सामाजिक परिवर्तन को भी इंगित करता है। सामाजिक घनिष्ठता में विश्वास रखने वाले लेखक ने अपने नायक 'पूर्णिया' को अर्थात् आंचलिक यथार्थ को उसके समस्त गुण–दोषों के साथ रूपायित करने की कोशिश की है। यथार्थ के सुंदर–असुंदर दोनों पक्षों के प्रति रेणु की समदर्शी–निष्पक्ष दृष्टि रचना की 'भूमिका' से ही स्पष्ट हो जाती है। प्रथम संस्करण की भूमिका में रेणु का यह यथार्थवादी आग्रह स्पष्ट नजर आता है– ''इसमें फूल भी हैं शूल भी, धूल भी है, गुलाब भी, कीचड़ भी है, चंदन भी, सुंदरता भी है, कुरूपता भी– मैं किसी से दामन बचाकर निकल नहीं पाया।[ii]

लेखक का यह आग्रह उसकी रचना में तब स्पष्ट नजर आता है जब वह गाँव के जीवन की समस्त कटुता और माधुर्य को, सरलता और विकृति को, विवशताओं एवं संभावनाओं को पूर्ण आत्मीयता से एक ही साथ चित्रित करता है। एक ओर वह अंचल के लोक–जीवन की सुंदरता को उसके मासूम भोलेपन के साथ उकेरता है तो दूसरी ओर गाँव की गरीबी, जहालत, पिछड़ापन, कमीनगी और जातिगत फूट जैसी बुराइयों को सामने लाकर उन्हें क्षम्य भी नहीं मानता।

1945 से 1950 के कालखंड को जो कि आजादी से ठीक पहले और ठीक बाद का काल है, चुनकर लेखक ने ऐतिहासिक, परिवर्तनशील तथा संक्रांतिकालीन परिस्थितियों का उपयोग किया है। अंचल की राजनीतिक गतिविधियों के बहाने लेखक ने समकालीन यथार्थ की महत्वपूर्ण घटनाओं सन् 42 के जन आंदोलन, आजादी की घोषणा, महात्मा गाँधी की हत्या, जयप्रकाश के समाजवादी आंदोलन से कथानक को जोड़कर युगीन यथार्थ से संबद्ध करने की कोशिश की है। अपने पात्रों को जरिया बनाकर 'मैला आंचल' कांग्रेस के सत्ताकर्षण, समाजवादियों के दिखावे, आर.एस.एस. की नैतिक मूल्यहीनता और कम्युनिस्टों के अंतर्विरोधों को पूरी निर्ममता से उघाड़ने का काम करता है।

'मैला आँचल' के पात्र अपनी जीवंतता तथा अंतर्विरोधों की दृष्टि से महत्त्वपूर्ण है। पात्रों के माध्यम से यहाँ तेजी से बदलती परिस्थितियाँ और बहुरूपी यथार्थ मुखरित हुआ है। व्यक्ति के स्थान पर यहाँ परिवेश को ही नायक बनाकर उसके समस्त अंतर्विरोधों के साथ खड़ा किया गया है। मेरीगंज के बाद किसी व्यक्ति–पात्र को प्रमुखता मिली है तो बावनदास के रूप में। बौने, कुरूप, विक्षिप्त और विकलांग बावनदास में रेणु ने आंतरिक आत्मिक एवं नैतिक गुणों का संयोजन दिखाया है। कांग्रेस के नैतिक पतन से दुःखी बावनदास की मृत्यु राजनीति के अमानवीय पक्ष को बेपर्दा करने की कोशिश है। होरी के समान उसमें 'क्लासिक' तथा 'टाइप' पात्र होने की शक्ति है। तहसीलदार विश्वनाथ प्रसाद को उपन्यासकार ने जमींदारी तथा पूंजीवाद का वर्ग–चरित्र बना कर पेश किया है। बालदेव एक प्ररूप पात्र है जो आजादी मिलने के बाद तेजी से बदलते राजनीति के चेहरे को स्पष्ट करता है। बावनदास के बाद सबसे जीवंत पात्र के रूप में हम कालीचरन को पाते हैं, जो नयी पीढ़ी के विद्रोह तथा समाजवादी चेतना का प्रतीक है। डॉ0 प्रशांत लेखक के सपनों, आशाओं तथा संवेदनाओं का वाहक है जो व्यक्ति–चरित्र के रूप में ही अपनी छाप छोड़ता है।

'मैला आँचल' उपन्यास का अंत यथार्थवादी दृष्टि से यांत्रिक, कमजोर और बनावटी लगता है। रचना के आखिर में डाक्टर और कमला का गंधर्व विवाह तथा डॉ0 ममता के साथ उनका पटना जाना सुखांत हिंदी फिल्मों की तरह अवास्तविक लगता है और उसमें रूमानी यथार्थवाद नजर आता है। हजार बीघे जमीन का मालिक तहसीलदार विश्वनाथ प्रसाद का हृदय–परिवर्तन, जिसके बाद वह उन्नीस भाग अपने पास रखकर जमीन का बीसवां हिस्सा गरीबों में बाँट देता है, समस्या का तार्किक हल नहीं है। ऐसी भावुकता पूर्ण दानवृत्ति से जमींदारी प्रथा का अंत नहीं होगा। तहसीलदार का हृदय परिवर्तन हालांकि उसके चरित्र की चालबाजी, धूर्तता और कांइयापन को ही इंगित करता हैं।

रेणु का दूसरा उपन्यास 'परती परिकथा' (1957) अपने कथ्य व शिल्प में उतना यथार्थवादी नहीं है। इसमें परती भूमि के किनारे पर बसे परानपुर गाँव की कहानी है जहाँ जमींदार–पुत्र जित्तन बाबू नहर लाकर पूरे गाँव को हरा–भरा बना देते हैं। उपन्यास आजादी बाद के परिदृश्य को, ग्रामीण जीवन की असंगतियों को उजागर करता है फिर भी रचना का अंत तथा लेखक का विजन यथार्थवादी प्रतीत नहीं होता।

रेणु की कहानियों में यथार्थवाद का वैसा प्रतिबिंब नहीं है जैसा उपन्यासों में है। 'तीसरी कसम', 'रसप्रिया', 'ठेस', 'आत्मसाक्षी', 'जलवा' तथा 'अगिनखोर' संग्रह की कहानियों में यथार्थवादी आग्रह तो है पर एक प्रेमी हृदय की रूमानियत भी हावी है। उनकी कहानी के संदर्भ में मैनेजर पांडेय का यह मत सार्थक प्रतीत होता है– ''वे समसामयिक यथार्थ का कहानी में सीधा साक्षात्कार करने के बदले उसे स्मृति की जाली से छनकर आने देते हैं। शायद इसीलिए उनकी कहानियों में समकालीन यथार्थ के कठोर और रूखे–सूखे पक्षों का चित्रण कम है। इस तरह वे प्रेमचंद से अधिक रवींद्र और शरत की परंपरा के कहानीकार हैं।''[iii]

रेणु के यथार्थवाद की मुख्य शक्तियों की खोज की जाये तो वे उनकी प्रातिनिधिक परिस्थितियों के चित्रण, जीवंत और अंतर्विरोधी पात्रों की प्रस्तुति, निर्मम–आलोचनात्मक व्यंग्यात्मक शैली, स्थानीय लोकरंगों का प्रयोग, भाषिक यथार्थवाद, शब्द–शक्ति का सार्थक प्रयोग जैसी विशेषताओं में नजर आती है। लेकिन सही परिप्रेक्ष्य के चयन के अभाव में उनकी रचनाओं के अंत अस्वाभाविक हो जाते हैं क्योंकि वहाँ जनता के संघर्ष की

जीत कम वरन् शोषकों का हृदय–परिवर्तन अधिक दिखाई देता है। प्रेम–प्रसंगों के चित्रण में यह कलाकार रूमानी यथार्थवाद का शिकार हो जाता है और यथार्थ के असुंदर पक्ष का चित्रण करते हुऐ उसकी दृष्टि कभी–कभी प्रकृतवादी हो जाती है। कुल मिलाकर रेणु की मूल प्रकृति आलोचनात्मक यथार्थवाद के निकट जान पड़ती है।

**अमृतलाल नागर**

प्रेमचंदोत्तर युग में अमृतलाल नागर अपने औपन्यासिक विज़न की व्यापकता एवं विविधता के कारण महत्त्वपूर्ण कथाकार रहे हैं। मूलतः उपन्यासकार के रूप में उन्होंने समाज, संस्कृत, भाषा, इतिहास, दर्शन और मानव जीवन के यथार्थ के सभी आयामों का स्पर्श किया है। प्रेमचंद परंपरा के उपन्यासकार नागर जी के साहित्य में करवट बदलते हुए भारतीय समाज का त्रिआयामी यथार्थ चित्रण मिलता है। 'महाकाल' (1947) उनका पहला उपन्यास है जो बंगाल के अकाल के बीच महाजनों और जमीदारों के चंगुल में फँसी निरीह जनता का यथार्थ चित्र प्रस्तुत करता है। उपन्यास में दयाल नामक पात्र सामंतवाद का तथा मोनाई पूँजीवाद का वर्गीय चरित्र बनकर उभरे हैं।

नागर जी के यथार्थवादी रचनाकार का प्रतिनिधि रूप उनके दूसरे उपन्यास 'बूँद और समुद्र' (1956) में मिलता है, जो व्यक्ति और समाज का संश्लिष्ट यथार्थ जैसा है। इस उपन्यास में लेखक ने 'देश के मध्यवर्गीय नागरिक समाज का गुण–दोष भरा चित्र आंकने का प्रयत्न' किया है। इस प्रयत्न में समाज के दोष, दुर्बलताऐं और विकृतियां ही अधिक अभिव्यक्त हुई हैं। पुरानी और नई पीढ़ी के मूल्यों का संघर्ष, उच्च तथा मध्यवर्ग के अंतर्विरोध तथा पुरानी समाज व्यवस्था के टूटने–बदलने का परिदृश्य रचना में प्रतिनिधि परिस्थितियों का सृजन करता है। यहाँ समाज के प्रत्येक वर्ग का यथार्थ उसकी परंपरा, संस्कार और जीवनशैली के रूप में प्रस्तुत है। परिवेश लखनऊ के चौक में सीमित होते हुए भी जैसे पूरे देश का सांस्कृतिक नजारा पेश करता है। उपन्यास का केंद्रीय पात्र है– ताई, जो कि हिंदी कथा–साहित्य में एक क्लासिक चरित्र है। ताई के बहाने लेखक ने स्त्री–जीवन की त्रासदी का अंकन किया है। राजा साहब की परित्यक्ता 'ताई' में एक ओर जहाँ घृणा, स्वार्थ, भय, आतंक और तंत्र–मंत्र की चालाकियाँ मौजूद हैं, वहीं दूसरी ओर उसके पत्थर–दिल में वात्सल्य, ममता, उपकार, सतीत्व और वैष्णवी संस्कार भी निहित है, जो उसे अंतर्विरोधी व्यक्तित्व प्रदान करते हैं। ताई के जटिल यथार्थवादी चरित्र के माध्यम से यह उपन्यास भारतीय स्त्री के जातीय जीवन की जटिल वास्तविकताओं को प्रस्तुत करता है।

'अमृत और विष' (1966) उपन्यास को स्वयं लेखक ने 'समाज का सप्त आयामी दर्पण' कहा है। स्वातंत्र्योत्तर भारतीय राजनीतिक–सामाजिक परिदृश्य एवं समस्याओं के माध्यम से यह रचना अपने समय का इतिहास प्रस्तुत करती है। लखनऊ के गली–मौहल्लों का जीवंत परिवेश जिस तरह से उभरा है, वह रचना के यथार्थवादी स्वरूप में सहायक है। लेखक अपनी चेतना का प्रकाशन खुद न करके पात्र अरविंद शंकर के माध्यम से करता है, जो यथार्थवाद के अनुकूल है।

'मानस के हंस' (1972) और 'खंजन नयन' (1981) जैसे उपन्यास तुलसी एवं सूर की जीवनी पर आधारित ऐसी चरित्र प्रधान कृतियाँ है जो अपने नायकों को मानवीय यथार्थ छवि देने के साथ–साथ अपने समय का सांस्कृतिक परिवेश भी प्रस्तुत करती है। धर्म के नाम पर प्रचलित अंतर्विरोधों को भी ये उपन्यास उद्घाटित करने में सक्षम हैं।

'नाच्यो बहुत गोपाल' (1978) का कथ्य दलित चेतना से संबद्ध होने के कारण अन्य उपन्यासों से थोड़ा अलग हटकर है। नायिका निर्गुनिया, जो कि एक ब्राह्मण कन्या है; भंगी युवक से प्रेम करने के कारण स्वयं भी हरिजन बन जाती है। इस परिप्रेक्ष्य को उठाते हुए उपन्यासकार ने स्त्री के दुर्दम्य कामावेग का तथा अस्पृश्यता के वीभत्स यथार्थ का पूरी तल्खी के साथ चित्रण किया है। यहाँ भी लेखक ने पात्र अंशुधर शर्मा को सामने रखकर खुद प्रच्छन्न रहने की कोशिश की है।

वेश्या–जीवन की सच्चाइयों पर आधारित उपन्यास 'ये कोठेवालियाँ' में लेखक समस्या के लिए जिम्मेदार स्थितियों का समाजशास्त्रीय दृष्टि से विश्लेषण करता है। 'आजकल' में प्रकाशित एक निबंध के अनुसार '' 'ये कोठेवालियाँ' के माध्यम से नागर जी ने वेश्या जीवन की समस्याओं को जितनी मार्मिकता के साथ उठाया है, उस जैसा यथार्थ चित्रण आज भी हिंदी क्या, दूसरी भाषा के साहित्य में दिखाई नहीं पड़ता।......... सर्वेक्षण ऐसा कि समाजशास्त्री भी मात खा जाये। क्या बद्रे मुनीर, क्या लुलू की माँ अबी, क्या मोतीबाई और क्या नसीम आरा–सबकी दासतानें एक जैसी–हम आए नहीं, हमें कोठों पर ढकेला गया। रूप, सौंदर्य, जवानी, फिर बुढ़ापे में बीमारी, यही हमारी कहानी है।''[iv]

कुल मिलाकर अमृतलाल नागर यथार्थवादी दृष्टि से प्रेमचंद की परंपरा का ही अगला विकास है। भारत के जातीय जीवन के अमर कथा–शिल्पी नागर जी के उपन्यासों में इतिहास एवं समाज की करवट लेती प्रतिनिधि परिस्थितियों का यथार्थ चित्रण मिलता है।

**भीष्म साहनी**

प्रेमचंदोत्तर कथा–साहित्य में प्रगतिशील लेखकों की पंक्ति में भीष्म साहनी महत्त्वपूर्ण स्थान के अधिकारी हैं। कहानीकार–उपन्यासकार भीष्म मार्क्सवादी चेतना से अनुप्राणित रचनाकार हैं किंतु उनकी यह चेतना प्रचार के तरीके से नहीं अपितु घटनाओं एवं पात्रों के जरिए प्रकट होती है। उनका पहला उपन्यास 'झरोखे' (1967) पंजाबी आर्य समाजी परिवार के बहाने मध्यवर्गीय समाज का प्रतिनिधि चरित्र प्रस्तुत करता है। दूसरा उपन्यास 'कड़ियाँ' (1970) भी दिल्ली महानगर के परिवेश में मध्यवर्गीय परिवार की कथा है जिसमें नायिका प्रमिला के माध्यम से स्त्री की आर्थिक परतंत्रता की समस्या उठाई गई है।

'तमस' (1973) उनका सबसे प्रमुख उपन्यास है, यशपाल के 'झूठा सच' के बाद विभाजन और सांप्रदायिकता पर यह एक कालजयी रचना है। इस उपन्यास में लेखक समसामयिक यथार्थ को छोड़कर पीछे की ओर लौटा है। शायद इसी कारण इसमें तात्कालिकता की गर्मी थोड़ी कम नजर आती है। कथानक के तौर पर लेखक ने मार्च 1947 में हुए रावलपिंडी के पाँच दिन के दंगों को आधार बनाया है। रचना बताती है कि किस प्रकार अंग्रेजी राज के इशारे पर मुराद अली के बहकाए नत्थू द्वारा मस्जिद की सीढ़ियों पर मरा हुआ सुअर डालने के बाद पूरा शहर सांप्रदायिक अविश्वास, धर्मोन्माद तथा घृणित हिंसा में डूब जाता है। नफरत की यह आग गाँवों तक पहुँचकर सिख–मुस्लिम सद्भावना की इमारत को तोड़ कर रख देती है। उपन्यास का अंत शहर में अमन कमेटी के गठन और रिचर्ड की तरक्की से होता है, जिसमें किसी आदर्शवादी परिकल्पना का पुट नहीं है। सांप्रदायिकता घृणा का तमस रचना के अंत तक छाया रहता है।

उपन्यास में समस्या–विश्लेषण की दृष्टि से सत्ता द्वारा प्रायोजित सांप्रदायिक हिंसा को चुना गया है, जिसके कारणों एवं दुष्परिणामों का सूक्ष्म–विश्लेषण लेखक की यथार्थवादी दृष्टि पर्त–दर–पर्त करती नजर आती है। समस्या के पीछे अंग्रेजी साम्राज्यवाद ही नहीं अपने ही देश के धर्मान्ध, अज्ञानी अवसरवादी राजनेता भी हैं। लेखक की दृष्टि राजनीति तक ही सीमित न रहकर उससे उत्पन्न सामाजिक विसंगतियों तक जाती है। समस्या का चित्रण इसलिये यथार्थवादी लगता है क्योंकि वह रचनाकार का 'भोगा हुआ यथार्थ' है। लेखक ने देश–विभाजन की पुरानी समस्या को पकड़ा है पर उससे संश्लिष्टता में जुड़ी अन्य समस्याएं आज भी उतनी ही प्रासंगिक है। 'चीलें उड़ेंगी, अभी और उड़गी।' जैसे गूंज वाले वाक्य भविष्य के खतरों की ओर संकेत करने वाले हैं। हुकूमत, सियासत और नफरत के रिश्तों पर रमेश दवे के शब्द उद्धृत करने लायक हैं– ''तमस को पढ़ते हुए ऐसा लगता है जैसे न आजादी का इतिहास पढ़ा जा रहा है, न बँटवारे का भूगोल, बल्कि पढ़ा जा रहा है नफ़रत का नागरिक शास्त्र, सियासत का समाजशास्त्र और हुकूमत का हैवानियत भरा हिंसा शास्त्र।''[v] उपन्यासकार एक ही समस्या के इर्द–गिर्द दूसरी अहं समस्याओं को भी परिप्रेक्ष्य के अनुसार चुनता है। 'तमस' में धार्मिक जड़ता को इस्तेमाल करती पूँजीवादी राजनीति, कांग्रेस पार्टी के अन्दरूनी अंतर्विरोधों, कट्टरपंथी हिंदुत्ववाद तथा अलगाववादी प्रतिगामी शक्तियों का भी यथासंभव निर्मम चित्रण हुआ है। भीष्म जी का आलोचक

रचनाकार यहाँ किसी एक पार्टी की नहीं वरन् कांग्रेस के साथ मुस्लिम लीग, हिंदू संस्थाओं और कम्युनिस्ट पार्टी के भी दोहरे चरित्र की तल्ख आलोचना करता है और इस आलोचना में उसकी जन–संपृक्ति न हिंदू, न मुस्लिम बल्कि गरीब के पक्ष में साफ नजर आती है। लेखक ने हर स्थिति में 'गरीब की मार' का चित्रण किया है।

स्वतंत्रता और देश–विभाजन की परिस्थिति का देशकाल चुनकर लेखक ने संक्रांतिकालीन प्रतिनिधि परिस्थितियों का चित्रण किया है। यथार्थ के सुंदर व असुंदर दोनों पक्षों का समावेश रचना को यथार्थवादी रूप देता है। यहाँ एक ओर मुराद अली जैसे देशद्रोही मुसलमान हैं तो हिंदू मित्र रघुनाथ को शरण देने वाले शाहनवाज जैसे राष्ट्रवादी भी हैं। नत्थू का अपराध–बोध भी मानवतावादी है। उपन्यास के ज्यादातर पात्र अपने–अपने वर्ग के प्रतिनिधि प्रतीत होते हैं।

अंग्रेज डिप्टी कमिश्नर रिचर्ड का चरित्र, जो कि सत्ता की षड़यंत्रकारी राजनीति का प्रतीक है, 'तमस' की एक महत्त्वपूर्ण उपलब्धि है। उसमें सत्ता में पाये जाने वाले सारे अंतर्विरोध तथा असंगतियाँ भरी पड़ी है। उसका भारत–प्रेम ऊपरी है, अंतःकरण से प्रेरित नहीं। वह हिंदू मुसलमानों को आपस में लड़ाने के लिए उनके विभेदों को महत्त्व देता है, अभिन्नताओं को नहीं। उसकी दिलचस्पी सिर्फ 'शासन' करने में है। मस्जिद पर मरा सुअर डलवाकर दंगे करवाने के पीछे उसी का शातिर दिमाग है। फिसाद करवाने के बाद वह अमन भी करवाता है, उपन्यास की ये पंक्तियाँ रिचर्ड के संदर्भ में साम्राज्यवाद के अंतर्विरोधों को उजागर करती है– ''फिसाद करवाने वाला भी अंग्रेज, फिसाद रोकने वाला भी अंग्रेज, भूखों मारने वाला भी अंग्रेज, रोटी देने वाला भी अंग्रेज, घर से बेघर करने वाला भी अंग्रेज, घरों में बसाने वाला भी अंग्रेज................अंग्रेज फिर बाजी ले गया।''[vi] घटना प्रधान होने के कारण रिचर्ड के अलावा उपन्यास में कोई केन्द्रीय पात्र नहीं दिखता।

'तमस' के बाद भीष्म का यथार्थवाद उनके उपन्यास 'बसंती' (1980) में बसंती के प्रतिनिधि चरित्र में देखा जा सकता है। बसंती की कथा पूँजीवाद के विकास और विस्तार के परिणामस्वरूप बार–बार बसने ओर उजड़ने वाले कच्ची बस्ती के विस्थापित मजदूरों की कहानी है, जिसमें वर्ग–वैषम्य का लेखक ने बड़ा कलात्मक चित्रण किया है। बसंती का चरित्रांकन भीष्म साहनी के कलाकार की अद्भुत सृष्टि है, उसमें मजदूर वर्ग का सामान्य वर्गीय चरित्र तो है ही, अपनी निजी उदात्त विशेषताएं भी हैं। बाप द्वारा 1200 रूपये में लंगड़े अधेड़ को बेचे जाने पर बसंती इस कृत्य का विरोध कर श्यामा बीबी की नौकरानी बन जाती है, फिल्मी स्टाइल में भागकर शादी करती है, मर्द बनकर होस्टल में रहती है, खुद चौका–बर्तन–झाड़ू–पोंचा करके दूसरों का पेट पालती है, अपना तंदूर चलाती है। दुनिया की नजरों में खटकने वाली बड़ी–से–बड़ी बात को 'तो क्या बीबीजी।' कहकर वह टाल जाती है। बसंती में विद्रोह, प्रतिरोध, परिश्रम, संघर्ष, ममता, उदात्तता और अपराजेयता का बोध उसे प्रतिनिधि चरित्र बनाते हैं। श्याम कश्यप ने उसकी 'टाइप' विशेषता पर लिखा है– ''बसंती की अल्हड़ता, बेफिक्री और 'तो क्या हुआ, बीबीजी' कहकर हर बड़ी–से–बड़ी गहरी चोट को सह जाने की ताकत उसे अपने निश्चित 'टाइप' में ढालती है, लेकिन यह सह जाना भी कहीं–न–कहीं एक ऐसे रिवोल्ट का भीतर–ही–भीतर सुलगता पलीता छोड़ जाता है कि बसंती जब तनकर खड़ी हो जाती है तो भरपूर चोट भी करती है।''[vii]

उनका एक और उपन्यास 'मय्यादास की माड़ी' (1988) पंजाब के राजनीतिक–सामाजिक यथार्थ और सिख अमलदारी के स्थान पर पाँव जमाती ब्रिटिश व्यवस्था का चित्रण प्रातिनिधिक परिस्थितियों के रूप में करता है। अपनी कहानियों में वे मध्यवर्गीय जीवन के अंतर्विरोधों को उद्घाटित करते हुए जीवन की विडंबनापूर्ण स्थितियों की सही पहचान करने वाले कलाकार हैं। 'चीफ़ की दावत', 'वाड.चू', 'सागमीट' और 'झुटपुटा' जैसी कहानियों में उनके यथार्थवाद के प्रतिनिधि हस्ताक्षर पहचाने जा सकते हैं। संक्षेप में उनकी यथार्थवादी विशेषताओं का आकलन समस्या के कार्य–कारण के समानांतर अध्ययन तथा अंतर्विरोधों के चित्रण में, सत्ता, राजनीति और पूंजीवाद की आलोचना में किया जा सकता है। अपनी राजनीतिक वामपंथी प्रतिबद्धता का ऐलान लेखक खुद नहीं करता, यह काम उसकी रचना, घटनाऐं और पात्र ही करते हैं। उक्त चरित्र के आधार पर भीष्म साहनी की रचना प्रक्रिया आलोचनात्मक यथार्थवाद के नजदीक जान पड़ती है।

**मार्कण्डेय**

नयी कहानी के सशक्त हस्ताक्षर मार्कण्डेय प्रेमचंद की यथार्थवादी परंपरा की ही उल्लेखनीय कड़ी है। प्रेमचंद और रेणु के बाद ग्रामीण जीवन का यथार्थ अपनी समग्रता और संश्लिष्टता में मार्कण्डेय के अलावा अन्यत्र नहीं मिलता। मार्कण्डेय मूलतः कहानीकार हैं तथा उनकी कहानियाँ स्वातंत्र्योत्तर भारत की प्रातिनिधिक सामाजिक परिस्थितियों का यथार्थ चित्रित करती है। आजादी के बाद उत्पन्न मोहभंग, किसानों की समस्याएं, भूख, सामाजिक अन्याय, जनता की लाचारी, किसानों की भूमि–संबंधी समस्याएं उनकी कहानियों की प्रधान विषयवस्तु है, जिसका विश्लेषण करते हुए वे मानवीय प्रेम तथा ग्रामीण लोक जीवन के माधुर्य को भी नहीं भूलते। उनके यथार्थ चित्रण में 'भोगा हुआ यथार्थ' नजर आता है, जिसे कतई किताबी नहीं कहा जा सकता। मार्कण्डेय यथार्थ के चित्रण से आगे जाकर उसे बदलने अर्थात् सामाजिक परिवर्तन की बात करते हैं। उनके पात्र किसान जीवन के प्रतिनिधि और जीते जागते विश्वसनीय चरित्र हैं। मार्कण्डेय की कहानियाँ प्रस्तुत समस्याओं का आदर्शवादी–कल्पित समाधान पेश नहीं करती। न ही वहाँ पर अपने भाषण, उपदेश और निष्कर्षों के साथ लेखक का व्यक्तित्व प्रत्यक्ष होता है। परिप्रेक्ष्य का सही चुनाव, अंतर्विरोधों की अभिव्यक्ति, जनता से गहरा लगाव उनके यथार्थवाद की असली ताकत है और यह ताकत उनकी प्रतिनिधि कहानियों, 'पानफूल', 'हंसा जाइ अकेला', 'बीच के लोगों की खरी पहचान' आदि में देखी जा सकती है। लोक–संस्कृति एवं परंपरा से उनका अटूट संबंध भी उनकी यथार्थवादी समझ को संस्कारित करता है। उपन्यास लेखन में विशेष अवदान न होने के बाद भी उनकी गिनती यथार्थवादी आंदोलन में महत्ता से की जाती है क्योंकि ''वस्तुतः मार्कण्डेय में यथार्थ का एक समग्र तथा संश्लिष्ट बोध है। उनमें भरपूर मानवीय संवेदना के साथ–साथ वस्तुगत यथार्थ को ग्रहण करने और उसे अपनी सर्जना में बिना किसी आवेश या उतावली के निहायत प्रामाणिक ढंग से चित्रित कर सकने का संयम है। अपने मानवीय सरोकारों को मनुष्य के हित में कला के संपूर्ण तकाजे के साथ एक निष्कर्षात्मक परिणति तक ले जाने का शऊर भी उनमें है और यह कार्य एक सच्चे यथार्थवादी रचनाकार की तरह उनके यहाँ अधिकांशतः व्यंजना के धरातल पर ही संपन्न हुआ है।''[viii]

**अमरकांत**

प्रेमचंद परंपरा के कथाकार अमरकांत ने हालांकि 'सूखा पत्ता' एवं 'सुखजीवी' शीर्षक से उपन्यास भी लिखे हैं लेकिन उनकी कहानियां ही उनके यथार्थवादी रचनाकार का असली प्रतिनिधित्व करती हैं। अपने कथ्य और शैली में वे प्रेमचंद से बहुत गहरे प्रभावित हैं, शायद इसीलिए उनके कृतित्व में आलोचनात्मक यथार्थवाद बडी स्पष्टता से दिखाई देता है। भीष्म साहनी की तरह उनकी मार्क्सवादी चेतना भी लेखकीय बयान के रूप में नहीं बल्कि रचना, पात्रों व घटनाओं के जरिए प्रकट होती है। अर्थात् यथार्थवाद का निर्वाह करते हुए उनका लेखक रचना में प्रच्छन्न बना रहता है। मुख्य रूप से कस्बे का जीवन तथा मध्यवर्ग एवं निम्नवर्ग का पारस्परिक तनाव उनकी कहानियों का मुख्य विषय है। सामाजिक–आर्थिक परिदृश्य का चित्रण करते हुए अमरकांत की रचनाओं में लेखक की परिवर्तन–कामना अभिव्यक्त होती है, निश्चित रूप से इसके पीछे समकालीन यथार्थ से लेखक की असहमति और आलोचनात्मक रुख मुख्य कारक के रूप में नजर आते हैं। स्वातंत्र्योत्तर स्थितियों का चित्रण करते हुए व्यंग्य उनका प्रमुख हथियार होता है जिससे वे व्यवस्था के अंतर्विरोधों, राजनीतिक भ्रष्टाचार और मनुष्य के नैतिक अवमूल्यन को निशाना बनाते हैं। वस्तु जगत के साथ–साथ पात्रों की मनोवैज्ञानिक स्थितियों का अमरकांत का चित्रण भी उतना ही यथार्थवादी लगता है। प्रेमचंद की तरह अमरकांत ने भी निम्न–मध्यवर्ग की स्थितियों का खुलासा व्यवस्था और परिवेश के संदर्भ में किया है। डॉ0 नामवर सिंह के शब्दों में ''अमरकांत ने अपनी कहानियां यहीं से उठाई है और इस तरह हमारी आँखों से हमारी ही जिंदगी के न जाने कितने परदे उठ गये हैं।''[ix] कई मौकों पर वे व्यवस्था की तुलना 'जंगल' से करते हैं और अपने पात्रों को पशु–पक्षियों जैसी हरकतें करते दिखाते हैं, जो उनके व्यंग्य और आक्रोश को प्रमाणित करता है। शोषित पीड़ित पात्रों के प्रति उनका नजरिया भावुक न होकर यथार्थवादी होता है क्योंकि वे उनकी खामियों का खुलासा भी तल्खी और निर्ममता से करते हैं।

'जिंदगी और जोंक' उनकी सबसे प्रसिद्ध कहानी है जिसमें रजुआ नामक अनाथ लड़के की नारकीय जिंदगी का यथार्थ वर्णित है। रजुआ यदि अमानवीय पशुवत स्थिति में पहुँच गया है तो इसकी जिम्मेदार हमारी समाज–व्यवस्था है। कहानी रजुआ की जिजीविषा, शोषक वर्ग की 'जोंकवृत्ति'तथा अस्तित्व के संकट को संश्लिष्ट ढंग से प्रस्तुत करती है। 'मूस' कहानी का मुख्य पात्र मूस और 'नौकर' का पात्र जन्तू भी इसी श्रेणी के पात्र हैं जो इंसान से जानवर बन गये हैं लेकिन इसकी दोषी हमारी दोहरी व्यवस्था है। ये पात्र अपने जीवन–मोह के कारण बड़े यथार्थवादी लगते हैं। इन्हें देखकर 'कफन' के घीसू–माधव का याद आना अस्वाभाविक नहीं है। अमरकांत की अधिकांश कहानियां निम्न–मध्यवर्गीय परिवारों की बेकारी, अर्थाभाव, अभावग्रस्तता तथा अंतर्विरोधों को प्रस्तुत करती है। 'डिप्टी कलक्टरी' तथा 'दोपहर का भोजन' इसी श्रेणी की कहानियाँ हैं। 'सप्ताहांत' का रामसजीवन तथा 'छिपकली' का रामजीलाल जैसे पात्र निम्न मध्यवर्ग का सामूहिक चरित्र बनकर उभरते हैं। 'पलाश के फूल' तथा 'मित्र मिलन' जैसी कहानियों में वरिष्ठ नागरिकों अर्थात् वृद्ध लोगों का सटीक वर्ग–चरित्र सामने आता है। 'प्रिय मेहमान', 'विजेता' तथा 'असमर्थ हिलता हाथ' आदि कहानियाँ नारी के मनोवैज्ञानिक यथार्थ को चित्रित करने, स्त्री के प्रति भोगवादी रवैये तथा उसकी आर्थिक पराधीनता की समस्या को उठाने के कारण महत्त्वपूर्ण है। 'हत्यारे' शीर्षक से अमरकांत ने अपनी कहानी में मजदूर स्त्री से बलात्कार कर भागने वाली युवा पीढ़ी के नैतिक पतन और दिशाहीनता का चित्रण किया है। यथार्थवादी अमरकांत का व्यंग्य समूचे वर्ग की कलई खोलकर रख देता है। 'बस्ती' कहानी में राजनेताओं पर, 'मैत्री' में लेखक समुदाय पर, 'देश के लेाग' में शिक्षाविदों पर, 'एक बाढ़ कथा' में सरकारी तंत्र पर तथा 'कलाप्रेमी' में कलाकार वर्ग की असंगतियों पर जैसा निर्मम व्यंग्य है, अमरकांत जैसा यथार्थवादी ही कर सकता है।

प्रेमचंद जैसी साफ–सादगी से भरी भाषा तथा आम जिंदगी से जुड़े प्रतीक तथा जनपदीय मुहावरों के प्रयोग से, उस पर व्यंजना की शक्ति से अमरकांत का भाषा–शिल्प और भी यथार्थवादी हो गया है। इस तरह अमरकांत को अपने समय–संदर्भों, वर्ग–चरित्रों, समस्या–विश्लेषण तथा व्यंग्य–वक्रता के कारण 'आलोचनात्मक यथार्थवाद' का प्रमुख रचनाकार माना जाना चाहिए।

**श्रीलाल शुक्ल**

स्वातंत्र्योत्तर यथार्थ के प्रति तीखा, निर्मम व्यंग्य श्रीलाल शुक्ल के उपन्यासों की प्रमुख विशेषता है। उनका पहला महत्वपूर्ण उपन्यास 'राग दरबारी' (1968) आजादी के बीस सालों बाद बदलती गाँवों की तसवीर को पेश करता है। शुक्ल के गाँव प्रेमचंद और रेणु के गाँवों से अलग नजर आते हैं। 'राग दरबारी' में पूर्वांचल उत्तर प्रदेश के गाँव शिवपालगंज की कथा है, तथा वहाँ का इण्टर कॉलेज कथा का केंद्र बिंदु है। इन दोनों के जरिये लेखक ने गाँव के अभावग्रस्त जीवन का, उसमें प्रवेश करती गंदी राजनीति का, ग्रामीण विकास की सरकारी योजनाओं का, चुनावी भ्रष्टाचार का यथार्थ वर्णित किया है। लेखक का यथार्थ चित्रण समाज का दर्पण और फोटोग्राफ न लगकर एक्सरे चित्र ज्यादा लगता है। राजनीति के कारण गाँवों और शिक्षा–संस्थाओं का विकृत एवं दूषित होता वातावरण उपन्यास की मुख्य समस्या है। कॉलेज, डाकघर, थाना, ग्रामसभा आदि का परिवेश चित्रण वहाँ मौजूद विसंगतियों की तीखी आलोचना करता है। वैद्य जी उपन्यास के प्रमुख पात्र है, पूरा शिवपालगंज उनकी राजनीति, पूँजीवाद और बाहुबल की मुठ्ठी में कैद है। वैद्य जी के रूप में लेखक ने स्वातंत्र्योत्तर राजनीति की अवसरवादी चरित्रहीनता का वर्ग–चरित्र प्रस्तुत किया है।

'राग दरबारी' में गाँव की जिंदगी की तीव्रतम आलोचना है और निमर्म व्यंग्य इसका मुख्य माध्यम या कथारस है। लेखक ने जिस खास अंदाज में शिवपालगंज और उसकी समस्याओं का यथार्थ अंकित किया है वहाँ किसी समाधान, आदर्श, करूणा और आशा की गुंजाइश नहीं है। व्यंग्य कथा पर इतना हावी हो गया है कि लेखक रचनाकार से ज्यादा आलोचक ही नजर आता है। औरतों के खुले में पाखाना जाने का चित्रण जैसे प्रसंगों से रचना में कहीं–कहीं फूहड़ता, कुत्सितता का भी समावेश हो गया है। ऐसा लगता है कि 'राग दरबारी' का रचनाकार अति–आलोचनात्मक दृष्टि के कारण कहीं–कहीं प्रकृतिवादी हो जाता है। इसे उनका परिप्रेक्ष्य–चयन का दोष भी कहा जा सकता है।

'राग दरबारी' के अलावा उनके अन्य उपन्यास साधारण व औसत रचनाएँ है। 'विश्रामपुर का संत' (1998) जरूर उल्लेखनीय उपन्यास है जिसमें राजनेताओं का सत्ता मोह तथा सत्ता के लिये होने वाले छल–छद्मों का यथार्थ वर्णित है।

**निष्कर्ष**

प्रेमचंद परवर्ती हिंदी कथाकारों की प्रतिनिधि रचनाओं के विश्लेषण के बाद हम पाते हैं कि ये रचनाएं यथार्थवादी आंदोलन में मील का पत्थर सिद्ध हुई हैं। यशपाल की रचनाएं मार्क्सवादी चेतना से अनुप्राणित हैं वहीं पर मनोविश्लेषणवादी कथाकारों का साहित्य प्रकृतिवाद के निकट दिखाई देता है। फणीश्वर नाथ रेणु का आंचलिक साहित्य ग्रामीण अंचलों की जहालत को पूरी आलोचनात्मक दृष्टि के साथ प्रस्तुत करता है वहीं भाषा का यथार्थवादी रूप भी देखने योग्य है। नागर जी के उपन्यास युगीन सामाजिक यथार्थ का दर्पण है तो भीष्म साहनी में वामपंथी प्रतिबद्धता बहुत स्पष्टता के साथ प्रकट हुई है। कमलेश्वर, मोहन राकेश, अमरकान्त और श्रीलाल शुक्ल जैसे कथाकार आजादी के बाद तेजी से बदलते राजनीतिक एवं सामाजिक परिदृश्य को पूरी कलात्मकता और ईमानदारी से चित्रित करने में सफल रहे हैं।

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# EFFECT OF COMPOST ON SEED GERMINATION OF RAPHANUS SATIVUS VAR. PUSA CHETKI

Dr. Rajshree Gupta*

**ABSTRACT**

*Crops, including vegetables, require adequate nutrients to grow and thrive. However, the soil often lacks a sufficient quantity of essential nutrients. To address this issue, farmers use fertilizers to supply the necessary nutrients. Organic matter plays a crucial role in this process as it serves as a storehouse for various nutrients such as nitrogen, phosphorus, sulphur, and others. One of the significant benefits of organic matter is its ability to enhance the soil's exchange capacity. This means that the soil can effectively absorb and retain nutrients, making them readily available to the crops. Additionally, the presence of organic matter helps to release carbon dioxide into the soil, promoting increased soil porosity. This improved porosity allows for better air and water circulation, creating a healthier environment for plant roots. Moreover, organic matter provides a source of energy for microorganisms present in the soil. These microorganisms play a vital role in decomposing organic materials and breaking down complex compounds into simpler forms that plants can readily absorb. By supporting the activity of these microorganisms, organic matter contributes to the overall health and fertility of the soil. In a specific investigation focused on seed germination of Raphanus Sativus var. Pusa chetki, it was found that a compost concentration ranging from 5% to 15% was beneficial compared to a control group. This means that when the seeds were exposed to compost at these concentrations, they showed improved germination rates and overall seedling development.*

***KEYWORDS***: *Municipal Compost, Nitrogen, Phosphorous, Sulphur, Cattle Dung, Poultry Droppings.*

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## Introduction

The nutrients present in the soil play a crucial role in facilitating the growth and development of plants. When plants die, these nutrients undergo decomposition, and as a result, they are released into the soil. Once released, plants have the ability to uptake and retain these nutrients, incorporating them into their biomass. However, the fate of the released nutrients can vary.

Some of the nutrients remain stored in the soil, providing a reserve for future plant uptake. These stored nutrients can continue to contribute to the growth of subsequent plant generations. However, not all nutrients remain in the soil indefinitely. Some are lost through various processes such as leaching, erosion, and the harvesting of plants.

Leaching occurs when water percolates through the soil, carrying dissolved nutrients along with it. This can result in the loss of nutrients beyond the reach of plant roots. Erosion, on the other hand, refers to the removal of topsoil through wind or water action, which can also lead to nutrient loss. Additionally, when plants are harvested, they are removed from the ecosystem, taking with them the nutrients they contain.

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To replenish and enhance the nutrient content of the soil, organic matter plays a crucial role. Organic matter is derived from the decomposition of organic remains, such as dead plants, animals, and their byproducts. It is a natural component of the soil and contributes to its fertility. Various sources of organic matter include compost, leaf mould, farmyard manure, and oil cakes.

Compost, for instance, is created through the decomposition of materials such as cattle dung, horse dung, poultry droppings, and vegetable matter. It is often mixed with a substantial proportion of soil. Compost is highly valuable as it enriches the soil with essential nutrients, providing a favorable environment for plant growth. By incorporating compost into the soil, gardeners and farmers can improve its fertility and support healthy plant growth.

In summary, the nutrients necessary for plant growth are recycled through decomposition and release into the soil. Some of these nutrients are stored in the soil, while others are lost through processes like leaching, erosion, and plant harvesting. Organic matter, derived from decayed organic remains, such as compost, is an important source of nutrients for the soil, enhancing its fertility and supporting plant growth.

**Objectives**

- Supplying adequate nutrients for crop growth and development
- Enhancing the soil's exchange capacity for improved nutrient absorption and retention
- Promoting increased soil porosity for better air and water circulation
- Providing a source of energy for soil microorganisms
- Supporting the decomposition of organic materials and conversion into simpler forms for plant absorption
- Investigating the effects of compost concentrations on seed germination of Raphanus Sativus var. Pusa chetki
- Determining the optimal compost concentration for improved seed germination and seedling development in Raphanus Sativus var. Pusa chetki

**Material and Methods**

The experiment involved cultivating plants of the Raphanus sativus variety Pusa chetki under natural environmental conditions. To create suitable growing conditions, a series of pots measuring 15 × 15 inches in size were utilized. These pots were filled with 10 kg of air-dried garden soil, ensuring sufficient substrate for the plants' growth. Each pot was equipped with a control drainage hole to facilitate proper water drainage.

In order to initiate the growth process, 20 seeds of Raphanus sativus variety Pusa chetki were carefully sown in each prepared pot. The seeds were placed at a depth of 5 cm and were evenly spaced to ensure equal distribution within the pots. To ensure reliable results, this sowing process was replicated thrice for each treatment, providing three sets of pots for comparison.

Throughout the experiment, standard cultural practices were adhered to, ensuring that the plants received the necessary care when required. This included watering, fertilization, and any other routine activities to support their growth and development.

To minimize potential contamination and maintain uniform light conditions, the experimental pots were strategically arranged at appropriate distances from one another. This arrangement aimed to prevent cross-contamination between the pots and provide an environment where each plant received a similar amount of light.

The main objective of this study was to investigate the impact of compost (manure) on the germination of Raphanus sativus cv Pusa chetki seeds. By observing and analyzing the growth and development of the plants, insights were gainedre into the influence of compost on seed germination for this specific cultivar.

**Results and Discussion**

Table 1 illustrates the impact of various levels of compost on the seed germination of 45-day-old Raphanus Sativus cv Pusa chetki. The results reveal significant effects of compost concentrations on the germination of Raphanus Sativus cv Pusa chetki seeds, with notable variations observed across different compost levels. The control group, which did not receive any compost, exhibited a germination rate of 95%.

Upon analyzing the data, it became evident that the application of compost had a positive influence on seed germination compared to the control group. Compost concentrations of 5%, 10%, and 15% resulted in a 100% germination rate, indicating a beneficial effect. However, when the compost concentration was increased to 20%, the germination rate decreased to 75%, suggesting an inhibitory effect at this higher level.

Statistical analysis confirmed the significance of these differences between the control group and the various compost concentrations. All compost concentrations, except for 20%, demonstrated a highly significant improvement in seed germination compared to the control.

The observed positive effects of compost on seed germination can be attributed to several factors. The application of compost to the soil at certain concentrations increases physiological activities and enhances soil moisture. Additionally, compost provides essential nutrients such as nitrogen (N), phosphorus (P), and potassium (K), which are vital for plant growth. The availability of these nutrients through compost improves nutrient uptake and stimulates better germination.

Previous studies have also emphasized the importance of enhancing soil fertility through the incorporation of farmyard manure, compost, or leaf mould. Researchers such as Bottomley (1920), Hillytzer (1932), Gotaas (1956), Daubenmire (1959), and Gray and Biddlestone (1977) have demonstrated the positive impact of these organic materials on soil fertility.

However, it is important to consider potential limitations associated with compost application. Gray and Biddlestone (1977) have reported that municipal compost may contain trace metals like lead (Pb), zinc (Zn), and copper (Cu). In the current investigation, the reduced seed germination at the higher compost concentration (20%) might be attributed to elevated levels of trace metals in the soil. These metals can inhibit soil fertility and the growth of soil microbes, consequently leading to reduced seed germination values.

In conclusion, the findings from this study indicate that compost concentrations ranging from 5% to 15% are beneficial for the seed germination of Raphanus Sativus cv Pusa chetki. However, increasing the compost level beyond 15% does not effectively promote the growth of radish plants. The positive effects observed in seed germination can be attributed to increased physiological activities, enhanced soil moisture, and the availability of essential nutrients through compost application. Nevertheless, caution should be exercised regarding the presence of trace metals in compost, as higher concentrations may negatively affect seed germination by inhibiting soil fertility and soil microbe growth.

**Table 1: Showing the Effect of Compost on Seed Germination (% )in Raphanus Sativus cv Pusa Chetki**

| Sr. No. | Compost | Seed Germination (%) |
|---|---|---|
| 1 | Control | 95 |
| 2 | 5 % | 100 |
| 3 | 10 % | 100 |
| 4 | 15 % | 100 |
| 5 | 20 % | 75 |

(Values represent the mean of 3 replicates)
F ratio (control vs treatment)
Seed germination = 31.33***
***=highly significant

**Conclusions**

In conclusion, the study on the effect of compost on seed germination of Raphanus Sativus var. Pusa chetki highlights the benefits and considerations associated with the use of municipal compost in agricultural practices. Although municipal compost may contain trace metals, the controlled application of compost can still have a positive impact on seed germination.

The investigation reveals that different concentrations of compost, ranging from 5% to 15%, proved to be beneficial for the germination of Raphanus Sativus var. Pusa chetki seeds. These compost concentrations resulted in higher germination rates compared to the control group. However, it should be noted that a compost concentration of 20% was found to be inhibitory to seed germination.

The findings support the notion that the application of organic matter, such as municipal compost, can enhance soil fertility and nutrient availability. The compost provides additional organic material, improves soil moisture retention, and increases the uptake of essential nutrients like nitrogen, phosphorus, and potassium. These factors contribute to the stimulation of better seed germination.

While trace metals may be present in municipal compost, their negative effects on seed germination were observed only at higher compost concentrations. Therefore, when properly controlled and applied within appropriate concentrations, the benefits of compost in promoting seed germination and overall crop growth outweigh the potential limitations associated with trace metal content.

In conclusion, the use of organic matter, including municipal compost, in agriculture can play a significant role in enhancing soil fertility, nutrient availability, and the successful growth of crops, as demonstrated by the positive effects on Raphanus Sativus var. Pusa chetki seed germination in this investigation.

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# गांधी व शंकर के ईश्वरी–विचारों का वैज्ञानिक विश्लेषण

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***सार***

*प्रस्तुत शोध–पत्र में गांधीजी व शंकर के ईश्वरी–विचारों का वैज्ञानिक विश्लेषण किया गया है। शोध–पत्र के आधार पर गांधीजी व शंकर के ईश्वरी–विचारों में क्या–क्या द्वैधता थी और क्या–क्या समानता थी, को उजागर करने का प्रयास किया गया है। शंकर ने अपने समय से पहले के जितने भी मत–मतान्तर थे उनकी आलोचना की थी और अपना मत रखा था परन्तु गांधीजी के ईश्वरी–विचार शंकर के ईश्वरी–विचारों से अधिकाशतः भिन्नता रखते हैं। शंकर व गांधीजी के ईश्वरी–विचारों को जानने के लिए हमने इस शोध–पत्र में अनेक स्रोतों का गठन व तल्लीनता के साथ अध्ययन किया। इन स्रोतों में अधिकांश स्रोत प्राथमिक स्रोत थे। कुछ द्वितीयक स्रोत भी थे। इस प्रकार शंकर व गांधीजी के ईश्वरी–विचारों से सम्बन्धित तमाम स्रोतों का गठन अध्ययन करने के बाद हम इस निष्कर्ष पर पहुंचे की शंकर व गांधीजी के ईश्वरी–विचार कहीं–कहीं पर तो मेल खाते हैं परन्तु कहीं–कहीं पर दोनों के विचारों में द्वैधता देखी गई है। इस शोध–पत्र को हमने पूर्ण तटस्थता के साथ लिखने का प्रयास किया हैं, तब जाकर हम इस निष्कर्ष पर पहुंचे हैं कि शंकर का शुद्ध ब्रह्म ही गांधीजी का ईश्वर है। क्योंकि शंकर के शुद्ध ब्रह्म की कुछ विशेषता गांधीजी के ईश्वर की विशेषताओं से समानता रखती हैं, इसलिए शंकर व गांधीजी के ईश्वरी–विचारों में साम्यता मिलती है। परन्तु कुछ विशेषताएं शंकर के ब्रह्म की ऐसी हैं जो गांधीजी के ईश्वर से मेल नहीं खाती इसलिए शंकर के ईश्वर व गांधीजी के ईश्वर में द्वैधता भी पाई गई है।*

***शब्दकोशः*** *ईश्वरी–विचार, द्वितीयक स्रोत, वैज्ञानिक विश्लेषण, प्राथमिक स्रोत।*

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**प्रस्तावना**

प्रस्तुत शोध–पत्र में हम शंकर व गांधीजी के ईश्वरी विचारों का वैज्ञानिक विश्लेषण करने जा रहे हैं। भारतीय दर्शन की ऐतिहासिक परम्परा में ईश्वरी–विचारों का व्यापक विश्लेषण होता आया है और आगे भी होता रहेगा और इस शोध–पत्र के माध्यम से हम भी कर रहे हैं। क्योंकि अभी तक सभी ऐतिहासिक दार्शनिक ईश्वर–सम्बन्धी विचारों को लेकर एकमत नहीं हैं। कुछ ऐतिहासिक दार्शनिकों का मानना है कि ईश्वर होता है परन्तु कुछ दार्शनिकों का मानना है कि ईश्वर नहीं होता है। अब सबसे बड़ा सवाल यह है कि ईश्वर होता है या नहीं होता ? यदि ईश्वर नहीं होता है तो यह शब्द (ईश्वर) ही प्रचलन में कैसे आया? और यदि ईश्वर होता हैं, ऐसा माना जाए तो वह किस रूप में होता हैं, वह नर है या पशु रूप में हैं, उसे कैसे जाना जा सकता हैं ? इन विभिन्न प्रश्नों का जवाब इस शोध–पत्र में देने की कोशिश करेंगे।

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* सहायक आचार्य, राजनीति विज्ञान, राजकीय महाविद्यालय, सिकराय, दौसा, राजस्थान।
** रिसर्च स्कॉलर, डॉ. राममनोहर लोहिया अवध विश्वविद्यालय, अयोध्या, उत्तर प्रदेश।

भारतीय दश्रन की ऐतिहासिक परम्परा में अनेक दार्शनिक हुए हैं जिन्होंने ईश्वर–सम्बन्धी विचार प्रकट किए परन्तु उन सभी दार्शनिकों के विचारों का यहां उल्लेख कर पाना सम्भव नहीं हैं, इसलिए हम अपने शोध–शीर्षक का सीमांकन करते हुये शंकर व गांधीजी के ईश्वरी–विचारों का वैज्ञानिक विश्लेषण प्रस्तुत करेंगे।

गांधीजी ने मानव जीवन के हर सम्भव पक्ष पर अपने विचार व्यक्त किए। गांधीजी के विचारों का केन्द्रीय–पक्ष उनका ईश्वर–विचार है जो उनका 'सत्य' के मूल रूप का विचार भी है। गांधीजी का ईश्वर–विचार वैष्णव मत के ईश्वरवादी विचार जैसा ही है। वे अपने ईश्वर–विचार में ईश्वर का उस रूप में चित्रण करते हैं जिस रूप में शास्त्रीय ईश्वरवाद में विवरण होता है। किन्तु उस विवरण में भी वैष्णव मत की छाप स्पष्ट है। वैष्णव विचारक पूर्णतया ईश्वरवादी हैं। वैष्णव मत का भारत में प्रादुर्भाव एक विशेष पृष्ठभूमि में हुआ है। भारत में उपनिषदों पर आद्धत वेदांत की अद्वैत धारा बड़े प्रबल रूप में प्रवाहित हुई थी। शंकर ने इस धारा को सबल रूप में प्रतिष्ठित कर दिया। अद्वैत वेदांत की मूल मान्यता है कि परम सत् पूर्णतया निर्गुण–अनिर्वचनीय सत् है। इस परम सत् (ब्रह्म) के अतिरिक्त और कुछ सत् नहीं हैं, जो जगत दिखाई देता है वह सत् नहीं है। अज्ञानता के कारण यह जगत हमें सत्य दिखाई देता है। अज्ञान, जगत व उसका भ्रामक रूप आदि की व्याख्या के लिए अद्वैत दर्शन में ईश्वर तथा माया का विचार उत्पन्न होता है। यह ईश्वर जगत का सृष्टा है, किन्तु जब जगत की प्रतीति ही भ्रामक है, तो अद्वैत दर्शन में तात्विक दृष्टि से 'ईश्वर' भी अवास्तविक ही हो जाता है।

वैष्णव विचारक यह स्वीकार नहीं कर सकते इसलिए अद्वैत दर्शन के प्रतिवाद में विभिन्न वैष्णव विचारकों में 'जगत' तथा 'ईश्वर' दोनो के सत् रूप को स्थापित करने की चेष्टा की। इनकी मान्यता है कि ईश्वर ही सत् है, सृष्टि का रचयिता है तथा संरक्षक है। इस प्रकार के वैष्णव ईश्वरवाद की छाप गांधीजी के मानस पर भी थी। फलतः उनका ईश्वर–विचार भी पूर्णतया ईश्वरवादी है। किन्तु कहीं–कहीं गांधीजी के ईश्वर–विवरण में अद्वैत मत के निर्गुण रूप के विवरण जैसी कुछ बात कहीं जाती है। ऐसा इस कारण होता है कि गांधीजी को यह विश्वास है कि सगुण तथा निर्गुण का जो शास्त्रीय अन्तर है, वह सामान्य आस्थावान तथा धार्मिक व्यक्ति के लिए एक प्रकार से अप्रासांगिक है। गांधीजी ने ईश्वर तथा 'सत्य' का एकीकरण किया है। कठिनाई यह है कि 'सत्य' जो एक अवैयक्तिक भाव है, उसको व्यक्तिवपूर्ण ईश्वर के साथ एकरूप कैसे किया जा सकता है। गांधीजी के ईश्वर–विचार को समझने में इस प्रारम्भिक कठिनाई से उपजी समस्या को समझना आवश्यक है। इसलिए इस शीर्षक पर शोध–करना आवश्यक हो जाता है।

**शोध–पत्र के उद्देश्य**

जैसा कि हमें विदित है किसी भी शोध–पत्र का उद्देश्य छिपे हुए सत्य का पता लगाना होता है। किसी भी शीर्षक के बारे में नई जानकारी प्राप्त करना शोध कार्य का उद्देश्य होता है। अतः प्रस्तुत शोध–पत्र के उद्देश्यों को निम्नलिखित बिन्दुओं के द्वारा समझाा जा सकता है–

- **प्रस्तुत शोध–शीर्षक की वर्तमान में प्रासंगिकता को सिद्ध करना :–** जिस शोध–शीर्षक पर हम कार्य कर रहे हैं उस शीर्षक की यदि वर्तमान संदर्भ में कोई प्रासंगिकता नहीं है तो हमें उस शीर्षक पर शोध–शीर्षक की वर्तमान संदर्भ में क्या प्रासंगिकता हैं, उसे सिद्ध करने का प्रयास करेंगे। वैसे तो प्रत्येक शीर्षक अपने–आप में ही प्रासंगिक होता है परन्तु समाज का प्रत्येक वर्ग उसकी प्रासंगिकता को समझ नहीं पाता, केवल अभिजात्य वर्ग ही उसकी प्रासंगिकता को समझ पाता है। अतः इस शोध–पत्र में प्रस्तुत शीर्षक की प्रासंगिकता को समाज का निम्न तबका का समझ सके, इस प्रकार से इसकी व्याख्या करने की कोशिश करेंगे। ताकि इसकी प्रासंगिकता सिद्ध की जा सके।
- **सत्यासत्य का पता लगाना :–** प्रस्तुत शोध–पत्र में हम शोध–शीर्षक के सत्यासत्य का पता लगाकर समाज को एक नया दृष्टिकोण देने की कोशिश करेंगे। प्रस्तुत–शोध में ईश्वर–सम्बन्धी विचारों के प्रति जो आदर्शात्मक अवधारणा प्रचलित हैं, जैसे ईश्वर आसमान में ऊॅपर कहीं बैठा होगा, वह कर्ता, सृष्टा व साक्षी है, वही सुख–दुख देने वाला है आदि सभी आदर्शात्मक अवधारणाओं का सतर्क विश्लेषण करके क्या सत्य है और असत्य है, का निर्णय किया जाएगा ताकि समाज को एक नया दृष्टिकोण मिल सके।

- **वैचारिक द्वैन्द में कमी लाना :–** ईश्वर सम्बन्धी विचारों को लेकर आजतक दार्शनिकों में मत–भिन्नता देखने को मिलती है। यदि भारतीय दर्शन की बात करे तो भारत में कुल नौं (9) दर्शन प्रचलन में हैं। जिनसे तीन दर्शन (जैन दर्शन, बौद्ध दर्शन, चार्वाक दर्शन) नास्तिक हैं, जो ईश्वर जैसी किसी भी सत्ता को स्वीकार नहीं करते। तथा अन्य छः दर्शन आस्तिक दर्शन हैं जिन्हें षड्दर्शन भी कहा जाता है। इन षड्दर्शनों में से दो दर्शन (सांख्य दर्शन व मीमांशा दर्शन) भी किसी ईश्वरीय सत्ता में विश्वास नहीं रखते। या हम कह सकते हैं कि भारतीय दर्शन में प्रचलित कुल नौं दर्शनों में से केवल चार दर्शन (योग दर्शन, वेदान्त दर्शन, न्याय दर्शन, वैशेषिक दर्शन) ही ईश्वर की सत्ता में विश्वास रखते हैं।

इस प्रकार हम देखते हैं कि भारतीय दर्शन में ईश्वर सम्बन्धी विचारों में मत–भिन्नता है। अतः इस शोध–पत्र के माध्यम से हम इस मत–भिन्नता को कम या समाप्त करने का प्रयास करेंगे।

- **लोगों की आध्यात्मिक प्रवृत्ति में वृद्धि करना :–** प्रस्तुत शोध–पत्र के माध्यम से हम इस भौतिकवादी मेले में निवासित लोगों की भौतिकवादी प्रवृत्ति को आध्यात्मिक प्रवृत्ति में बदलने का प्रयास करेंगे। इस शोध–पत्र में सामान्य भाषा का प्रयोग करते हुए सामान्य शब्दावली का प्रयोग करने की कोशिश करेंगे ताकि आम–आदमी इसे समझ कर अपनी भौतिकवादी प्रवृत्ति को आध्यात्मिक प्रवृत्ति में बदल सके।

- **सिद्धान्त व व्यवहार में साम्यता बिठाना :–** यदि किसी भी व्यक्ति के सिद्धान्त और व्यवहार में अन्तर पाया जाता है तो वह व्यक्ति जीवन में कभी सफली नहीं हो सकता। और यदि ऐसे व्यक्तियों की संख्या समाज में अधिक हो जाए तो वह समाज भी प्रगति नहीं कर सकता, इसलिए हमारे सिद्धान्त व व्यवहार में अन्तर नहीं होना चाहिए। अतः प्रस्तुत शोध–पत्र के माध्यम से हम यह सिद्ध करने की कोशिश करेंगे की समाज के अन्दर रहते हुये मानव अपने सिद्धान्त व व्यवहार में कैसे साम्यता बिठाए, अपनी कथनी व करनी में कोई द्वैधता न रखे।

## शोध – पत्र की परिकल्पना

प्रस्तुत शोध–पत्र की अवधारणा को निम्नलिखित बिन्दुओं के आधार पर व्याख्यांकित करने का प्रयास किया गया हैः–

- शोध–पत्र की परिकल्पना पूर्ण व प्रत्यक्ष रूप से शंकर व गांधीजी के ईश्वरी–विचारों को लेकर की गई है।
- प्रस्तुत शोध–पत्र की अवधारणा स्पष्ट है कि इसमें शंकर व गांधीजी के ईश्वरी–विचारों का मूल्यांकन आलोचनात्मक, विश्लेषणात्मक व वैज्ञानिक परीक्षण पद्धति से करने का प्रयास किया गया है।
- प्रस्तुत शोध–पत्र की परिकल्पना का आधार प्राथमिक स्रोत ही रहेंगे, परन्तु कुछ स्रोत द्वितीयक व तृतीयक श्रेणी के, जो पूर्ण प्रामाणिक व विश्वसनीय हैं, भी इस शोध–कार्य में उपयोग में लिए जाएंगे। जिनके आधार पर विभिन्न मत–मतान्तरों का विश्लेषण प्रस्तुत किया जाएगा।
- जैसा कि एक इतिहासकार का मूल मंत्र होता है – "नामूलं लिख्यते किंचितः" अर्थात् बिना आधार के कुछ नहीं लिखना चाहिए। अतः इस मूल मंत्र को ध्यान में रखते हुए शोध कार्य पूर्ण किया जाएगा। तथा सम्पूर्ण शोध–कार्य में किसी प्रकार की सामग्री बिना मूल के नहीं डाली जाएगी।
- प्रस्तुत शोध–पत्र की परिकल्पना पूर्ण रूप से तटस्थ रहकर की गई है जो कि प्रत्यक्ष रूप से व्यावहारिक एवं यथार्थ पर आधारित एक वस्तुनिष्ठ शोध होगा, जिसमें आदर्शवादी अवधारणा का पूर्ण रूप से परित्याग किया जाएगा। किसी भी आदर्शात्मक अवधारणा को तर्क व प्रामाणिकता की कसौटी पर कसकर ही स्वीकार किया जाएगा अन्यथा नहीं।

**शोध–प्रविधि**

प्रस्तुत शोध–पत्र में शोध–कार्य हेतु समकालीन प्राथमिक स्रोतों का उपयोग किया गया है। कुछ परवर्ती ऐतिहासिक ग्रन्थों का भी उपयोग किया गया है। प्रस्तुत शोध कार्य को पूर्ण करने हेतु विभिन्न तथ्यों एवं आंकडों का संकलन किया गया है। 'शंकर व गांधीजी के ईश्वरी–विचार' विषय पर शोध हेतु साक्षात्कार विधि, प्रश्नावली विधि, अनुसूची विधियों के आधार पर शीर्षक में छिपे हुए विभिन्न पहलुओं को जानने का प्रयास किया गया है। विभिन्न धार्मिक मठों में जाकर साक्षात्कार विधि के माध्यम से पर्याप्त चर्चा करने के बाद ही शीर्षक के छिपे हुए गूढ़ रहस्य को व्यांख्यापित किया है।

शंकर व गांधीजी के ईश्वरी–विचारों की वैज्ञानिक व्याख्या को हम निम्नलिखित बिन्दुओं के माध्यम से समझ सकते हैं–

- **शंकर के ईश्वरी–विचार :–** शंकराचार्य से पहले ईश्वर को सिद्ध करने के लिए विभिन्न तर्क प्रस्तुत किये गए थे, परन्तु शंकर ने उन सब तर्को की आलोचना की। शंकर उन तर्को को गलत बतलाते हुए कहता है कि ईश्वर का अस्तित्व तर्को से सिद्ध नहीं हो सकता है। अब प्रश्न यह है कि आखिर ईश्वर के अस्तित्व का क्या आधार है ? अतः शंकराचार्य जी के ईश्वर के सम्बन्ध में निम्न विचार मिलते हैं–
- **ईश्वर सगुण ब्रह्म :–** शंकराचार्य जी ब्रह्म को निर्गुण और निराकार मानते हैं, परन्तु जब हम ब्रह्म को विचार से जानने का प्रयास करते हैं तब वह ईश्वर हो जाता हैं, इसलिए इसे शंकर ने ईश्वर सविशेष ब्रह्म भी कहा है। शंकर ने ईश्वर को स्वतंत्र, नित्य, अपरिवर्तनशील, सर्वव्यापक, सर्वज्ञ, जगत् का सृष्टा, पालनकर्ता, संहारकर्त्ता, अन्तर्यामी व एक माना है।
- **मायोपद्धति ब्रह्म :–** शंकर के दर्शन में ईश्वर को 'मायोपदति ब्रह्म' कहा गया है। शंकर कहता है कि जब ब्रह्म का प्रतिबिम्ब माया पर पड़ता है, तब वह ईश्वर हो जाता है। ईश्वर माया के द्वारा विश्व की सृष्टि करता है। माया ईश्वर की शक्ति हैं, जिसके कारण वह विश्व का प्रपंच रचता है। शंकर ने ईश्वर को कारण से शून्य माना है।

शंकराचार्य का मानना है कि जब ब्रह्म के साथ अविद्या (अज्ञान) का तादात्मय होता है तो वह जीव कहलाता है और ब्रह्म के साथ जब माया का तादात्मय होता है तब वह ईश्वर कहलाता है तथा माया व अविद्या से रहित ब्रह्म पर– ब्रह्म कहलाता है जो ईश्वर से भी श्रेष्ठ अवस्था है।

- **ईश्वर व्यक्तिपूर्ण है :–** शंकर ने ईश्वर को व्यक्तिपूर्ण माना है। शंकर के अनुसार ईश्वर उपासना का विषय है। कर्म नियम का अध्यक्ष ईश्वर है। ईश्वर ही व्यक्तियों को उनके शुभ–अशुभ कर्मो के आधार पर सुख–दुःख का वितरण करता है। संसार के लोगों के भाग्य में जो विभिन्नता हैं, इसका कारण उनके पूर्ववर्ती जीवन का कर्म है। अतः ईश्वर नैतिकता का आधार है।
- **ईश्वर विश्व का सृष्टा :–** शंकर ने ईश्वर को विश्व का सृष्टा माना है। सृष्टि ईश्वर का एक खेल है। वह अपनी क्रीडा के लिए ही सृष्टि करता है। सृष्टि करना ईश्वर का स्वभाव है। जिस प्रकार सांस लेना मानवीय स्वरूप का अंग है उसी प्रकार सृष्टि करना ईश्वरीय स्वभाव का अंग है।
- **ईश्वर विश्व का उपदान और निमित्त कारण दोनो है :–** शंकर ने ईश्वर को विश्व का उपादान और निमित्त कारण दोनों माना है। शंकर के अनुसार ईश्वर स्वभावतः निष्क्रिय है, परन्तु माया रहने के कारण वह सक्रिय हो जाता है। सृष्टिवाद के विरोध में कहा जाता है कि ईश्वर को विश्व का कारण मानना भ्रान्तिमूलक है, क्योंकि कारण और कार्य के स्वरूप में अन्तर हैं। यदि ईश्वर विश्व का कारण है तो फिर विश्व के स्वरूप और ईश्वर के स्वरूप में अन्तर क्यों है? इसके जवाब में शंकराचार्य जी कहते हैं कि जिस प्रकार चेतन वस्तु से अचेतन वस्तु का विकास होता है उसी प्रकार ईश्वर विश्व का कारण है।

- **ईश्वर को विश्व में व्याप्त तथा विश्वातीत माना :–** शंकर ने ईश्वर को विश्व में प्राप्त तथा विश्वातीत माना है। शंकर का मानना है कि जिस प्रकार दूध में उजलापन अन्तर्भूत है उसी प्रकार ईश्वर विश्व में व्याप्त है। यद्यपि ईश्वर विश्व में व्याप्त है फिर भी वह विश्व की बुराईयों से प्रभावित नहीं होता। साथ ही शंकर ने ईश्वर को विश्वातीत माना है। उनका मानना है कि जिस प्रकार घड़ीसाज की सत्ता घड़ी से अलग रहती है उसी प्रकार ईश्वर विश्व का निर्माण कर अपना सम्बन्ध विश्व से विच्छिन्न कर विश्वातीत रहता है।

**गांधीजी के ईश्वर–सम्बन्धी विचार**

गांधीजी के ईश्वर–सम्बन्धी प्रमुख विचार निम्नलिखित हैः–

- **सत्य ईश्वर है :–** गांधीजी ने 'ईश्वर' तथा 'सत्य' का एकीकरण किया है। कठिनाई यह है कि 'सत्य' जो एक अवैयक्तिक भाव है, उसको व्यक्तित्वपूर्ण ईश्वर के साथ एकरूप कैसे किया जा सकता है। इस संदर्भ में गांधीजी की दी गयी मूलोक्ति 'सत्य ईश्वर है' का विश्लेषण अनिवार्य है। तथा इसके लिये एक प्रकार से गांधीजी की विचार–व्यवस्था में प्रवेश करना पड़ता है। वे विचार के उस क्रम को स्पष्ट करना चाहते है जो उन्हें ईश्वर को 'सत्य' कहने के लिए बाध्य करता है।

गांधीजी के अनुसार ईश्वर को अनेको नाम दिए जाते हैं, अतः उन्हें अनाम कहा जाता है, उनके असंख्य रूप हो जाते है, अतः ईश्वर को सत्य कहा जाता है। प्रथमतः यह तो स्पष्ट ही है कि ईश्वर को सत्य कहा जाना एक विचारपूर्ण खोज का परिणाम है :– एक 'नाम' या 'कोटि' की खोज का परिणाम है जिससे ईश्वर को संगतरूप में विभूषित किया जा सके। साथ ही यह भी स्पष्ट हो रहा है कि 'सत्य ही एक ऐसी कोटि हो सकती है जिसका ईश्वर के साथ एकीकरण हो सकता है। एकमात्र 'सत्य' ही ऐसी कोटि है जिसे पूर्णतया वास्तविक कहा जा सकता है।

**सत्य की उत्पत्ति 'सत्' से ही है और सत् का अर्थ है ''है''**

जिसका निषेध न हो सके। अतः ईश्वर को सत्य के साथ, एकरूप करने में दोनों बातें कही जा रही हैं कि ईश्वर है तथा यह भी कि 'ईश्वर का निषेध' नहीं हो सकता।

- **सत्य ही ईश्वर हैः**

प्रारम्भ में गांधीजी ने 'सत्य ईश्वर है' का विचार दिया था किन्तु बाद में गांधीजी ने अपने कथन में थोड़ा परिवर्तन किया। वे ईश्वर को सत्य न कहकर 'सत्य ही ईश्वर है' कहने लगे।

वैसे इस प्रकार का परिवर्तन तर्कतः उपयुक्त नहीं होता, किन्तु तर्कशास्त्र में भी इस अयुक्तता का अपवाद है। यदि किसी वाक्य के उद्देश्य तथा विधेय दोनों एकरूप हो, दोनों में पूर्ण तादात्म्य हो, तो इस प्रकार का परिवर्तन भी तर्कतः उपयुक्त होगा। अतः इस परिवर्तन के समर्थन में एक बात तो यही कही जा सकती है कि जब गांधीजी के अनुसार ईश्वर तथा सत्य पूर्णतया एकरूप हैं तो 'ईश्वर सत्य है' के स्थान पर 'सत्य ईश्वर है' कहने में कोई दोष नहीं है।

**गांधीजी ईश्वर को सर्वव्यापी कहते है**

गांधीजी ईश्वर को सर्वव्यापी कहते हैं। ईश्वर ही वह 'सत्' है जिसमें, जिसके द्वारा सब कुछ अस्तित्ववान है या गतिशील है। इस विवरण में भी गांधीजी ईश्वरवादी ईश्वररूप तथा तात्विक सत् का एकीकरण कर देते है। अतः ईश्वर के सर्वव्यापी होने का अर्थ एक ओर तो यह है कि वह कण–कण में व्याप्त है तथा दूसरी ओर यह भी है कि हर तत्व में जो सत् है, वह ईश्वर ही है। इसी बात को स्पष्ट करते हुए गांधी जी कहते है –

There is an undefinable mysterious power that pervades everythings. I feel it, thought I do not see it, It is this unseen power that makes itself felt and yet defies proof. Becouse it is so unlike all that. I perceive throught my sens.

**गांधीजी ईश्वर को विधान या नियम भी कहते है**

गांधीजी कभी–कभी ईश्वर को ''विधान' या 'नियम' भी कहते हैं। इस विवरण से यह धारणा बन सकती है कि ईश्वर एक अमूर्त नियम है। गांधीजी अपने ईश्वर–विचार में मूर्त–अमूर्त आदि के भेदों से ऊपर उठ जाते है। गांधीजी का कहना है कि 'ईश्वर' तथा 'ईश्वरीय विधान' दो अवधारणाएं नहीं है। ईश्वर का अर्थ ही ईश्वरीय विधान है। इसका अर्थ है कि उसकी सृष्टि में उसका विधान ही सब कुछ तय करता हैं । हम प्रचलित भाषा में जो 'नियति', 'भाग्य', होनी आदि शब्दों का प्रयोग करते हैं, उन सबों में 'ईश्वरीय विधान' ही परिलक्षित हैं।

**गांधीजी ईश्वर को सदा प्रेम रूप कहते हैं**

गांधीजी ईश्वर को सदा प्रेमरूप कहते हैं। वैसे गांधीजी का यह विचार बहुत ही मार्मिक एवं केन्द्रीय है, जिसकी अभिव्यक्ति उनके अन्य सभी विचारों में सामाजिक एवं राजनैतिक विचारों में ही होती है। अतः इस विचार का पूर्ण अवबोध तो गांधीजी के प्रेम एवं अहिंसा विचार के विवरण के बाद ही होगा किन्तु इतना तो स्पष्ट रूप में कहा जा सकता है कि ईश्वर को प्रेमरूप कहने का अर्थ है कि 'प्रेम' के अतिरिक्त अन्य कोई मार्ग ऐसा नहीं है जिसमें ईश्वरत्व की अनुभूति हो सके।

गांधीजी के अनुसार प्रत्येक व्यक्ति में ईश्वरत्व का अंश है तथा इसी कारण हर व्यक्ति में प्रेम की शक्ति है। साथ–ही–साथ इससे यह भी स्पष्ट होता है कि अपने अन्तर की प्रेम शक्ति को विकसित कर हम अन्य की प्रेमशक्ति को छू सकते हैं। इस प्रकार हम स्वयं अन्य को 'प्रेम' कर सकते हैं, तथा उसके अन्तर में स्थित ईश्वरीय प्रेम को जागरूक कर उसके मन में भी 'प्रेम' का उद्‌भव करा सकते हैं।

**निष्कर्ष**

प्रस्तुत शोध–पत्र में हमने गांधी जी व शंकर के ईश्वरी–विचारों का विश्लेषण किया तथा विश्लेषण करने के बाद एक नया दृष्टिकोण हमारे सामने निकल कर आया। इस नए दृष्टिकोण को हम निम्नलिखित प्रकार से समझ सकते हैं :–

उपर्युक्त विवरण में हमने गांधीजी व शंकर के ईश्वरी–विचारों का गहन विश्लेषण किया तथा यह पाया कि दोनों के विचारों में कही तो साम्यता नजर आती है और कहीं द्वैत भाव नजर आता है।

जैसे –

शंकर ने ईश्वर को सगुण ब्रह्म माना वहीं गांधीजी ईश्वर को एक अमूर्त नियम मानते है, प्रेम मानते हैं। अतः यहां शंकर व गांधीजी के विचारों में द्वैत भाव मिलता है।

शंकर ने जहॉ ईश्वर को मायोपद्वति ब्रह्म कहा है वहीं गांधीजी ईश्वर को 'सत्य' कहते हैं। अर्थात् शंकर का मायोपद्वति ब्रह्म मिट सकता है, वह अजय, अमर, अविनाशी नहीं है परन्तु गांधीजी के ईश्वर अजय, अमर, अविनाशी हैं।

शंकर के अनुसार जब ब्रह्म का तादात्म्य माया के साथ होता है तो वह ईश्वर कहलाता है और यदि ब्रह्म का माया सम्बन्ध विच्छेद हो जाए और शुद्ध ब्रह्म रह जाए तो वह अजय, अमर, अविनाशी हो जाता है, ईश्वर रूप में नहीं रहता।

शंकर ने ईश्वर को सर्वव्यापक, स्वतंत्र, नित्य, अपरिवर्तनशील, सर्वज्ञ, जगत का सृष्टा, पालनकर्ता, संहारकर्त्ता माना है उसी प्रकार गांधीजी ने भी ईश्वर को सर्वव्यापी मानते हुए कण–कण में ईश्वर के अस्तित्व को स्वीकारा है।

शंकर जहाँ ईश्वर से ऊपर शुद्ध ब्रह्म की सत्ता स्वीकार करते हैं, वहीं गांधीजी ईश्वर से ऊपर किसी भी सत्ता की बात नहीं करते। गांधीजी के अनुसार ईश्वर ही परमसत्ता है। गांधीजी किसी भी अन्य सत्ता की बात नहीं करते।

इस प्रकार हम देखते हैं कि शंकर व गांधीजी के ईश्वरी–विचारों में कहीं तो साम्यता देखने को मिलती है व कहीं पर द्वैधता देखने को मिलती है। शंकर ने जहां ज्ञानमार्ग पर बल देने की बात बताई वहीं गांधीजी कर्म मार्ग पर ज्यादा बल देते हैं। गांधीजी सिद्धान्त व व्यवहार में साम्यता बिठाने की बात करते हैं वहीं शंकर केवल सिद्धान्त की ही बात करते हैं। और जहां–जहां व्यवहार की बात करते भी है तो उतनी तवज्जो व्यवहार की बात को नहीं देते जितनी सिद्धान्त की बात को देते हैं। अतः हम कह सकते हैं कि शंकर का जो शुद्ध ब्रह्म है वह ही गांधी जी का ईश्वर है।

## सुझाव

प्रस्तुत शोध–पत्र में शंकर व गांधीजी के ईश्वरी–विचारों का पूर्ण तरस्थता के साथ प्राथमिक स्त्रोतों के माध्यम से वैज्ञानिक आलोचनात्मक परीक्षण किया गया है, ताकि छिपे हुए सत्य का पता लगाया जा सके। अतः हक आगे यही सुझाव देना चाहेगे की इस शीर्षक पर और शोध–कार्य होना चाहिए ताकि सत्यासत्य का पता लगाया जा सके, वैचारिक द्वन्द्व में कमी लायी जा सके तथा समाज के सामने एक नया दृष्टिकोण प्रस्तुत किया जा सके। सत्यासत्य के निर्णय से समाज में जागरूकता आएगी तथा आदर्शात्मक अवधारणाओं का सतर्क खण्डन किया जा सकेगा और समाज में क्रान्ति लायी जा सकेगी। अतः इस शीर्षक पर और शोध–कार्य किया जाना चाहिए।

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# IMPACT OF THE EQ ON THE WOMEN'S EMPLOYEES PERFORMANCE IN INDIA

Dr. Kavita Panjabi*

**ABSTRACT**

*In the modern era, emotional intelligence has become an integral element of every organisation. It is of the uttermost importance in the domain of management. Today's organisations require a blend of an individual's subjective, impassioned, and physical abilities; consequently, it is more important than ever for individuals to be able to employ their emotions appropriately when necessary. Emotional intelligence has become the determining factor for effective management in organisations with diverse roles. The extent to which individuals are able to utilise their emotional intelligence in the workplace will depend on the skills and competencies they possess. It evaluates how effectively people can manage their thoughts and actions to obtain the best outcome. Numerous organisations are on the verge of collapse; extreme downsizing has rendered employees fatigued and undervalued. Workplace competition is intense, and numerous newcomers feel compelled to employ aggressive tactics to advance their colleagues or risk falling behind. Business leaders are beginning to realise that such negative sentiments among their employees are detrimental to the company's success prospects. Numerous businesses seek methods to convert these negative emotions into positive ones, which would be advantageous for the business. Emotional intelligence influences crucial organisational components such as leadership, making the study of emotional intelligence essential. Emotional intelligence is not only concerned with their own emotions, but also with assessing the emotions of others. The purpose of this article is to study the impact of the EQ and IQ on the women's employees' performance in information technology sector.*

***KEYWORDS***: *Emotional Quotient (EQ), Cross-Cultural, Employees Stress, Women Employees.*

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## Introduction

As a woman who has worked in technology for more than two decades, It is witnessed an increase in the proportion of women within the industry. There are causes for celebration, such as the fact that 34 percent of the IT workforce in India consists of women, the majority of whom are under 30 years old. In addition, India is approaching gender parity among STEM graduates. Employers have historically used a variety of characteristics to predict an applicant's prospective job performance. These characteristics may include cognitive ability, past behaviour, skills, personality, and job-related competencies. Today, emotional intelligence has been introduced to this category, and its prevalence continues to increase.

## Meaning of EQ

Emotional intelligence, also known as emotional quotient or EQ, is the capacity to comprehend, utilise, and manage one's own emotions in a positive manner in order to alleviate stress, communicate effectively, empathise with others, overcome obstacles, and defuse conflict. Emotional intelligence

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facilitates the development of stronger relationships, academic and professional success, and the attainment of personal objectives. It can also assist employee in connecting with their emotions, putting the intentions into action, and making well-informed decisions regarding what is most important to the employees.

Emotional intelligence is commonly defined by four attributes:

- **Self-management:** Employees are able to control impulsive emotions and behaviours, manage emotions in a healthy manner, take initiative, adhere to commitments, and adjust to changing circumstances.
- **Self-Awareness:** Employees are aware of their emotions and how they influence their thoughts and actions. Employees are aware of their assets and weaknesses and have self-assurance.
- **Social Awareness:** Employees display empathy. Employee is able to comprehend the emotions, needs, and concerns of others, recognise emotional signals, feel at ease in social situations, and identify the power dynamics in a group or organisation.
- **Relationship Management:** Employees are able to build and maintain positive relationships, communicate effectively, inspire and influence others, collaborate effectively, and manage conflict.

**Emotional Intelligence so Important**

EQ help employee manage the stress and emotions when facing their final exams. IQ and EQ exist in tandem and are most effective when they build off one another.

**Impact of Emotional Intelligence**

High emotional intelligence can help employee navigate the social complexities of the workplace, lead and motivate others, and excel in their career. In fact, when it comes to gauging important job candidates, many companies now rate emotional intelligence as important as technical ability and employ EQ testing before hiring.

Their physical health. If employee are unable to manage their emotions, employee are probably not managing their stress either. This can lead to serious health problems. Uncontrolled stress raises blood pressure, suppresses the immune system, increases the risk of heart attacks and strokes, contributes to infertility, and speeds up the aging process. The first step to improving emotional intelligence is to learn how to manage stress.

Their mental health. Uncontrolled emotions and stress can also impact their mental health, making employee vulnerable to anxiety and depression. If employee are unable to understand, get comfortable with, or manage their emotions, employee will also struggle to form strong relationships. This in turn can leave employee feeling lonely and isolated and further exacerbate any mental health problems.

Their relationships. By understanding their emotions and how to control them, employee are better able to express how employee feel and understand how others are feeling. This allows employee to communicate more effectively and forge stronger relationships, both at work and in their personal life.

Their social intelligence. Being in tune with their emotions serves a social purpose, connecting employee to other people and the world around employee. Social intelligence enables employee to recognize friend from foe, measure another person's interest in employee, reduce stress, balance their nervous system through social communication, and feel loved and happy.

**Link between an Individual's Competencies and Emotional Intelligence**

Emotional intelligence becomes a reality as man transitions from a value-based system to a transformational approach to dealing with interpersonal proximity. Taking into account their common interests, objectives, and mission, the resulting bond between the people enables both parties to establish trust, thereby creating the necessary conditions for the achievement of individual and authoritative goals. To attain organisational excellence, an individual must possess a combination of personal, organisational, and social competencies that are mutually acceptable for connecting with others. Thus, emotionally intelligent behaviour addresses the fundamental issues that contribute to workplace effectiveness and also facilitates the achievement of superior levels of organisational growth. This contributes to the process of establishing a pleasant work environment in the company, resulting in increased productivity and development, thereby increasing the value of human capital.

With the opening of the Indian economy through liberalisation, privatisation, and globalisation as well as an emphasis on data innovation, the work of Indian business executives has become more difficult. When Indian administrators must collaborate in disparate work teams, the difficulties increase. Diversity in the workforce has not only provided employees and executives with emotional stability, but it has also influenced leadership behaviour and the efficacy of organisations. 95% of a company's transformation is reflected in changes in organisational behaviour and culture, which are at the core of leadership.

Emotional intelligence is a solution to the majority of the problems organisations confront in the present day. In today's society, a high IQ alone is insufficient. One who is emotionally resilient is able to overcome all obstacles in their path. Numerous individuals commit suicide primarily because they lack emotional quotient or emotional intelligence and readily give up on life. A person may possess intelligence, leadership qualities, and physical fortitude, but if he or she is emotionally weak, these other qualities are useless.

There is a need for the highest level of leadership skills, an ever-increasing demand for high-quality products and services from consumers, a rapidly changing business environment, and rising costs. Organisations require personnel with the technical, social, and affective skills necessary to satisfy clients. Every organization's executives and employees' emotional intelligence is influenced by their individual competencies.

**Stress in Indian Organisations**

To reduce workplace tension in India, businesses are implementing techniques such as dance and music instruction, adventure sports, and so on. There are numerous clubs at Tata Consultancy Services (TCS) Ltd., including the Bibliophile Club, Theatre Club, Sanctuary Club, Adventure Club, Fitness Club, Music Club, and Community Services Club, among others. Through a series of seminars led by specialists, Infosys Technologies Ltd. focused on raising awareness of stress and instructing its representatives on how to adapt to it. Companies also organised off-site picnics, interdepartmental competitions, and sports, in addition to workshops on stress management. Some organisations employ a mentorship system and encourage open communication to enhance workplace interactions.

**Conclusion**

The study revealed that Emotional Intelligence is essential in Indian organisations but deficient in our country's population. There is a need to promote emotional equilibrium in the minds of India's young people because they are emotionally oriented. This study on emotional intelligence in the workplace found that if an employee is able to regulate his emotional intelligence, it has a direct effect on his job performance. The inability of Indian company employees to remain optimistic during difficult circumstances has a negative impact on their work. The employees' inability to perform under pressure is a significant issue. To achieve success, one must effectively manage tension. Most people are unable to set ambitious objectives for themselves because they prefer to adhere to accepted practises and avoid taking risks. People also fail to acknowledge their errors, despite the fact that doing so would only serve to enhance their credibility. Emotional intelligence is associated with improved management performance, putting people at ease at work, maintaining a balance between personal and professional life, exhibiting straightforward behaviour, and addressing employee problems. The majority of companies hire emotionally intelligent employees so that they can solve problems with ease and add value to the organisation by boosting productivity. Effective organisational strategies, increased self-awareness and self-management, improved leadership skills, and development programmes are required to create emotionally intelligent organisations. In the present day, organisations have begun to place a greater emphasis on emotional intelligence than IQ because they require emotionally stable employees. Women employees has to make their work life balance because of the house work and organization work responsibility.

Thus, emotional intelligence is crucial for the success of any business as it impact the productivity of the women employees.

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# आधुनिक युग में मानवाधिकारों की चेतना

डॉ. महेन्द्रसिंह राजपुरोहित*

**प्रस्तावना**

सत्य के नये महाद्वीप के अन्वेषण में भारत के कोलम्बस राजाराम मोहन राय ने व्यक्ति के प्राकृतिक अधिकारों की पवित्रता का समर्थन किया। वे जीवन, स्वतत्रंता तथा सम्पत्ति धारण करने के अधिकारों को व्यक्ति के प्राकृतिक अधिकारों के रूप में स्वीकार करते थे। 'वे प्रथम महान भारतीय सुधारवादी थे, जिन्होंने यूरोप की उदारवादी एवं मानवीय परम्पराओं को आत्मसात किया और हिन्दू धर्म के विशुद्ध सिद्धान्तों का पुर्नकथन किया ।'[1] वे व्यक्तिगत स्वतंत्रता तथा मानव अधिकारों को भारतीय सामाजिक परिस्थितियों के अनुरूप ढालना चाहते थे। उन्होनें जन्म आधारित जाति प्रथा, अस्पश्यता, सती–प्रथा, बाल विवाह, बहुपत्नी प्रथा, पर्दा प्रथा, भ्रूण हत्या इत्यादि सामाजिक कुप्रथाओ का विरोध किया। सतीप्रथा के विरूद्ध जनजागृति के वे अग्रदूत थे। राय को अपने जीवनकाल में ही सतीप्रथा को अवैध घोषित कराने में सफलता मिली। प्रेस की स्वतंत्रता के लिये राय के आग्रह में विचार और अभिव्यक्ति की स्वतंत्रता के प्रति उनका समर्थन भी अर्न्तनिहित है। उल्लेखनीय है कि राय ने मानव कल्याण एवं विश्व शांति की स्थापना हेतु विश्व स्तर पर राष्ट्रीय स्वतंत्रता की धारणा का भी समर्थन किया है।

स्वराज्य के प्रथम संदेश वाहक स्वामी दयानन्द सरस्वती ( 1824–1883) आधुनिक भारत के महानतम पथ प्रदर्शक थे । वस्तुतः भारत में राष्ट्रीय चेतना के पुनर्जनन तथा पुनर्जागरण की वेला में तुरन्त तथा तत्काल कार्य की प्रेरणा के वे सर्वाधिक शक्तिशाली स्त्रोत थे।[2]

उन्होनें पौराणिक स्नातन धर्म एवं समाज की रूढिगत मान्यताओं – मूर्ति पूजा, बहुदेव वाद, जाति प्रथा, अस्पश्यता, श्राद्ध–तर्पण स्त्रियों एवं शुद्रो को वेद विद्या से वंचित रखना, बाल विवाह, विधवा विवाह का निषेध एवं हिन्दू समाज में प्रचलित भिन्न भिन्न मत मतान्तरो का वेद की कसौटी पर खण्डन करते हुए । ''कृण्वन्तो विश्वमार्यम'' का सन्देश दिया । वस्तुतः दयानन्द को भारत में सामाजिक न्याय के प्रति चेतना का अग्रदूत माना जा सकता है।[3]

आधुनिक भारत में आध्यात्मिक राष्ट्रवादी गंगा के भगीरथ बंकिम चन्द्र चटर्जी नारी अस्मिता के महान पुरोधा थे । बंकिम ने विधवा विवाह का समर्थन किया है। उन्होनें पर्दा–प्रथा को न्याय विरूद्ध और अनिष्टकारी करार दिया। बंगदर्शन में अपने 'साम्य' लेख में पर्दे के बारे में बंकिम ने लिखा – ''स्त्रियों को घर के भीतर जंगली पशुओं की तरह बंद कर रखने से बढ़कर निष्ठुर, नीच, निंदित, अधर्ममय, वैषम्य और नहीं हैं। हम चातक पक्षी की तरह स्वर्ग में, पृथ्वी में सब जगह विचरते रहेंगे, लेकिन औरतें छोटे से छोटे घर में पिंजरे में पली हुई चिड़िया की तरह बन्द ही रहेंगी। पृथ्वी का आनन्द, भोग, शिक्षा, कौतुक आदि जो कुछ जगत में अच्छा है, उसके अधिक अंश से वे वंचित रहेंगी। क्यों''?[4]

* सह आचार्य – राजनीति विज्ञान, राजकीय बांगड़ स्नातकोत्तर महाविद्यालय, पाली, राजस्थान।

लोकमान्य बाल गंगाधर तिलक (1856 – 1920) ने कहा स्वराज्य मेरा जन्म सिद्ध अधिकार है, और मैं उसे लेकर रहूगां । ख्ूँंर पे उल ठपतजी त्पहीज ंदक प् ूपसस ींअम पज, उन्होने स्वतंत्रता को आत्म विकास के एक भावात्मक साधन के रूप मे स्वीकारा है। व्यक्ति की स्वतंत्रता के प्रति तिलक का नैतिक आग्रह, राष्ट्रों की स्वतंत्रता के प्रति उनके दृष्टिकोण में भी पूर्णतः परिलक्षित हुआ ।

गोपाल कृष्ण गोखले (1866 – 1915) स्वतन्त्रताओं के प्रबल समर्थक थे। ऑफिशियल मानव अधिकारों एवं नागरिक सीक्रेट्स एक्ट – 1889 में प्रस्तावित संशोधन के ऐसे प्रावधानों का, जो जनता के अधिकारों को सीमित करते थे। गोखले ने इम्पीरियल लेजिस्लेटिव कौंसिल में कड़ा विरोध किया ।

राष्ट्रपिता महात्मा गांधी (1869–1948) ने एक ऐसी अर्न्तराष्ट्रीय व्यवस्था की धारणा को स्वीकारा है। जिसमें राष्ट्रों के आपसी संबध समता, न्याय, बंधुत्व, शान्ति एवं मानवीय एकता के नैतिक मूल्यों के अनुरूप हो। गांधीजी ने अपने अंहिसक लोकतंत्र में व्यक्तिगत स्वतंत्रता को अत्यधिक महत्व दिया। उन्होंने स्पश्ट किया कि उनकी आदर्श राज्य व्यवस्था में तो व्यक्ति की स्वतंत्रता के अपहरण की आंशका ही नहीं रहेगी। महिलाओं के अधिकारों के प्रबल समर्थन करते हुए उनका मत था कि स्त्रियों को पुरूषों की तरह ही अपने भविष्य की रचना करने का नैतिक अधिकार है और उन्हें वे सब कानूनी अधिकार प्राप्त होने चाहिये, तो पुरूषों को प्राप्त है। एक मानवता वादी चिन्तक के रूप में पण्डित जवाहरलाल नेहरू (1889–1964) ने अपनी सम्पूर्ण विचारधारा का मूल केन्द्र मानव को स्वीकारा है। उनके लिए राज्य मानव के उत्थान हेतु साधन मात्र है। वे एक ऐसी अन्तर्राश्ट्रीय व्यवस्था के स्थापना के समर्थक थे जो सार्वभौमिक स्तर पर मानव मात्र के उत्थान में सहायक हो। उनके द्वारा मान्य संसदीय लोकतंत्र की धारणा, लोककल्याणकारी राज्य का विचार या प्रजातांत्रिक समाजवाद की विचारधारा का मूल आधार वास्तव में उनकी मानवतावादी धारणा को ही स्वीकारा जाता है। नेहरू का स्पष्ट मत था कि व्यक्तिगत स्वतंत्रता, समता एवं आर्थिक न्याय तीनों मिलकर ही लोकतांत्रिक दर्शनको पूर्णता प्रदान करते है। लोकतांत्रिक व्यवस्था के अनिवार्य अंग के रूप में नेहरू ने नागरिक अधिकारों को अत्यंत महत्वपूर्ण माना है। दलितों के मसीहा डॉ. भीमराव अम्बेडकर (1891–1956) ने दलितों के मानवाधिकारों हेतु सघर्ष किया। सामाजिक न्याय के प्रबल समर्थक डॉ. अम्बेड़कर ने आजीवन दलितोद्वार की दिशा में कार्य किया। उन्होंने व्यक्ति के अनुल्लंघनीय अधिकारों की संवैधानिक उद्घोषणाओं व अधिकारों के हनन के विरूद्ध विधिक उपचार को सुनिश्चित करने एवं एक ऐसी सामाजिक व आर्थिक व्यवस्था के निर्माण की आवश्यकता जताई, जिनमें व्यक्ति के मानवाधिकार को सरंक्षित किया जा सकें। वस्तुतः व्यक्ति की गरिमा, मानवाधिकार, सामाजिक एवं आर्थिक न्याय तथ समता की स्थापना हेतु भारतीय संविधान में व्यक्त हुआ संकल्प, निर्माण की प्रक्रिया में डॉ. अम्बेडकर के प्रभावी एवं निर्णायक प्रभाव का प्रतिफल है।

भारती राष्ट्रीय कांग्रेस के कराची अधिवेशन में 29 मार्च, 1931 को मूल अधिकारों से संबंधित प्रसिद्व प्रस्ताव स्वीकार किया गया। इस प्रस्ताव को महात्मा गांधी ने पेश किया था ताकि जनता आजादी के उदेद्श्य को समझ करे। यह भी कहा गया था कि हम जो भी संविधान अपनाये, उसमें मूल अधिकार शामिल होने चाहिए। इस प्रस्ताव में जो मूल अधिकार शामिल किये गये थे वे इस प्रकार थे।

- सभा समिति बनाने की स्वतंत्रता।
- भाषण एवं प्रेस की स्वतंत्रता।
- लोक व्यवस्था और नैतिकता के अधीन अंतश्चेतना, मुक्त व्यवसाय और धर्म पालन की स्वतंत्रता।
- सरकारी नौकरी तथा सत्ता या सम्मान के पद हेतु कोई व्यापार करने हेतु धर्म, जाति या पंथ के आधार पर किसी व्यक्ति पर बंधन न लगाना।
- सभी नागरिकों के समान अधिकार एवं कर्त्तव्य। लिंग के आधार पर कोई बंधन नहीं होगां
- सभी नागरिकों को सार्वजनिक सड़को, कुओं एवं सभा स्थलों के उपयोग का समान अधिकार।

महात्मा गांधी ने मूल अधिकारों के संबंध में प्रस्ताव पेश करते समय अल्प संख्यको की संस्कृति, भाषा व लिपि की रक्षा के अधिकार, सरकारी नौकरी तथा सत्ता या सम्मान के पद में महिलाओं पर लगे बन्धओं के उन्मूलन, औद्योगिक समाज में मानव अधिकारों और राज्य द्वारा धार्मिक पक्षपात समाप्त करने का भी जिक्र किया। तेज बहादुरसप्रु समिति ने बाद में (1944—1945) में संविधान में मानव अधिकारों को शामिल करने की मांग की और भारत की जनता की वचन बद्वता को दोहराया था। लम्बे स्वातंत्रय समय के पश्चात मई 1946 में भारतीय को एक संविधान सभा बनाने का अवसर प्रदान किया गया, जवाहरलाल नेहरू के 13 दिसम्बर, 1946 को जिसमें भारत के सभी नागरिकों को सामाजिक, आर्थिक, राजनीतिक न्याय, अवसर की और कानून के समक्ष समानता, स्वंतत्रता, विचार, अभिव्यक्ति, धर्म, आस्था, पूजा, व्यवसाय, संगति ओर कार्याकलाप की स्वंतत्रता देने का वादा किया, भारतीय नागरिकों के अधिकारों को व्यापक विचार—विमर्श और बहस के बाद संविधान सभा कें अन्तिम रूप में किया गया, सभी भारतीय को बिना किसी भेदभाव के अधिकार दिए गए, समाज के कमजोर और पिछड़े वर्गो की उन्नति के लिए विशेष प्रावधान किये गये तथा न्यायपालिका को नागरिको के मूल अधिकारों का संरक्षक घोषित किया। तुलसीदास ने रामचरितमानस के उत्तरकाण्ड में राम के राज्य में नागरिकों के स्तर को —'नहिं दरिद्रं, कोउ दुःखी न दीना' कहकर व्यक्त किया है। यह उक्ति आर्थिक, सामाजिक और राजनीतिक न्याय को एक साथ उजागार करती है। सामाजिक न्याय, दुःख से त्राण में, आर्थिक न्याय दारिद्रय के नाश में तथा राजनीतिक न्याय दैन्य के अभाव में निवास करता है। संविधान ने न्याय के ये तीनों पक्ष ग्रहण कर दुःख, दारिद्रय और दैन्य के तीनों दैत्यों से नागरिकों को त्राण प्राप्त कराने का संकल्प व्यक्त किया है।

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# CRITICALLY EXAMINE THE ROLE OF BANGLADESH STANDARDS AND TESTING INSTITUTE (BSTI) IN THE QUALITY ASSESSMENT OF PACKAGED FOOD PRODUCTS IN BANGLADESH

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**ABSTRACT**

*Bangladesh Standards and Testing Institute (BSTI) is an authentic regulatory body working in its various capacities for looking after the quality of finished food products ready for sale. Examining the quality of the food product is the first and foremost duty of the BSTI as assigned by the Gov't of Bangladesh. This authority is working to identify the safety level of the food products in addition to assessing the BD Standard as regulated by the authority. BSTI also certifies the international standard organizations certification like ISO, FDA, HALAL, etc. However, these are not mandatory at the national level but may work as a boost for the customer's perspective. Further, the BSTI checks whether the manufacturers strictly follow the packaged food labeling act or not. Now the question is, whether the BSTI is doing well in performing its mandatory functions. The purpose of this study is to examine the role of BSTI regarding the quality assessment of packaged food products in Bangladesh. Primary data has been used for analyzing consumer perceptions using descriptive statistics and regression. SPSS has been used for statistical analysis, and micro soft Excel has been used for data tabulation and graphical presentation. The study concludes that BSTI is competent enough in product quality assessment but has poor performance in respect of other functionalities.*

***KEYWORDS***: *Food Quality, BSTI, Packaged Food, Quality Assessment, Consumers' Perception.*

## Introduction

The quality of food is determined mainly by two factors, one from the customer's perspectives regarding their acceptability and the other one may be called external factors like size, shape, color, gloss, consistency, texture, etc. at the present age, customers are very aware of their health and choose the quality product according to their needs. It is the duty of the customers to check the manufacturing process written outside the packets before selecting desirable items. Therefore, maintaining the quality of packaged food is a challenging task for the manufacturer in this competitive market. Consumers also rely on manufactured and processed standards, particularly when it comes to know what ingredients are present due to dietary and nutritional requirements. Ingredient quality is not the only requirement; hygiene is also important. To ensure the safety of food for consumers, the food processing environment should be as clean as possible. As part of food quality, a product's traceability is also taken into account, for instance, the supplier of the ingredients and packaging, in case a recall is necessary.

It is generally agreed that quality includes two dimensions; objective and subjective. In terms of objective quality, engineers and food technologists evaluate the physical characteristics of the

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product. The subjective quality of a product is what consumers perceive as being of high quality.The relationship between these two is at the heart of quality's economic importance. Quality will be a competitive parameter if producers can translate consumer desires into physical characteristics of products, and consumers can infer desired qualities from how a product is built. In the subjective realm, we can, as a gross simplification, distinguish between two schools of thought about quality. The first one, which we can call the holistic approach, equates quality with all the desirable properties a product is perceived to have. The second, whom we can call the excellence approach, suggests that products can have desirable properties that consumers, in their own language, may not view as part of quality. In food, consumers may say that ‘convenience goods are generally of low quality, even though they regard convenience as a desirable property of food products (Olsen, 2002). The holistic approach can be used then. It follows from the holistic approach that food safety is part of food quality, at least to the extent that consumers believe food safety to be a desirable property. We can usually assume that this is the case, at least up to a point. Safety may, however, be different from other quality aspects in the way in which it affects consumer decisions, a question to which we will return.

Packaged food includes any type of food or beverage found in retail markets worldwide, whether it's a raw ingredient such as spices or convenience food like ready meals. A variety of packaging formats can be used to package shelf-stable, refrigerated, and frozen foods and can include bags, bowls, bottles, boxes, cans, cartons, crates, jugs, packets or tins, tubes, and tubs. Major shelf-stable packaged foods categories include baby and infant foods, beans and legumes, bread, cereals, condiments (such as mayonnaise, mustard, ketchup, steak sauce, and soy sauce), crackers, dessert and pudding mixes, canned fish or meat, flour, canned or jarred fruits, and vegetables, prepared cooking sauces, nuts and nut butter, oils and vinegar, pasta, rice, canned soups, spices, sugar, tomato products, coffee and tea products, soft drinks, and alcoholic beverages etc.

There are several major categories of refrigerated packaged foods, like dairy products (such as milk, yogurt, and cheese), fresh juice products, meat, sausages, poultry, and fish/seafood. Frozen packaged food categories include frozen ready meals, frozen breakfast bread and baked goods, frozen vegetables and sides, frozen microwaveable snack products, and ice cream and other frozen desserts.

**Literature Review**

Huda et.al (2008) observed that Higher educated individuals are more likely to maintain food quality. Also, the study found little confidence in government agencies' ability to test food standards. The issue of food safety is becoming more important as buyers become more concerned about processed foods. In the future, food safety will be improved through the introduction of new technology and the development of mass markets.

De Silva &Sandika, (2011) argued that the general public's awareness and adoption of food certification standards and factors associated with Halal, SLS, ISO, and HACCP meat purchase intentions was conducted. Consumers' awareness on food certification logos as well as their preference for international certified productsarespecied..

Nasreen & Ahmed (2014) investigated that, during 1995-2011, 40-54% of daily consumed food was adulterated. Most of the food items were commonly adulterated. A very low percentage of respondents thought that approval by regulatory authorities was the best criteria for purchasing packaged food items; they considered expiry date and quality as the best criteria when purchasing open food items. Consumers, the government, and the industry should take action in more than half of the cases.

Haxor et.al (2014) observed that respondents to the attitude survey are highly aware. The quality of food should be maintained at a higher level of awareness among people with higher educational backgrounds. Also, the study showsa lack of confidence in government regulatory agencies' ability to test food standards

Testa,et.al (2019) stated that Consumer behavior is influenced primarily by honey's therapeutic properties, followed by income, variety, and taste. consumers seek food products that not only provide nutrition, but also promote health, improve general health, and reduce the risk of certain diseases. The variety, taste, natural origin, and organic certification of honey are all important factors in its consumption. In addition, environmental, social, and ethical attributes play an important role in consumer behavior.

**Objectives of the Study**

Based on the literature review and identified research gap, following research objectives have been finalized for this study:

- To discuss the functions of BSTI regarding the quality assessment of packaged food products.
- To examine the role of BSTI in the quality assessment of packaged food products.

**Hypothesis**

Based on the identified research objectives following research hypothesis has been framed for the study:

**$H_1$:** BSTI plays a positive role in the quality assessment of packaged food products

**Research Methodology**

The following methodology has been adopted for completing this study through the use of various statistical tools and analysis techniques.

**Study Area**

The sample population consists of all adults aged eighteen and older who purchase packaged foods from different markets and shops in the Lalmonirhat district in Bangladesh.

**Selection of Sample**

In Bangladesh, Lalmonirhat is comparatively known as a poor economic district. There are large numbers of below the poverty line people in this zone. For the field survey, the Lalmonirhat district has been selected purposely. The district will be separated into five separate blocks according to five Upazilas. From five Upazila, case study areas will be convenient by multi-stage sampling. Primary data regarding consumer perception of role of BSTI has been collected using a structured questionnaire in a five-point likert scale. Out of 200 responses, 120 responses have been selected randomly for further analysis in this study.

**Types of Data Collections**

Both primary and secondary data have been used in this study. Field surveys in rural regions of the Lalmonirhat district have been carried out in a number of different locations. Primary data have been collected from the people regarding their opinions, perceptions, and experiences, which must be supported by statistical evidence. Secondary sources, which include relevant published information, magazines, articles, studies report, government circulars, and some of the ones that may be found on the internet, will also be thoroughly investigated. The BSTI laws and regulations documents will be examined extensively in order to provide a comprehensive explanation of the government's role in quality assessment.

**Statistical Methods Used**

Statistical analyses such as descriptive statistics, cross-tabulation, frequency distribution, and regression are used to show the most important characteristics of the people for testing the relationship between the variables using SPSS (Statistical Package for Social Sciences).

**Discussion and Analysis**

Before going to analysis the role of BSTI for the qualityassessment of the packaged food products, the regulation of BSTI and its activities on the quality assessment are need to be discussed. These are summarized below:

**BangladeshStandards and Test ingInstitution (BSTI)**

The organization ‘BSTI’ is regulated by the Bangladesh Standards and Testing Institution Ordinance (1985), the Bangladesh Standards and Testing Institution (Amendment) Act (2003), the Bangladesh Standard and Testing Institution Ain-2018, and the Bangladesh Standards and Testing Institution Regulations (1989, 2009, 2012). Standardization, testing, metrology, internal control, grading, and marking are all made possible thanks to this law's mandated centre. As part of this process, products and materials that are exported or imported must be certified as to the quality. An icon designating the Bangladesh Standards and Testing Institution (BSTI) as the country's official NSB (National Standards Body) are processed through the Ministry of Industries, Government of Bangladesh. Management System Certification (MSC), Metrology Service and Product Certification (both mandatory and voluntary), Laboratory Testing (both mandatory and voluntary), and Certification of Laboratory Test Results (both mandatory and voluntary) fall under BSTI's purview as the core components of the National Quality Infrastructure (NQI). The institution's major goal is to increase the quality of domestic goods and services to the level of global competitors. It includes trying to cut, independently tested labs where a variety of items may be tested out. So far, BSTI has developed 4008 Bangladesh standards and implemented its mandatory certification system for 229 items. In an effort to boost exports, BSTI has begun issuing "Halal" certifications for domestic goods. Companies and service providers that meet the requirements of ISO 9001, ISO 14001, and ISO 22000 are receiving management system certifications from BSTI. Consumer protection measures (during the licensee's operational period) mentioned by the BSTI include (a) periodic surprise inspections of the licensee's factory by qualified inspecting officers of the institution and random samples taken and tested at the BSTI Laboratory, and (b) direct market collection and testing of products bearing the standard mark by the surveillance of the institution. However, the surveillance team is assisted in its mission by members of the Consumers Association of Bangladesh (CAB) and the appropriate chamber of commerce and industry. Bangladesh's standardisation efforts have evolved owing to the Bangladesh Standards and Testing Institution (BSTI). The major sources needed for producing standards are Codex and ISO. As an ISO member, BSTI strictly complies with these worldwide standards. ISO simply gives suggestions. In contrast, the WTO acknowledges Codex standards as global benchmarks due to their function as reference materials. Many of the standards have not kept up with the most recent scientific discoveries or are no longer applicable.

**Main Functions of BSTI**

In Bangladesh, BSTI is responsible for determining and regulating the quality of goods and services. Moreover, BSTI is responsible for the national and international quality assurance of raw materials, commodities, buildings, and services, helping to shape and ensure their quality. Also ensures that minimum sizes, weights, and quantities are met for each product. It's useful for things like improving product quality, controlling quality, easing the flow of trade across countries, inspecting and testing manufactured goods, and so on. Through collaboration between producers and consumers, BSTI sought to improve the quality of inputs, outputs, and processes. It performs inspection, sampling, and testing at BSTI-grade product makers and pursues legal action against those who violate quality standards. Certification Marks from the Bangladesh Standards and Testing Institution will be placed on locally produced goods. assist those who identify with BSTI-related groups, agencies, and governments.

**Analysis and Findings**

- **Data Reliability**

This study is mostly based on primary data relating to the consumer's perception of the role of BSTI in the quality assessment of packaged food products in Bangladesh. Hence, data reliability is the most important thing for successfully analyzing the primary data and making drawing meaningful conclusions. In this study, the primary data which has been considered for the analysis has a Cronbach's Alpha value of 0.955, which implies that the collected data has significant reliability.

**Table 1: Data Reliability Test Results**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.955 | 0.955 | 34 |

Source: Developed by the Researchers

- **Descriptive Statistics and Correlation**

Consumers have confined their strong views that BSTI is competent enough in controlling product quality through various functionalities, which can be evident from a mean response of 3.98 (Table :1). A mean response of 3.63 implies that most of the consumers identified BSTI approval for a product before purchasing the product. Consumers also have the opinion that products which have BSTI approval are healthy. On the other hand, consumers have the opinion that BSTI has a poor performance in respect of regular monitoring and regulatory activities for controlling product and service quality. It is also observed that the majority of the consumers do not know about the functions, duties, and responsibilities of the BSTI and they think that the overall performance of BSTI is not satisfactory.

**Table 2: Descriptive Statistics and Correlations**

| Variable | Mean | Std. Deviation | 1 | 2 | 3 |
|---|---|---|---|---|---|
| 1. BSTI .Satisfaction | 3.59 | 0.815 | | | |
| 2. BSTI Reliability | 3.58 | 0.752 | $0.592^{**}$ | | |
| 3. BSTI Belief | 3.52 | 0.733 | $0.441^{**}$ | $0.630^{**}$ | |
| 4. BSTI Scope | 3.58 | 0.774 | $0.389^{**}$ | $0.596^{**}$ | $0.642^{**}$ |

Source: Analysed by the Researchers

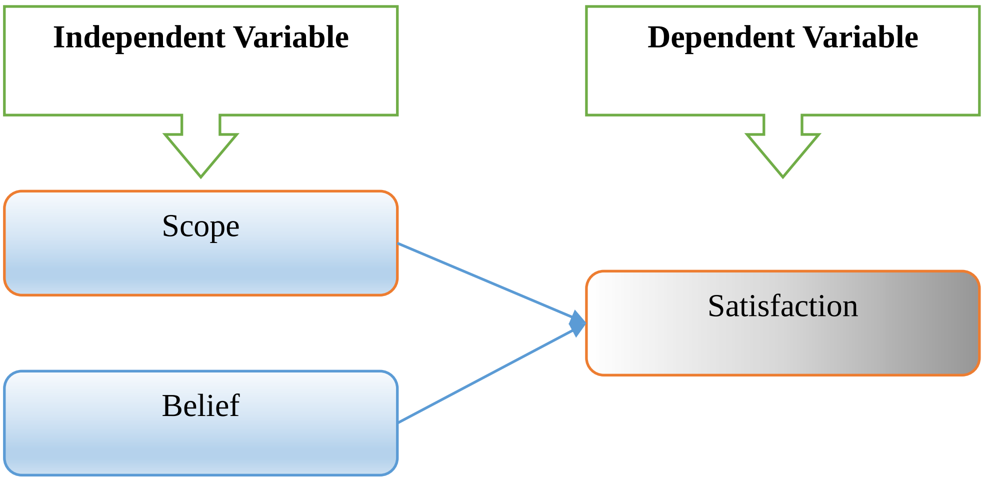
Note: ** Correlation is significant at the 0.01 level (2-tailed)

Consumers' perception of the role of BSTI on the quality assessment of packaged food products is measured and analyzed from four important dimensions, which are satisfaction, reliability, belief, and scope. From the correlation matrix, it can be observed that there is a significant and positive correlation between the consumers' belief on the role of BSTI and their perception of the scope of the functionalities of BSTI (Table 2). Further, it can be observed that the correlation coefficient between the consumers' perception of the reliability of functions of BSTI and their belief on the role of BSTI has a correlation coefficient of 0.630, which is significant at 1% level of significance. It implies that there is a strong interdependency between the consumers' perception of reliability of functions of BSTI and their belief of the scope of role of BSTI. Moreover, a significant positive correlation can be found between scope, reliability and satisfaction. Hence, an interdependency and correlation can be observed for all the dimensions of consumers' perception of the role of BSTI in quality assessment of packaged food products in Bangladesh.

- **Regression Analysis**

Based on the descriptive statistics and correlation analysis, it can be observed that scope and belief are the two important dimensions that influence satisfaction which is a measure of the role performance of BSTI. Hence, for statistically analyzing the hypothesis, the regression model as shown in Figure 1 has been developed.

**Figure 1: Regression Model**




Source: Developed by the Researchers

**Table 3: Regression Model Summary**

| Model | R | R Square | Adjusted R Square | Sig.F Change |
|---|---|---|---|---|
| 1 | 0.462[a] | 0.213 | 0.200 | 0.000 |

a. Predictors:(Constant), BSTI Scope, BSTI Belief

Source: Developed by the Researchers

The regression model summary shows that the $R^2$is 0.213 and the adjusted $R^2$ is 0.200 (Table 3), which implies consumers' perception of the scope of the role of BSTI and their belief about the role performance of BSTI represents around 20% of role performance of BSTI and resulting satisfaction to the consumers.

**Table 4: ANOVA Table, Showing P Value for Satisfaction**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 16.839 | 2 | 8.42 | 15.9 | 0.000b |
| | Residual | 62.152 | 117 | 0.531 | | |
| | Total | 78.992 | 119 | | | |

a. Dependent Variable: BSTI Satisfaction
b. Predictors:(Constant), BSTI Scope, BSTI Belief
Source: Analysed by the Researchers

Analysis in Table 4 shows that the observed F value is 15.850, which is greater than the critical value of F statistics, and also the P value is 0.000<0.01. Therefore, the data support the alternative hypothesis, and it can be concluded that the BSTI plays a vital role in the quality assessment of packaged food products in Bangladesh.

## Conclusion

The BSTI plays a crucial role in quality assessment and quality control of packaged food products in Bangladesh which is very significant and indispensable in the modern age, as the consumers are shifting their food habit. They are also practicing to consume more packaged foods in comparison to others. This study analyzed the consumers' perception in respect of the key performance of the BSTI in quality assessment considering various dimensions and perspectives. The study concludes that there are significant inter-correlations among various dimensions of consumers; perception on the role of BSTI in quality assessment and quality control of packaged food products in Bangladesh. Most importantly, consumers' perception of the scope of functionalities of BSTI is significantly correlated with their perception of belief for the role performance of BSTI in the quality assessment of packaged food products in Bangladesh. Overall it can be concluded that BSTI plays a positive and significant role in the quality assessment and quality control of packaged food products in Bangladesh through various functionalities. Further, it can be suggested that, besides initial assessment and one-time licensing for the packaged food products, more focus should be given in periodic and frequent sampling and testing of the packaged foods products to implement stringent control and ensure the quality of packaged food products in Bangladesh.

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# EVALUATING THE RELATIONSHIP BETWEEN HOUSING MARKETING AND MACROECONOMIC FACTORS IN INDIA

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**ABSTRACT**

*This research study described the impact of macroeconomic trends on housing market in India. A comparison had been made for houses constructed and houses sanctioned between Telangana and India. The empirical investigation had been made on secondary data procured from reliable data sources. The major observation from this study is housing market is very basic need and it does not gets influenced by various macroeconomic trends. The suggestions for policy framework are given in this research paper.*

***KEYWORDS***: *Housing Market, Housing, Housing Schemes, Affordable Housing, Housing, Macroeconomic Factors.*

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## Introduction

Housing market represents the market for properties being purchased and sold either directly to buyers or through real estate brokers. The core determinants of demand in the housing market are connected to demographic factors. Nonetheless, factors such as income, accessibility of credit, and consumer preferences are also significant. The demographic factors include the size of the market because the more the consumers, the higher the demand, as well as the rate of marriages, divorces, and deaths, which provide an idea of the population growth. The real estate sector has four sub-sectors such as housing, hospitality, reality and commercial. The demand for housing had been constantly mounting due to diverse factors for instance population growth, urbanization and economic growth. The housing sector gets accelerated by government policy for construction industry and real estate industry. From the other side the housing market generates significant portion of the total employment. The housing prices have been growing persistently in the last one decade. The next few years will see millennials continuing to influence the property market, remaining the single most important homebuyer segment. Millennials are people born between 1981 and 1996, and in a young country like India, that is a lot of people. Millennials constitute as much as 34% (or 440 million) of India’s overall population, making them the largest single generation in the country (Pharande, 2022). Established in 1999, the Confederation of Real Estate Developers' Associations of India (Credai) is the apex body of private real estate developers in India. It represents over 13,000 developers across 221 city chapters in 21 states (Mint, 2022).

Housing is a key for well-being and is basic necessity for decent living. It is the duty of the State to ensure the basic facilities for its citizens and the Government has over the years taken initiatives in this regard. However, the ever growing population, coupled with rural-urban migration has intensified the

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demand for affordable housing, especially at the low end of the market. In India, the housing market is characterized by excess demand for affordable dwellings, a small rental market and an oversupply of high-end housing, especially in urban areas. The housing shortage among low-income groups is large, despite increases in the stock of quality housing in recent years, as house prices are high relative to incomes and access to credit is often difficult. Due to rapid urbanization, the country is in dire need of urban amenities, especially housing for the economically-backwards groups. Since there is a severe lack of housing in the urban areas, the Government hopes to construct two crore houses under the PM Awas Yojana (PMAY) by 2022 through the following verticals.

**Need and Scope of the Study**

The housing prices have been worrying average individual and it influences their dreams about own house. The housing market is crucial for welfare of the society and more precisely affordable housing. The government had been actively involving housing development for making middle income and lower income groups to own a house. The houses are sanctioned at the national level and they are allotted according to the demand in respective states. The awareness on housing market is important for various sectors which depend on housing construction. The people are able to access to quality food and clothing at affordable prices but there is need for another need which is often referred as shelter. The study on basic needs and more particularly on affordable housing is important. In this study the housing market in Telangana had been considered.

**Research Objectives**

- To describe the housing market in Telangana and India.
- To study the factors associated with housing market in India.
- To give some suggestions for stakeholders of housing market.

**Literature Review**

Bera *et al*., (2018) had described about local environmental amenities (LEA) and developed estimationwhich states that environmental and land use attributes are location explicit and that there is a noteworthy association with housing price. Moreover, township development and transportation services are considerably connected with housing price. Zhang (2018) mentioned that a major confront facing Indian cities is the growth of informal housing beyond state control or regulation. In metropolitan city, Mumbai, the financial capital of India, forty-two percent of the inhabitants live in slums. Mahadevia*et al*., (2018) discussed about connection between private sector and affordable housing. The tendency of involving private sector in affordable housing segment is pragmatic globally. In India, it has been mainstreamed during the Pradhan Mantri Awas Yojana (PMAY) under which one element deals with in-situ slum redevelopment through the public–private partnership (PPP) mode in which the private sector brings in finance and skills to build housing while the public sector provides land.

Mahadeva (2019) suggested that Village Panchayats (VPs) and Urban Local Bodies (ULBs) should encourage the need-based housing markets in their relevant regions. In addition, roles of the other governments at nationwide and sub-national levels have been noticeably defined, keeping the deprived and vulnerable communities' housing needs in mind. Aye (2019) opined that the probability of exiting housing market busts increases with higher economic uncertainty in a statistically noteworthy fashion. The uncertainty, conversely, is not found to influence the probability of leaving booms and usual times. Their research suggests that housing serves as a probable hedge against uncertainty.

Bhanot*et al*., (2020) explained about Affordable Housing Finance Companies (AHFCs), which are amongst the main stakeholders providing affordable housing loans to the low-income segment households. Their model reflects on the kaleidoscope of method innovations that the AHFCs have embraced to provide to the housing finance needs of the low-income customers, whilst achieving profitability and social impact. According to Alola and Uzuner (2020) agricultural land is a key component of the environment and ecological system. They have used housing price and agricultural land from fifteen countries. They have implemented Granger causality approach of Dumitrescu–Hurlin and opined that policymaker(s) and urbanization stakeholders ought to be more concern about efficient and sustainable long-term policies.

Pandya (2020) had developed a dependency model by using demographic variables for predicting housing markets amid Covid-19 crisis. Samanta (2021) had opined that housing markets for older Indians reveal a multifaceted nexus of government and private actors under neoliberal regimes senior housing markets provide to the consumerist desires of buying a 'good life' by coordinating the oratory of third age. Agarwal *et al*., (2021) had summarized the challenges and constraints of the diverse stakeholders concerned with housing sector. A complete list of all the parameters, both qualitative and quantitative, crucial for successful housing implementation, listening carefully on the preferences of the demand side, also referred to as the "Critical Success Factors (CSFs)" is developed. Their research results advocated a strict deliberation and incorporation of these CSFs with the housing policies for all potential housing projects. Vaid (2021) opined that in-situ slum redevelopment progresses on the whole housing quality but essential services and crowding need further improvement. The housing issues of structural quality, sanitation and preservation augment over medium-term in redeveloped settlements. Their qualitative findings suggest that in redeveloped settlements, residents feel a diminished wisdom of control and ownership that prevents them from investing in structural improvements and preservation of settlements.

Gandhi *et al* ., (2022) discussed about changes in rent control laws in the states of West Bengal, Karnataka, Gujarat, and Maharashtra to find that pro-tenant laws are optimistically related to vacancy rates. A pro-landlord policy transform liberalizing rent adjustments could potentially condense vacancy rates by 2.8 to 3.1 percentage points. The policy of government plays a vital role in developing housing market. Sometimes informal housing clearances enhance the growth of housing market (Yang *et al*., 2022).

The Pradhan Mantri Awas Yojana (PMAY) is an plan of the Government of India which aims at providing affordable housing to the urban deprived by the year 2022. The scheme was foremost launched on 25 June 2015. The interest rate for the PMAY plan starts at 6.50% p.a. and can be availed for tenure of up to 20 years. The execution period of the PMAY-Urban scheme has been extended until 31 December 2024. The pronouncement was made by the Union Cabinet after requests from Union Territories and states. Earlier, the endeavor was to provide houses by March 2022. The continuation of the scheme based on the request of states/UTs, will also help in completion of already sanctioned houses under BLC, AHP&ISSR verticals. Presently, financial assistance is being provided for the construction of 122.69 lakh sanctioned houses under the scheme (PBNS, 2022).

**Research Methodology**

In this study secondary data had been used for conducting data analysis. The most reliable sources such as Indiastat.com have been used in this research work. The study period is from 2015 to 2022. The variables used are houses constructed, houses sanctioned, inflation rate, population growth rate, real interest rate. The statistical tools such as descriptive statistics, bar charts, pie charts and regression analysis. The software SPSS and MS-Excel had been used for conducting data analysis. The hypotheses were formulated based on the literature review and they have been tested using regression analysis.

**Data Analysis**

The number of houses constructed in Telangana has drastically increased during last 7 years. The houses sanctioned during each year are high compared with the houses constructed in the same year. The houses are sanctioned at least once in every three years and many houses are sanctioned in Telangana. The houses during the study in the study period are low (n = 158) and high (n = 53,554) as per Table I. The houses constructed in India during the study period are low in 2015-2016 (n = 710) and high in 2018-2019 (n = 303,316).

**Table I: Comparison of Housing Market**

| Year | Constructed | | Sanctioned | |
|---|---|---|---|---|
| | Telangana | India | Telangana | India |
| 2015-2016 | - | 710 | 37,150 | 2,51,128 |
| 2016-2017 | 158 | 5,867 | - | 2,26,512 |
| 2017-2018 | 526 | 14,194 | 1,01,228 | 6,87,942 |
| 2018-2019 | 39,426 | 303,316 | - | 7,47,125 |
| 2019-2020 | 22,201 | 70,302 | - | 1,70,044 |
| 2020-2021 | 53,554 | 1,23,844 | 15,323 | 1,36,890 |
| 2021-2022 | 10,262 | 44,306 | - | 71,624 |

Source: Indiastat.com

A bar chart had been generated to visually present the comparative houses constructed in Telangana and India. It is observed that there is correlation between Telangana and India. The houses constructed in Telangana are high whenever there number of houses constructed in India is high. In the last four years from 2018-2019 onwards the number of houses constructed and number of houses sanctioned have drastically increased.

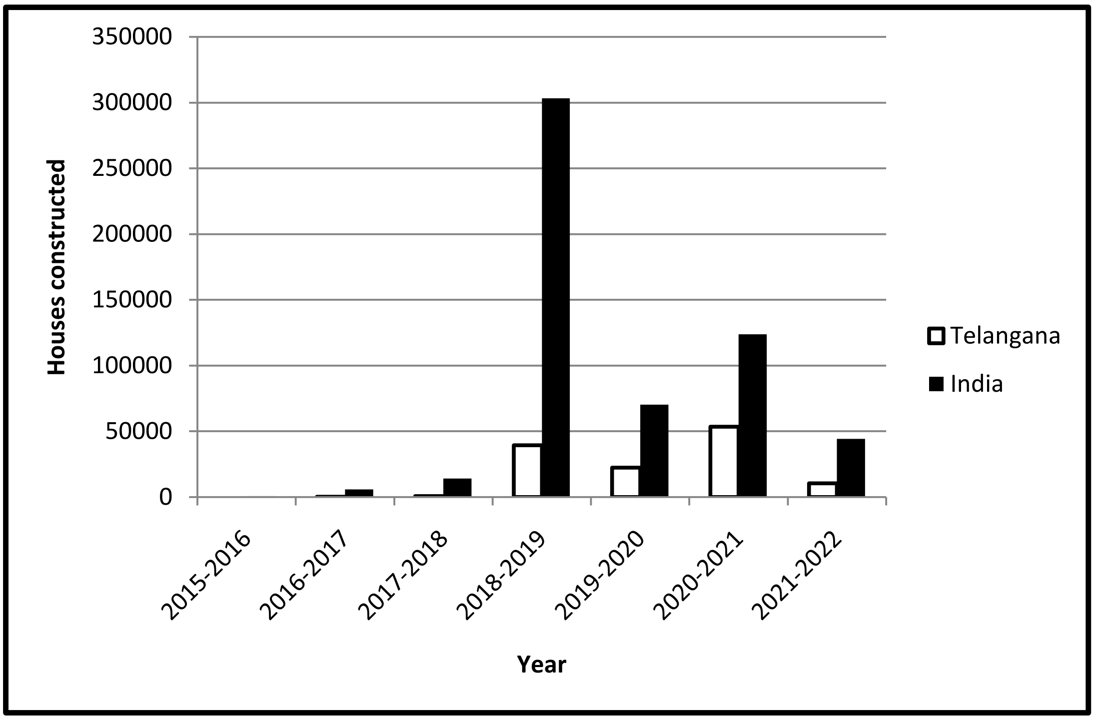


**Figure I: Comparison of housing market (Constructed)**

### Affordable Housing

Affordable housing refers to housing units that are affordable by that section of society whose income is below the median household income. Pradhan Mantri Awas Yojana – Gramin (PMAY-G) and Pradhan Mantri Awa Yojana - Urban (PMAY-U) are schemes related to affordable housing in rural and urban areas in India. The governments at Central and State level enter into collaboration for Affordable Housing in Partnership. The affordable housing in partnership are high in the year 2017-2018 in Telangana and during the same year it is also high at national level.

**Table II: Affordable Housing in Partnership**

| Year | Telangana | India |
|---|---|---|
| 2015-2016 | - | 25,575 |
| 2016-2017 | 4,870 | 90,285 |
| 2017-2018 | 1,15,029 | 5,30,919 |
| 2018-2019 | 17,184 | 4,76,656 |
| 2019-2020 | 6,116 | 1,20,751 |
| Total | 143,199 | 1,244,186 |
| Source: Indiastat.com | | |

**$H_1$:** There is an impact of inflation on housing constructed.

- **Result:** A regression analysis had been conducted to know the impact of inflation rate (M = 4.55, SD = 1.33) on houses constructed (M = 5.80, SD = 8.69) in India. There is no significant relationship between inflation rate and houses constructed (beta = -4.188,*t* = -1.231*p* = 0.434) not supporting H1.

**Table III: Regression Analysis**

| Hypothesis | Coefficient | *t* | *p*-value | Result |
|---|---|---|---|---|
| H1 | -4.188 | -1.231 | 0.434 | Not supported |
| H2 | -78.136 | -1.472 | 0.380 | Not supported |
| H3 | 3.914 | 1.730 | 0.334 | Not supported |
| Source: Data Analysis | | | | |

**$H_2$:** There is an impact of population growth and houses constructed.

- **Result:** A regression analysis had been conducted to know the impact of population growth rate (M = 1.01, SD = 0.137) on houses constructed in India. There is no significant relationship between population growth rate and houses constructed (beta = -78.136, $t$ = -1.472, $p$ = 0.380) not supporting H2.

**$H_3$:** There is an impact of real interest rate and houses constructed.

- **Result:** A regression analysis had been conducted to know the impact of real interest rate (M = 4.04, SD = 2.977) on houses constructed in India. There is no significant relationship between real interest rate and houses constructed (beta = 3.914, t = -1.730, $p$ = 0.334) not supporting H3.

**Findings**

The housing market is independent from macro economic factors such as inflation, real interest rate and population growth. The housing market is ever green and it had been constantly mounting in the recent years. There is positive correlation between housing construction between Telangana and India. The housing sanctions and housing grounded had significantly increased in the last five years. The housing industry had been the crucial provider for employment. The housing is perceived as basic need and it has demand irrespective of macroeconomic trends. The affordable housing scheme has changed the shape of housing market in India. The scope of public-private partnership in India had increased with best policies.

**Conclusion**

Housing market is evergreen and has huge demand both in Telangana and State. The governments at the state and central level have show high level of commitment for developing housing market with schemes such as Affordable Housing in Partnership. The middle and lower income people are gaining confidence to access basic need shelter from the government. The commitment of the government such as "Housing for All 2022" is observed from the recent statistics related to houses sanctioned, houses grounded and houses constructed.

**Future Research**

In this study only three economic variables have been used to know the variation in dependent variable houses constructed. The forecasting can be made using predictive analytics in future. The study period is only give years and recent pandemic might have caused some impact on the houses constructed and houses sanctioned. It is also identified from the literature that there is need to be compared the housing markets across the states in India. The housing for poor and deprived segments need to studied and recommendation for policy framework must be given by future researchers.

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# राष्ट्रभक्ति का महामंत्र वन्देमातरम् एवं स्वातंत्र्य चेतना

डॉ. महेन्द्रसिंह राजपुरोहित*

**प्रस्तावना**

मातृमंत्र 'वन्देमातरम' राष्ट्र–प्रेम कर संदेश देता रहा हैं, राष्ट्र–चिन्तन हेतु अनुप्रेरित करता हैं। यह एक तथ्य है कि हमारे स्वाधीनता संग्राम के प्रत्येक चरण में वन्देमातरम् प्रेरणास्त्रोत सिद्ध हुआ।

स्वतंत्रता चेतना से अनुप्राणित परवर्ती भारतीय युवा पीढ़ी को वन्देमातरम् ने इतना प्रभावित किया था कि देशोद्धार के लिए इस मंत्र का उच्चारण करके असंख्य लोगों ने प्राणाहूति दी। मातृभूमि के अदृश्य रूप को वन्देमातरम् ने पुनः जगा दिया था। जिसे बंधन मुक्त करने की आकुल आकांक्षा से सम्पूर्ण देश आन्दोलित हो उठा था। यह प्रतीति भारतीय मानस के गहरे स्तर पर उतर गई था कि विदेशी शासन से मुक्त हुए बिना आत्मोद्धार की कोई राह नहीं हैं। स्वकीय जीवन प्रणाली और स्वदेशी शासन ही राष्ट्र की चित्ति को विकलांग होने । बचा सकता हैं । विदशी शासन प्रणाली और विजातीय लोक से आयात किये

विचारों से देश का कल्याण नहीं हो सकता। यह बोध वन्देमातरम् के माध्यम से नये संदर्भ में नयी अर्थवत्ता लेकर आया था। बाहरी आदेशों – निर्देशों से अपनी राज्य व्यवस्था और जीवनचर्या को रूपायित करने की किसी भी राष्ट्र की सबसे बड़ी लाचारी हैं। इस लाचारी के सामने जब राष्ट्र घुटने टेक देता कर उसे खड़े होने में शताब्दियों की साधना और 'वन्देमातरम' जैसे मंत्र निवार्य अपेक्षा होती हैं। इतिहास प्रमाण है कि भारतीय स्वातंत्र्य संग्राम की राजनीति करवट बदलती टूटती और विकलांग होती रह जाती यदि उसके साथ की बंकिम, तिलक और अरविन्द जैसी प्रतिभा शक्ति का योग न होगा। भारतीय राजनीति की बड़ी हस्तियों ने देश में वह स्वातंत्र्य स्पृहा नही पैदा की थी जो मनीषी साहित्यकार ऋषि बंकिमचन्द्र के प्रतिभ स्फुरण 'वन्देमातरम' ने किया।[1]

असहयोग आन्दोलन के दिनो का एक पोस्टर जो वन्देमातरम् को एक सर्व स्वीकृत नारे का रूप दे दिया था।[2]

आधुनिक भारतीय राजनीतिक चिन्तन में बंकिम एक ऐसे चिन्तक के रूप से उभरते हैं जो इस सदी के प्रारम्भिक दशक में राष्ट्रीय आन्दोलन में प्रबल रूप से उभरने वाली शक्तियों और विचारों के जनक सिद्ध हए। उनका राष्ट्रवाद का सिद्वान्त देश की सर्वतोमुखी प्रगति व कल्याण के इच्छक लोगों के लिए प्रातः कालीन नक्षत्र सिद्ध हुआ। स्वामी विवेकानंद ने जो कार्य हाथ में लिया और अपन देश्वासियों को उन्होंने जो संदेश दिया उसमें बंकिम की वाणी प्रतिध्वनित हुई।[3]

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* सह आचार्य – राजनीति विज्ञान, राजकीय बांगड़ स्नातकोत्तर महाविद्यालय, पाली, राजस्थान।

राष्ट्रीय भावनाओं के विकास और राष्ट्र के अतीत के प्रति गौरव भाव जागत करने में उस समय बंकिम का महत्वपूर्ण योगदान रहा, जब पश्चिम का दासता पूर्ण अन्धानुकरण हमारे देश के शिक्षित वर्ग की सर्वमान्य जीवन पद्धति बन चुका था और राष्ट्र की संस्कृति व परम्परा का भारी अवमूल्यन हो रहा था। वस्तुतः एक उच्च स्तरीय सृजनात्मक देश भक्ति का प्रतिनिधित्व करने वाली उनकी समस्त चिन्तन राशि विदेशी शासन के अर्न्तगत निष्प्राण व क्षयग्रस्त हो चुके समाज के लिए संजीवनी सिद्ध हुई। वे राजनेता नही, वरन् चिन्तन व भावनाजगत के कुशल शिल्पी थें।[4]

देश की जनता में मातृभूमि के सर्वतोभावेन उत्कर्ष हेतु चेतना जागृत करने के उद्धेश्य से उन्होंने अनेक रचनाओं को जन्म दिया। विशेषतः उनकी कृतियों—आनन्दमठ, देवी चौधुरानी, सीताराम, कष्णचरित्र और धर्मतत्व में उनका राष्ट्रवादी चिन्तन एवं सृजनात्मक प्रतिभा सर्वोत्कष्ट रूप में अभिव्यक्त हुई। भारत के राष्ट्रीय आन्दोलन पर आनन्द मठ और उसकी आत्मा ''वन्देमातरम'' गीत का व्यापक प्रभाव पड़ा।

वस्तुतः उन्होंने विदेशी आधिपत्य व शोषण से हतश्री मातृभूमि के उद्धार का संकल्प की सफलता के लिए वन्देमातरम के रूप में 'दीक्षा मंत्र' और 'सन्तानधर्म' के रूप में आचार संहिता प्रदान की।[5]

श्री विश्वनाथ मुखर्जी के अनुसार —'यह निर्विवाद सत्य हैं कि आनन्द मल जैसा राजनीतिक उपन्यास आज तक किसी ने नही लिखा। भले ही बंकिम बाबू उसे अपनी श्रेष्ठ रचना न मानते रहे हों, आनन्द मठ स्वतन्त्रता आन्दोलन यज्ञ का होमकुण्ड रहा हैं और वन्देमातरम् गीत वह मंत्र रहा जिसके माध्यम से हमारे क्रान्तिकारी वीर अपने जीवन का होम करते रहे। अगर इस गीत में मंत्र शक्ति न रहती तो इतनी घटनाएँ न होती और न आज तक जीवित रहता। ............ शिशु जैसे अपनी माँ को प्यार करता है, देश भक्त अपने देश के प्रति श्रद्धा रखता है, ठीक उसी प्रकार प्रत्येक स्वदेश भक्त इस गीत के प्रति श्रद्धा रखता हैं।[6]

वन्देमारतम् ने जन साधारण में एक नवीन स्फूर्ति, साहस ओर जीवन शक्ति का संचार किया। मानों किसी विद्युत संचार से तरंगित हो गये हो ज्यो—ज्यो बंग—बंग विरोधी आंदोलन गतिशील हुआ, शहरी और दैहाती क्षेत्र एक समान वन्देमातरम् के युद्व घोष से प्रतिक ध्वनित हुये। ऐसा प्रतीत हुआ मानो कोई उत्तेजक द्रव्य लोगों के मस्तिष्क में पहुंच गया था और वे आकस्मिक उल्लास की इस अनुभूति को अभिव्यक्ति प्रदान करने में उत्साह से जुट गये। माँ दुर्गा की पारम्परिक पूजा माँ के रूप में घुल मिल गई, वैसी स्वदेशी आंदोलन से पूर्व बौद्विक राष्ट्रवाद की प्रवृतियां देश में पिछले दो—तीन दशकों से विद्यमान थी। लोग राष्ट्रीय एकता, सेवा की वांछनीयता ओर बलिदान की सम्भावय आवश्यकता के बारे में बात करते थे, किन्तु इनसे राजनीतिक स्थिति को ठोस रूप में बदलने में कोई सहायता नहीं मिली इसके लिए किसी अन्य चीज की आवश्यकता थी यद्यपि तार बिछाने और विद्युत दीप लगाने का कार्य हो चुका था, किन्तु विद्युत प्रवाह की अभी तक कमी थी एक विशिष्ट मनोवैज्ञानिक क्षण में गाये वन्दे मातरम् गीत ने यह कार्य सम्पन्न किया और तुंरत दीप प्रकाशित हो उठे।[7]

बंकिम की कृतियों विशेषतः आनन्दमठ देवी चौधुरानी और सीताराम जिसे सामहिक रूप से उपन्यासत्रयी भी कहा जाता हैं, में उनका मातृभूमि निष्ठ राष्टवाद का चिन्तन एवं सृजनात्मक प्रतिभा सर्वोत्कृष्ट रूप में अभिव्यक्त हुई हैं। मातमंत्र 'वन्देमातरम्' बंकिम की साहित्यिक प्रतिभा और राष्ट्रीय चिन्तन की अक्षुण्य अभिव्यक्ति हैं।

यद्यपि इसमें कोई सन्देह नहीं कि बंकिम ने बंगलाभाषा साहित्य व इतिहास के पुनरूद्वार हेतु कार्य किया, बंगला भाषा के साहित्य को समृद्वशाली बनाया, लेकिन यह कहना गलत होगा कि उनका राष्ट्रवादी चिन्तन केवल बंगाल तक सीमित था। अधिकांश विचार का कहना है कि उन्होंने अपनी अपनी रचनाऐं बंगला भाषा में लिखी हैं, इस आधार पर उनके साथ बंगाली राष्ट्रवाद के प्रेरक का विशेषण जोड़ देना उचित नहीं हैं। उनकी रचनाओं में एक तीव्र भारत व्यापी चेतना, देशव्यापी अपील और उपयुक्तता दिखलाई पड़ती हैं।

## सांराशत

''वन्देमातरम्'' के व्याख्याकार श्री अरविन्द ने बंकिम के जीवन कार्य व देन के संबध में लिखा– 'प्रथमतः बंकिम की समस्त रचनाओं का श्रेष्ठ भाव हैं स्वदेश–धर्म, द्वितीयतः जिस नवीन प्रेरणा से उबुद्ध होकर हम नवजागरण एवं स्वाधीनता की दिशा में अग्रसर हो रहे हैं, उसके प्रेरणादाता एवं राष्ट्रगुरू हैं बंकिमचन्द्र। तृतीयतः उनका सर्वोत्कृष्ट अवदान है जननी जन्मभूमि का मात्प –दर्शन।[8]

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# शिक्षित गैर कामकाजी एवं कामकाजी महिलाओं के आधुनिकीकरण एवं मूल्यों का अध्ययन (ग्वालियर जिले के विशेष संदर्भ में)

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## प्रस्तावना

एक कामकाजी महिला होने पर उन्हें दोहरी भूमिका का निर्वाह करना पड़ता है। वह घर व बाहर की दोहरी भूमिका में सामंजस्य के लिए इनसे सम्बन्धित कर्तव्य व जिम्मेदारियों को पूरा करने में ईमानदारी से उनका पालन करती है। एक कामकाजी महिला अपनी पत्नी और माँ की भूमिका को अधिक महत्व देती है। घर की जिम्मेदारियों के साथ–साथ वह अपनी नौकरी सम्बन्धी जिम्मेदारियों को समझती है और उसका पालन भी वह पूर्ण ईमानदारी के साथ करने की कोशिश करती है। इन जिम्मेदारियों को निभाने में वह स्वयं के स्वास्थ्य पर ध्यान नहीं दे पाती और अनेक बीमारियाँ उन्हें घेर लेती है। दोहरी भूमिका के सफल निर्वाह के लिए आवश्यक है कि उन्हें इन सब में परिवार का सहयोग प्राप्त हो अर्थात परिवार के अन्य सदस्य व पति उसकी इन भूमिकाओं को निभाने में सहयोग करे तो वह अपने स्वास्थ्य पर भी ध्यान दे सकती है।

## पूर्व में किये गये अध्ययनों का पुनरावलोकन

कूले (1907)ने अपने लेख में लेखक ने सामाजिक चेतना को बताया है। यहाँ यह स्पष्ट किया है कि व्यक्ति की व्यक्तिगत चेतना सामाजिक चेतना से भिन्न नहीं होती है अपितु यह उससे जुड़ी हुई होती है। अपने इस लेख में कूले ने व्यक्तिगत और सामाजिक चेतना को आर्केष्ट्रा की संगीत की धुनों की तरह बताया है जो कि एक दूसरे से भिन्न होते हुए भी परस्पर जुड़ी हुई होती हैं। जैसे संगीत की धुनों में अन्तर नहीं किया जा सकता, एक दूसरे से अलग इनका कोई अस्तित्व नहीं होता। उसी प्रकार व्यक्तिगत चेतना कोसामाजिक चेतना से अलग नहीं किया जा सकता और एक दूसरे से अलग होकर इनका कोई अस्तित्व नहीं है।

ए. एस. अल्टेकर (1956) द्वारा किया गया अध्ययन "पोजीशन ऑफ वीमन इन हिन्दू सिविलाइजेशन" पर हुआ है। अल्टेकर ने भारतीय स्त्रियों की प्रागैतिहासिक काल से लेकर वर्तमान काल तक स्थिति का अध्ययन किया है व अनेक ऐसी समस्याओं की ओर संकेत दिया है, जिसका कि सन्तुष्टिजनक हल प्राप्त किया जा सके। उन्होंने अपने अध्ययन में मुख्य रूप से जिन मुद्दों की ओर विशेष ध्यान दिया है वे हैं – भारतीय नारी के बचपन व शिक्षा की समस्याएँ, स्त्रियों की विवाहित जीवन की अनेक विषम समस्याओं, समाज में विधवाओं की स्थिति, धार्मिक स्थिति, स्त्रियों के सम्पत्ति सम्बन्धी अधिकार, भारतीय स्त्री का समाज में स्थान आदि विषयों पर प्रकाश डाला है तथा इसके सम्बन्ध में उचित सुझाव भी प्रस्तुत किए गए हैं।

सिंह, मंजू (1981) ने महिलाओं के रोजगार के विषय में अध्ययन किया है, इसमें प्रारंभ में उन्होंने लिखा है कि–वर्तमान परिस्थितियों के परिवर्तन स्वरूप महिलाएं आर्थिक क्षेत्र में प्रवेश कर रहीं हैं। आर्थिक दबावों के कारण परिवार का सफल संचालन मात्र पुरूष की आय से संभव नहीं है ऐसी स्थिति में मध्यम वर्ग की महिला रोजगार के क्षेत्र में सक्रिय हो रहीं हैं।

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** प्रोफेसर, शिक्षा विभाग, जैन कॉलेज, ग्वालियर, मध्यप्रदेश।
*** प्राध्यापक एवं डीन, शिक्षा संकाय, जीवाजी विश्वविद्यालय, ग्वालियर, मध्यप्रदेश।

सुधीर कुमार श्रीवास्तव (1985) ने महिला सशक्तिकरण में महिलाओं की भूमिका नामक अपने अध्ययन में बताया कि महिलायें तभी सशक्त हो सकती हैं, जबकि शिक्षा के माध्यम से जागरूकता लायी जाए। निरपेन्द्र कुमार सिन्हा (1972) ने 'पंचायती राज में महिलाओं की सहभागिता' नामक अपने अध्ययन में यह बताया कि महिलाओं की पंचायती राज में सहभागिता मात्र कानून से सम्भव नहीं है। ए. आर. आर. श्रीवास्तव (2001) ने अपने अध्ययन द्वारा उत्तर प्रदेश में अनुसूचित जातियों की वर्तमान स्थिति में यह बताने का प्रयास किया कि जब तक जनमानस के विचारों व मनोवृत्तियों में अपेक्षित बदलाव नहीं आयेगा तब तक अनुसूचित जातियों पर अत्याचार की समस्या का स्थायी समाधान सम्भव नहीं है। मीनाक्षी व्यास (2002) ने अपने अध्ययन में 'मध्यम एवं निम्न वर्गीय स्त्रियों की पारिवारिक स्थिति' में बताया कि महिलाओं की शिक्षा और स्वास्थ्य रोजगार के मामले में लिंग सम्बन्धी अड़चनें दूर करना और लोकतन्त्र में महिलाओं की पूर्ण भागीदारी पर अवश्य ध्यान देना चाहिए।

**शोध अन्तर**

शोधार्थी द्वारा पूर्व में किये गये अध्ययनों का पुनरावलोकन करने पर यह पाया गया कि ग्वालियर जिले की शिक्षित और गैर कामकाजी एवं कामकाजी महिलाओं के आधुनिकीकरण एवं मूल्यों का अध्ययन अभी तक न हो पाना ही एक प्रमुख शोध अन्तर (Research Gap) रहा है। इसी को ध्यान में रखते हुए शोधार्थी ने उपरोक्त शोध विषय को अपने अध्ययन के लिए चयन करना प्रमुख कारण रहा है।

**शोध के उद्देश्य**

प्रस्तुत शोध कार्य हेतु चयन की गई समस्या के लिये निम्नलिखित उद्देश्य निर्धारित किये गये हैं :

- शिक्षित कामकाजी व गैर कामकाजी महिलाओं की आधुनिकीकरण के प्रति अभिवृत्तियों का अध्ययन करना।
- शिक्षित कामकाजी महिलाओं व गैर कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्तियों का विश्लेषण करना।
- शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामाजिक –धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति का परीक्षण करना।

**परिकल्पनाएं**

प्रस्तुत शोधकार्य के उद्देश्यों को ध्यान में रखते हुए, पूर्व शोधों के विश्लेषण एवं विषय विशेषज्ञों की राय के उपरांत निम्न परिकल्पनाओं का निर्माण किया गया हैः

**$H_1$:** शिक्षित कामकाजी व गैर कामकाजी महिलाओं की आधुनिकीकरण के प्रति अभिवृत्तियों में कोई अन्तर नहीं है

**$H_2$:** शिक्षित कामकाजी महिलाओं व गैर कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्तियों में कोई अन्तर नहीं है

**$H_3$:** शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामाजिक –धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति में अन्तर नहीं है।

**शोध के लिए न्यादर्श**

शोधार्थी ने अपने शोध कार्य के लिए 500 न्यादर्श का चयन किया है। उपरोक्त 500 न्यादर्शों का चयन ग्वालियर जिले से किया गया है। चयनित 500 न्यादर्श में 250 कामकाजी महिलायें तथा 250 गैर कामकाजी महिलायें हैं।

**शोध के लिए चर**

शोधार्थी ने अपने शोध अध्ययन हेतु दो चरों का निर्धारण किया है, जिनमें प्रथम चर आधुनिकीकरण एवं द्वितीय चर मूल्य रहा है।

**शोध अभिकल्प**

शोधार्थी ने अपने शोध कार्य के लिए वर्णनात्मक एवं खोजपूर्ण शोध अभिकल्प का चयन किया है।

## उपयोग में लाये गये उपकरण

प्रस्तुत शोध अध्ययन में तथ्य एकत्रित करने के लिये निम्नलिखित उपकरण प्रयोग में लिये गये हैः

## आधुनिकता मापनी

यह आधुनिकता मापनी आर. एस. सिंह, ए. एस. त्रिपाठी और रामजी लाल द्वारा निर्मित है। इस मापनी का प्रयोग आधुनिकता के प्रति अभिवृत्ति को जानने के लिये किया गया हैं। इस परीक्षण में 32 प्रश्न दिये गये है। प्रत्येक प्रश्न के आगे 6, 5, 4, 3, 2, 1 अंक दिये गये है। यदि उत्तरदाता दिये कथन से पूर्ण सहमत है तो वह दी गई संख्या 6 को चुनता है और यदि अधिक सहमत है तो वह दी गई संख्या 5 को चुनता है और यदि साधारण रूप से सहमत है तो वहदी गई संख्या 4 को चुनता है। इसी प्रकार यदि उत्तरदाता किसी कथन से पूर्ण असहमत है तो संख्या 1 को चुनता है और यदि अधिक असहमत है तो संख्या 2 को चुनता है तथा साधारण रूप से असहमत है तो संख्या 3 पर निशान लगाता है। किसी कथन पर गौर करते समय इस बात की जरा भी चिन्ता न करके कि दूसरे लोग क्या सोचते है? बल्कि यह ध्यान रखते हुये कि स्वयं इस बात से कहां तक सहमत हैं या असहमत हैं, उत्तर परीक्षार्थी उत्तर देंगे।

- **विश्वसनीयताः** इस परीक्षण को अन्तिम रूप देने के लिये इसको साधारण विधि द्वारा 100 उत्तरदाताओं पर प्रशासित करके इसकी विश्वसनीयता ज्ञात की गई है। इस न्यादर्श की विश्वसनीयता 19.4 split half आंकी गई। इसके बाद स्पीयरमैन ब्राउन के सह–सम्बन्ध गुणांक द्वारा दूसरा सह–सम्बन्ध उच्च धनात्मक पाया गया। इस तरह इस मापनी की विश्वसनीयता उच्च है।
- **वैधताः** इसकी वैधता सभी मनोवैज्ञानिकों द्वारा 100 प्रतिशत प्रदर्शित की गई है। क्योंकि इस मापनी की विषयवस्तु से उपयोगिता एवं सभी की अभिवृत्तियों का मापन करके वैधता आंकी गई है।

## समंकों का विश्लेषण एवं परिकल्पनाओं का परीक्षण

किसी भी शोध कार्य में प्रदत्तों के संकलन के पश्चात् उनका सांख्यिकीय विश्लेषण एवं व्याख्या करके ही कतिपय महत्वपूर्ण निर्णय प्राप्त किये जाते है। प्रस्तुत अध्याय में प्रदत्तों का सांख्यिकीय विश्लेषण एवं प्राप्त परिणामों की व्याख्या को प्रस्तुत किया गया है। शोध के उद्देश्यों, परिकल्पनाओं को विस्तार से प्रस्तुत किया गया है। वर्तमान अध्याय में उद्देश्यों और परिकल्पनाओं का परीक्षण प्रदत्तों के विश्लेषण से प्राप्त किए गए परिणामों का विवरण एवं व्याख्याओं को विभिन्न तालिकाओं के माध्यम से प्रस्तुत किया गया है।

**तालिका 1: शिक्षित कामकाजी व गैर कामकाजी महिलाओं की आधुनिकीकरण के प्रति अभिवृत्तियों के अन्तर की सार्थकता**

| विविधता का आधुनिकीकरण स्त्रोत | | N | Mean | S.D. | 't' Ratio (टी मान) | Level of Sign. |
|---|---|---|---|---|---|---|
| सामाजिक– धार्मिक | कामकाजी महिलाऐं | 250 | 29.0 | 4.9 | 1.43 | N.S. |
| | घरेलू मलिाऐं | 250 | 30.79 | 4.666 | | |
| शादी | कामकाजी महिलाऐं | 250 | 30.61 | 4.49 | 0.42 | N.S. |
| | घरेलू महिलाऐं | 250 | 30.87 | 4.36 | | |
| महिलाओं की स्थिती | कामकाजी महिलाऐं | 250 | 31.07 | 5.54 | 3.20 | S** |
| | घरेलू महिलाऐं | 250 | 34.16 | 5.67 | | |
| शिक्षा | कामकाजी महिलाएं | 250 | 30.86 | 4.95 | 1.76 | N.S. |
| | घरेलू महिलाऐं | 250 | 29.39 | 5.78 | | |
| आधुनिकता | कामकाजी महिलाऐं | 250 | 121.39 | 13.49 | 1.16 | N.S. |
| | घरेलू महिलाऐं | 250 | 125.96 | 13.25 | | |

N.S. = Not Significant; S** = Significant on 0.01 Level

**शिक्षित कामकाजी व गैर कामकाजी महिलाओं की सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका 1 के अनुसार 250 कामकाजी महिलाओं और 250 गैर कामकाजी महिलाओं की सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्तियों के अंको का मध्यमान क्रमशः 29.00 व 30.79 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.59 व 4.666 है। अतः घरेलू महिलाओं का सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति अंक, कामकाजी महिलाओं की अपेक्षा अधिक पाया गया लेकिन यह अन्तर सार्थक नहीं है। समंकों के विश्लेषण में प्राप्त टी मान 1.43 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान आवश्यक मान से कम है इसलिये इस अन्तर को सार्थक अंतर नहीं माना जा सकता। अतः शिक्षित कामकाजी तथा गैर कामकाजी महिलाओं कीसामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं रखती।

**शिक्षित कामकाजी महिलाओं व गैर कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका 1 के अनुसार 250 कामकाजी महिलाओं और 250 गैर कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 30.61 व 30.87 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.49 व 4.36 है। दोनों समूहों के मध्यमान अंकों में 0.13 का अन्तर पाया गया। अतः घरेलू महिलाओं का शादी के मामले में आधुनिकता के प्रति अभिवृत्ति अंक, कामकाजी महिलाओं की अपेक्षा अधिक पाया गया लेकिन यह अन्तर सार्थक नहीं है। चूंकि समंकों के विश्लेषण में प्राप्त टी मान 0.42 है जो कि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान से कम है इसलिये इस अन्तर को सार्थक अन्तर नहीं माना जा सकता। अतः शिक्षित कामकाजी तथा गैर कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं पाया जाता है।

**शिक्षित कामकाजी व गैर कामकाजी महिलाओं की महिला की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका 1 के अनुसार 250 कामकाजी महिलाओं और 250 घरेलू महिलाओं की महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 31.07 व 34.16 है। दोनों समूहों का प्रमाप विचलन क्रमशः 5.54 व 5.67 है। दोनों समूहों के मध्यमान अंकों में 2.88 का अन्तर पाया गया। अतः यह निष्कर्ष निकलता है कि घरेलू महिलाओं का महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति अंक, कामकाजी महिलओं की अपेक्षा अधिक पाया गया है। समंकों के विश्लेषण में प्राप्त 'टी' मान 3.20 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान 0.01 स्तर पर आवश्यक मान से अधिक है। अतः इस अन्तर को सार्थक अन्तर माना जा सकता है। अतः शिक्षित कामकाजी तथा गैर कामकाजी महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।

**शिक्षित कामकाजी महिलाओं व गैर कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 1 के अनुसार 250 कामकाजी महिलाओं और 250 घरेलू महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 30.86 व 29.39 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.95 व 5.78 है। दोनों समूहों के मध्यमान अंकों में 1.50 का अन्तर पाया गया। अतः घरेलू महिलाओं का शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति अंक, कामकाजी महिलाओं की अपेक्षा कम पाया गया लेकिन यह अन्तर सार्थक नहीं है। समंकों के विश्लेषण में प्राप्त टी मान 1.76 है जो कि 0.05 व 0.001 स्तर पर

सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान से कम है इसलिये इस अन्तर को सार्थक अन्तर नहीं माना जा सकता। अतः शिक्षित कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं है।

### शिक्षित कामकाजी महिलाओं व गैर कामकाजी महिलाओं की आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या

उपर्युक्त तालिका संख्या 1 के अनुसार 250 कामकाजी महिलाओं और 250 घरेलू महिलाओं की आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 121.39 व 125.96 है। दोनों समूहों का प्रमाप विचलन क्रमशः 13.49 व 13.25 है। दोनों समूहों के मध्यमान अंकों में 2.58 का अन्तर पाया गया। अतः घरेलू महिलाओं का आधुनिकता के प्रति अभिवृत्ति अंक, कामकाजी महिलाओं की अपेक्षा अधिक पाया गया लेकिन यह अन्तर सार्थक नहीं है। समंकों के विश्लेषण मेंप्राप्त टी मान 1.16 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान आवश्यक मान से कम है इसलिये इस अन्तर को सार्थक अन्तर नहीं माना जा सकता। अतः शिक्षित कामकाजी तथा गैर कामकाजी महिलाओं की आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अंतर नहीं पाया गया है।

**तालिका 2: शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की आधुनिकीकरण के प्रति अभिवृत्तियों के अन्तर की सार्थकता**

| विविधता का स्त्रोत | | N | Mean | S.D. | 't' Ratio (टी—मान) | Level of Sign. |
|---|---|---|---|---|---|---|
| सामाजिक— धार्मिक | शहरी कामकाजी महिलाऐं | 200 | 29.71 | 4.59 | 0.87 | Non. Sig. |
| | ग्रामीण कामकाजी महिलाऐं | 50 | 30.39 | 6.27 | | |
| शादी | शहरी कामकाजी महिलाऐं | 200 | 30.61 | 4.49 | 3.78 | S** |
| | ग्रामीण कामकाजी महिलाऐं | 50 | 33.65 | 6.01 | | |
| महिलाओं की स्थिति | शहरी कामकाजी महिलाऐं | 200 | 31.28 | 5.54 | 10.58 | S** |
| | ग्रामीण कामकाजी महिलाऐं | 50 | 40.89 | 5.85 | | |
| शिक्षा | शहरी कामकाजी महिलाएं | 200 | 30.81 | 4.95 | 6.13 | S** |
| | ग्रामीण कामकाजी महिलाऐं | 50 | 35.81 | 6.72 | | |
| आधुनिकता | शहरी कामकाजी महिलाऐं | 200 | 122.37 | 13.49 | 7.08 | S** |
| | ग्रामीण कामकाजी महिलाऐं | 50 | 140.73 | 19.95 | | |

### शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की सामाजिक—धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या

उपर्युक्त तालिका संख्या 2 के अनुसार कामकाजी महिलाओं की सामाजिक—धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 29.71 व 30.39 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.59 व 6.27 है। दोनों समूहों के मध्यमान अंकों में 0.68 का अन्तर पाया गया। अतः ग्रामीण कामकाजी महिलाओं का सामाजिक—धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति अंक, शहरी कामकाजी महिलाओं की अपेक्षा अधिक पाया गया लेकिन यह अन्तर सार्थक नहीं है। क्योंकि समंकों के विश्लेषण में प्राप्त टी मान 0.87 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त ''टी'' मान आवश्यक मान से कम है, इसलिये इस अन्तर को सार्थक अन्तर नहीं माना जा सकता। अतः शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की सामाजिक—धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं है।

**शिक्षित कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 2 के अनुसार शहरी व ग्रामीण कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 30.61 व 33.65 है। दोनों समूहों का प्रमाप विचलन क्रमशः4.49 व 6.01 है। दोनों समूहों के मध्यमान अंकों में 3.04 का अन्तर पाया गया अर्थात ग्रामीण कामकाजी महिलाओं का शादी के मामले में आधुनिकता के प्रति अभिवृत्ति अंक शहरी कामकाजी महिलाओं की अपेक्षा अधिक पाया गया। चूंकि समंकों के विश्लेषण में प्राप्त टी मान 3.78 है जो कि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 आवश्यक टी मान से अधिक है, इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है। अतः शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।

**शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की महिला की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या .2 के शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की महिला की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 31.28 व 40.89 है। दोनों समूहों का प्रमाप विचलन क्रमशः 5.54 व 5.85 है। दोनों समूहों के मध्यमान अंकों में 9.61 का अन्तर पाया गया। अतः यह निष्कर्ष निकलता है कि शहरी कामकाजी महिलाओं का महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति अंक, ग्रामीण कामकाजी महिलाओं की अपेक्षा कम पाया गया है। समंकों के विश्लेषण में प्राप्त टी मान 10.58 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान दोनों स्तरों पर आवश्यक मान से अधिक है इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है।

अतः शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की महिलाओं की स्थिती के संबंध में आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर रखते है।

**शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 2 के अनुसार शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 30.81 व 35.81 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.95 व 6.71 है। दोनों समूहों के मध्यमान अंकों में 5.00 का अन्तर पाया गया। अतः ग्रामीण कामकाजी महिलाओं का शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति अंक, कामकाजी महिलाओं की अपेक्षा अधिक पाया गया है। समंकों के विश्लेषण में प्राप्त टी मान 6.13 है जो कि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2. 58 टी मान से अधिक है इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है। अतः शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर है।

**शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की सामान्य आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 4.2 के अनुसार शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 13.49 व 19.95 है। दोनों समूहों के मध्यमान अंकों में 18.36 का अन्तर पाया गया। अतः ग्रामीण कामकाजी महिलाओं का आधुनिकता के प्रति अभिवृत्ति अंक, शहरी कामकाजी महिलाओं की अपेक्षा अधिक पाया गया। समंकों के विश्लेषण में प्राप्त टी मान 7.08 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान आवश्यक टी मान से अधिक है। इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है।

अतः शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।

**तालिका 3: शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामाजिक –धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता**

| विविधता के स्त्रोत | | N | Mean | S.D. | 't' Ratio (टी मान) | Level of Sign. |
|---|---|---|---|---|---|---|
| सामाजिक– धार्मिक | शहरी गैर कामकाजी महिलाऐं | 200 | 30.71 | 4.61 | 0.44 | N.S. |
| | ग्रामीण गैर कामकाजी महिलाऐं | 50 | 30.35 | 6.32 | | |
| विवाह | शहरी गैर कामकाजी महिलाऐं | 200 | 30.89 | 4.40 | 4.48 | S** |
| | ग्रामीण गैर कामकाजी महिलाऐं | 50 | 34.47 | 5.91 | | |
| महिलाओं की स्थिति | शहरी गैर कामकाजी महिलाऐं | 200 | 34.16 | 5.66 | 9.06 | S** |
| | ग्रामीण गैर कामकाजी महिलाऐं | 50 | 41.63 | 5.34 | | |
| शिक्षा | शहरी गैर कामकाजी महिलाऐं | 200 | 29.31 | 5.74 | 7.54 | S** |
| | ग्रामीण गैर कामकाजी महिलाऐं | 50 | 36.25 | 7.10 | | |
| आधुनिकता | शहरी गैर कामकाजी महिलाऐं | 200 | 124.96 | 13.25 | 7.14 | S** |
| | ग्रामीण गैर कामकाजी महिलाऐं | 50 | 142.71 | 19.62 | | |

**शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका 3 के अनुसार शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 30.71 व 30.35 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.61 व 6.33 है। दोनों समूहों के मध्यमान अंकों में 0.36 का अन्तर पाया गया, अतः ग्रामीण गैर कामकाजी महिलाओं का सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति अंक शहरी गैर कामकाजी महिलाओं की अपेक्षा कम पाया गया लेकिन यह अन्तर सार्थक नहीं है। क्योंकि समंकों के विश्लेषण में प्राप्त टी मान 0.44 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान आवश्यक मान से कम है इसलिये इस अन्तर को सार्थक अन्तर नहीं माना जा सकता। अतः शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं पाया जाता है।

**शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 3 के अनुसार शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 30.89 व 34.48 है। दोनों समूहों का प्रमाप विचलन क्रमशः 4.40 व 5.91 है। दोनों समूहों के मध्यमान अंकों में 3.59 का अन्तर पाया गया अर्थात् ग्रामीण गैर कामकाजी महिलाओं का शादी के मामले में आधुनिकता के प्रति अभिवृत्ति अंक, शहरी गैर कामकाजी महिलाओं की अपेक्षा अधिक पाया गया।

चूंकि समंकों के विश्लेषण में प्राप्त टी मान 4.48 है जो कि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान से अधिक है इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है। अतः शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।

**शहरी व ग्रामीण कामकाजी शिक्षित महिलाओं की महिला की स्थिती के संबंध में आधुनिकता के प्रति अभिवृत्ति के अन्तरकी सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 3 के अनुसार शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की महिला की स्थिती के संबंध में आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 34.16 व 41.64 है। दोनों

समूहों का प्रमाप विचलन क्रमशः 5.66 व 5.34 है। दोनों समूहों के मध्यमान अंकों में 7.48 का अन्तर पाया गया। अतः यह निष्कर्ष निकलता है कि शहरी गैर कामकाजी महिलाओं का महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति अंक ग्रामीण गैर कामकाजी 9.06 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान दोनों स्तरों पर आवश्यक मान से अधिक है इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है।

अतः शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर है।

**शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 4.3 के अनुसार शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 29.31 व 36.25 है। दोनों समूहों का प्रमाप विचलन क्रमशः 5.74 व 7.10 है। दोनों समूहों के मध्यमान अंकों में 6.94 का अन्तर पाया गया। अतः ग्रामीण गैर कामकाजी महिलाओं का शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति अंक, महिलाओं की अपेक्षा अधिक पाया गया है। समंकों के विश्लेषण में प्राप्त टी मान 7.54 है जोकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2. 58 टी मान से अधिक है इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है।

अतः शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।

**शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की सामान्य आधुनिकता के प्रति अभिवृत्ति के अन्तर की सार्थकता की व्याख्या**

उपर्युक्त तालिका संख्या 3 के अनुसार शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की आधुनिकता के प्रति अभिवृत्तियों के अंकों का मध्यमान क्रमशः 124.96 व 142.71 है। दोनों समूहों का प्रमाप विचलन क्रमशः 13.25 व 19.62 है। दोनों समूहों के मध्यमान अंकों में 17.75 का अन्तर पाया गया। अतः ग्रामीण गैर कामकाजी महिलाओं का आधुनिकता के प्रति अभिवृत्ति अंक, शहरी गैर कामकाजी महिलाओं की अपेक्षा अधिक पाया गया। समंकोंके विश्लेषण में प्राप्त टी मान 7.14 है जबकि 0.05 व 0.01 स्तर पर सार्थकता हेतु क्रमशः 1.96 व 2.58 टी मान आवश्यक है। प्राप्त टी मान, आवश्यक मान से अधिक है इसलिये इस अन्तर को सार्थक अन्तर माना जा सकता है। अतः शहरी व ग्रामीण गैर कामकाजी शिक्षित महिलाओं की आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।

**शोध निष्कर्ष**

अध्ययन के निष्कर्ष निम्न प्रकार से रहे हैं:

- शिक्षित कामकाजी और गैर कामकाजी महिलाऐं सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं रखती।
- शिक्षित कामकाजी एवं गैर कामकाजी महिलाओं की शादी के मामले में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं पाया गया है।
- शिक्षित कामकाजी तथा गैर कामकाजी महिलाओं की स्थिति के संबंध में आधुनिकता के प्रति अभिवृत्ति के संबंध में सार्थक अन्तर पाया जाता है।
- शिक्षित कामकाजी महिलाओं की शिक्षा संबंधी आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं है।

- कामकाजी तथा गैर कामकाजी महिलाओं की आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अंतर नहीं पाया गया है।
- शिक्षित शहरी व ग्रामीण शिक्षित कामकाजी महिलाओं की सामाजिक–धार्मिक मामलों में आधुनिकता के प्रति अभिवृत्ति के संबंध में कोई सार्थक अन्तर नहीं है।

## शोध के लिए सुझाव एवं शोध संभावनायें

शोधार्थी द्वारा निम्नलिखित सुझावों की सिफारिश की गई है :

- बेहतर निष्कर्ष निकालने के लिए छात्रों, शिक्षकों, प्रशासकों, आम व्यक्तियों के व्यवसायों की विविधताओं के मामले में ऐसे चरों पर अध्ययन करने का सुझाव दिया जा सकता है।
- तुलनात्मक अध्ययन करने के लिए एक ही प्रकार की जांच देश के विभिन्न क्षेत्रों में की जा सकती है और क्षेत्रानुसार अधिक संगत शोध निष्कर्ष प्राप्त किये जाकर समाज के समक्ष रखे जा सकते हैं।
- अध्ययन में उपयोग किए गए चरों को लेकर पुरुषों पर भी अध्ययन किया जा सकता है। यह अध्ययन कामकाजी पुरुषों और गैर–कामकाजी पुरुषोंके मध्य हो सकता है।
- प्रस्तुत शोध अध्ययन में प्रयुक्त चरों के अतिरिक्त अन्य चर जैसे शिक्षा के प्रति अभिवृत्ति, व्यावसायिक संतुष्टि, समायोजन, संयुक्त परिवार व एकल परिवार के प्रति अभिवृत्तियों का अध्ययन भी किया जा सकता है।

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# भारत में मानव अधिकार के रूप में आरटीआई पर एक सामाजिक कानूनी अध्ययन

अशोक सांखला*

***सार***

*डेटा का अधिकार एक बुनियादी अधिकार हो सकता है जो समझदार शासन, लोकतंत्र, वित्तीय स्थिति के विनाश और इसलिए मानवाधिकारों की समझदार प्राप्ति को रेखांकित करता है। केवल आर्थिक सरकार या शायद एक लोकतांत्रिक रूप से चुनी हुई सरकार होने से ही संवेदनशील शासन हासिल नहीं हो जाता है। ज्ञान की स्वतंत्रता के मानदंड और इसलिए सार्वजनिक मामलों में व्यापक विषय भागीदारी का आश्वासन और जीवन से भरा नागरिक समाज वर्ग उपाय लोकतंत्र की कुल प्राप्ति के लिए आवश्यक है – अपने मतदाताओं की इच्छा से अवगत राज्य की एक प्रणाली – और एक संस्कृति विकसित करने के लिए मानव अधिकारों और जिम्मेदारी की।*

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**प्रस्तावना**

सूचना से इनकार ने लाखों लोगों के राजनीतिक, सामाजिक और आर्थिक बहिष्कार को कायम रखा है; समाज के चुनिंदा वर्गों द्वारा सत्ता के नाजायज प्रतिधारण और शक्ति के दुरुपयोग में शक्ति–सहायता; व्यापक भ्रष्टाचार को तेज किया और वित्तीय स्थिति के विनाश के खिलाफ लड़ाई में बाधा डाली। डेटा तक पहुंच की कमी के साथ, जनता विकास योजनाओं से अनभिज्ञ है और अवसर दिए जाने पर भी अपने स्वयं के विकास में सूचित भागीदारी में बातचीत करने के लिए पूरी तरह से तैयार नहीं है। इसलिए, सत्य आवाज न होते हुए भी इनकी वास्तविकताओं से अनभिज्ञ निर्णय लेने से दशकों का विकास खो जाता है। मानव विकास का निर्माण सीधे मानव अधिकारों से जुड़ा हुआ है। एक अधिकार–आधारित दृष्टिकोण शासन और विकास में भागीदारी की मांग करता है जो डेटा तक पहुंच प्रदान करेगा। इन उद्देश्यों को प्राप्त करने के लिए डेटा के अधिकार की लोकप्रियता महत्वपूर्ण है, इसलिए डेटा के लिए वारंट और विधायी अधिकार की आवश्यकता है।

डेटा तक पहुंच पर विश्व भर में कानून को 'ज्ञान की स्वतंत्रता कानून' के रूप में संदर्भित किया जाता है। भारत गणराज्य में समस्या के लिए 'अधिकार' भाषा के गलत व्यवहार को लागू करने की वकालत की जाती है और कानून को 'डेटा का अधिकार कानून' कहा जाता है। कुछ लोगों को यह भेद भाषा विज्ञान के साथ खिलवाड़ जैसा लग सकता है। हालाँकि, एक अत्यंत महत्वपूर्ण अंतर है जिसे उपेक्षित नहीं किया जाना चाहिए। यह ध्यान में रखा जाना चाहिए कि 'अधिकार' आमतौर पर संबंधित कर्तव्यों को दर्शाता है। डेटा के अधिकार के संदर्भ में नागरिकों के डेटा का अधिकार सरकार पर एक दायित्व डालता है। यह पुष्टि करने के लिए कि मांगा गया डेटा प्रदान किया गया है। दूसरी ओर, 'स्वतंत्रता' सरकार पर कर्तव्य की एक मजबूत और स्पष्ट भावना नहीं लाती है। आम जनता के लिए डेटा प्रस्तुत करने के लिए, क्योंकि इस मामले में जनता के पास डेटा का 'अधिकार' नहीं होता है।

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* शोधार्थी, विधि विभाग, जय नारायण व्यास विश्वविद्यालय, जोधपुर, राजस्थान।

एक महत्वपूर्ण भूमिका के रूप में अभिव्यक्ति की स्वतंत्रता, सूचना के अधिकार अधिनियम के माध्यम से प्रणाली संविधान के अनुच्छेद 19 (1) (ए) में कोडित सरकारों द्वारा लोकतांत्रिक शासन की प्रक्रिया को प्रमुख रूप से स्वतंत्रता के लिए अग्रणी के रूप में कहा जाता है और इस तरह अन्य संबद्ध गतिविधियों की रक्षा करती है। जनता द्वारा स्वतंत्रता के साथ भाग लेने के लिए। एक ही लेख के माध्यम से अधिग्रहण और प्रसार बिना किसी बाधा के प्रक्रिया का हकदार है जो किसी भी आवेदक द्वारा एक पूर्ण राय बनाने की ओर ले जाता है।

यदि कोई व्यक्ति सूचना प्राप्त करने में विफल रहता है या जानकारी प्राप्त करने के बदले भुगतान करता है या सार्वजनिक उदासीनता के कारण भुगतान करने के लिए संवेदनशील या बेकार महसूस करता है। यह कहा जाता है कि एक ही व्यक्ति की कोई स्वतंत्रता नहीं है। जनता का यह निरंतर अनुभव रहा है कि वित्तीय बाजारों से लेकर सरकार तक, राष्ट्रीय सुरक्षा से लेकर शिक्षा तक, बहुराष्ट्रीय निगमों से लेकर छोटे नियोक्ताओं तक, पुलिस से लेकर समाज कल्याण, चिकित्सा उपचार और सामाजिक सेवाओं तक के लेन–देन और संचार से संबंधित विभागों ने अवमानना दिखाई है। कार्यान्वयन में विभिन्न प्रकार के परिणाम क्योंकि वे नियमित रूप से उन सूचनाओं को संग्रहीत करने और प्रसारित करने में विफल होते हैं जिन्हें कई स्वतंत्रता कारणों से इसकी आवश्यकता होती है। सूचना को प्रकाश में लाया जाना और पर्याप्त पारदर्शी होना भ्रष्टाचार के उन्मूलन का मार्ग प्रशस्त करेगा जो बदले में जनता को सूचना सुविधा के संबंध में मदद करेगा और बिना किसी दोष के जब भी आवश्यक हो सूचना के संबंध में जनता में विश्वास पैदा करने के लिए विश्वसनीय होगा। बदले में भ्रष्टाचार उन्मूलन के लिए पहल का एक कुशल परिणाम होगा। यह आरटीआई को ठीक से लागू करने के क्षण से संभव है क्योंकि पारदर्शिता के साथ कानूनी अधिकारों का श्रेय दिया जाता है और जवाबदेही सुनिश्चित होती है। यह नागरिकों की शासन में भागीदारी को भी बढ़ाता है और नागरिकों के जीवन की गुणवत्ता को अखंडता और अधिकारों की पूर्ति के साथ बढ़ाया जाएगा।

आरटीआई सरकार के कार्यों और निर्णयों पर सवाल उठाने, जांच करने, ऑडिट करने, समीक्षा करने और आकलन करने का अधिकार सुनिश्चित करता है, जो सार्वजनिक हित, शुद्धता और न्याय के सिद्धांतों के साथ भरोसेमंद होना चाहिए। जनता तक पहुंच में सुधार होने की उम्मीद है, बल्कि कुछ रचनात्मक शर्तों के साथ इसे प्रभावी उपयोग में परिवर्तित करने के लिए संशोधित किया जाएगा। दूसरी ओर, यह भी ध्यान दिया जाना चाहिए कि अवधारणा पूरी तरह से हमारे संविधान में मौजूद नहीं है, साथ ही, आरटीआई को नियोजित करना कई देशों में इसकी स्थापना के अनुरूप है। भारत में, सुप्रीम कोर्ट ने समय–समय पर आरटीआई के कानूनी स्टैंड को विकसित करने के लिए कई फैसले लिए हैं।

आवेदकों के कई सकारात्मक और नकारात्मक अनुभव रहे हैं जहां कुछ संगठन समय पर सटीक जानकारी प्रदान करते हैं लेकिन अधिकांश अन्य संगठन ऐसा नहीं करते हैं। इसके पीछे के कारण काफी भिन्न हैं और चुनौतियों में बदल जाते हैं जिन्हें जनता द्वारा अच्छी तरह से अवशोषित नहीं किया जा सकता है। आवेदन प्राप्त करने से लेकर सकारात्मक प्रतिक्रिया देने तक की प्रक्रिया में असंख्य चुनौतियाँ हैं जिनमें गंभीर अंतराल हैं। प्रायोगिक अध्ययन से प्राप्त पदार्थ के साथ शोधकर्ताओं ने उन आवेदकों की कार्यान्वयन बाधाओं को उजागर करने का प्रयास किया जहां आरटीआई का उद्देश्य अच्छी तरह से पूरा नहीं हुआ है। विभिन्न साहित्य और अनुभवों से आरटीआई अधिनियम की कुछ महत्वपूर्ण सामग्री का अध्ययन करने के बाद, इस अध्ययन के शोधकर्ता आवेदकों के सामने आने वाली चुनौतियों पर ध्यान केंद्रित करते हैं क्योंकि आरटीआई की कानूनी प्रणाली, प्रशासन, नीति और अभ्यास व्यावहारिक रूप से लागू करने के मामले में अस्पष्ट हैं। विभिन्न सरकारी कार्यालयों में वास्तविक समय के अनुभव हुए हैं और जनता के सामने आने वाली चुनौतियों की गंभीरता को मापने के लिए पिछले शोध अनुभवों को ध्यान में रखा गया है और उनका विश्लेषण किया गया है। इस मुद्दे में जनता की प्रतिक्रिया को तीव्रता के साथ अंतिम रूप दिया गया है।

**संवैधानिक पद**

जबकि कुछ देश अपने संविधान में स्पष्ट रूप से डेटा के अधिकार को मान्यता देते हैं, अन्य देशों में न्यायपालिका ने डेटा के अधिकार को शामिल करने के लिए भाषण और अभिव्यक्ति की स्वतंत्रता का अधिकार लिया है। भारतीय संविधान में डेटा के अधिकार को स्पष्ट रूप से मान्यता नहीं दी गई है। हालाँकि, भारतीय गणराज्य के सर्वोच्च न्यायालय ने कई फैसलों के माध्यम से लिया है कि सूचना का अधिकार भारतीय संविधान के अनुच्छेद 19 (1) (ए) के तहत भाषण और अभिव्यक्ति की स्वतंत्रता के अधिकार का हिस्सा हो सकता है। इसके अतिरिक्त, भारत गणराज्य के सर्वोच्च न्यायालय ने उल्लेख किया है कि समझने का अधिकार जीवन के अधिकार का अभिन्न अंग है और जब तक किसी के पास सही डेटा का अधिकार नहीं है, तब तक जीवन के अधिकार का प्रयोग नहीं किया जा सकता है। इसके अतिरिक्त , इस अधिकार को एक बुनियादी गारंटी के रूप में मान्यता देने के लिए सहयोगी सक्षम कानून बनाना आवश्यक है, जो इस मूल अधिकार को क्रियान्वित कर सके। इसका मूल रूप से तात्पर्य यह है कि कुछ चुनिंदा लोगों को कानून बनाने के लिए मजबूर होना पड़ता है जो कि सरकारी डेटा तक पहुंच के माध्यम से एक प्रणाली को जगह देगा।

**भारत गणराज्य में विकास**

आरटीआई कानूनों की मांग समय के साथ बढ़ रही है जबकि राज्य स्तर पर कुछ महत्वपूर्ण विकास हुए हैं; केंद्र सरकार समस्या पर पैर खींच रही है। 1994 में, मजदूर किसान शक्ति संगठन (डझै) ने राजस्थान में डेटा के सही होने के लिए जमीनी स्तर पर अभियान शुरू किया। न्यूनतम मजदूरी और भूमि अधिकारों के लिए संघर्ष से उठकर, आंदोलन भूमिका निभाने वाले व्यक्ति को समुदाय के भीतर अधिकारों से वंचित करने, प्रशासन के भीतर भ्रष्टाचार और इसलिए डेटा के अधिकार के बीच एक पारदर्शी लिंक। यह आंदोलन बढ़ता गया और इसलिए इस अभियान के परिणामस्वरूप राजस्थान सरकार ने 2000 में डेटा के अधिकार पर एक कानून बनाया, राजस्थान अधिनियम से पहले, 1997 की शुरुआत में, मद्रास और प्रांत डेटा के अधिकार पर कानून बनाने वाले प्राथमिक राज्य बन गए। भौगोलिक क्षेत्र और मैसूर ने भी 2000 में अपना व्यक्तिगत आरटीआई कानून बनाया।

केंद्र का राजधानी क्षेत्र रहा है जिसने 2001 में शहरी केंद्र आरटीआई अधिनियम को लागू किया था। 1998 में, मध्य प्रदेश सरकार ने डेटा के सही होने पर एक कानून बनाया था जो लागू होने में विफल रहा क्योंकि राष्ट्रपति की सहमति थी इससे इनकार किया। बाद में, सरकार ने पचास से अधिक सरकारी विभागों को सरकार के आदेश जारी किए हैं ताकि वे लोगों तक डेटा पहुंच बनाने के लिए मार्गदर्शन कर सकें। उत्तर प्रदेश सरकार ने भी पायलट आधार पर इसी तरह के आदेश जारी कर उन्हें कुछ विभागों तक सीमित कर दिया है।

डेटा के अधिकार पर एक कानून तैयार करने के लिए केंद्रीय स्तर पर कई पहलें हैं। कंज्यूमर एजुकेशन एंड रिसर्च सेंटर (सीईआरसी) एक बिल तैयार करने में शामिल था, साथ ही प्रेस काउंसिल ऑफ इंडिया रिपब्लिक भी। 1997 में केंद्र सरकार ने श्री एचडी शौरी के जन्म के तहत डेटा के अधिकार और पारदर्शिता पर एक सामाजिक इकाई की शुरुआत की, ताकि व्यावहारिकता को देखा जा सके और डेटा के अधिकार कानून की मांग की जा सके। सामाजिक इकाई ने उस वर्ष मई में ज्ञान की स्वतंत्रता विधेयक 1997 (1997 विधेयक) नामक एक प्रारूप विधेयक के साथ अपनी रिपोर्ट प्रस्तुत की। 1997 के विधेयक को सरकार द्वारा बदल दिया गया था। और कैबिनेट के सामने रखा गया जो मंत्रियों (जीओएम) के एक समान समूह को संदर्भित करता है – 1997 का बिल अक्टूबर 1997 से फरवरी 2000 तक जीओएम के पास रहा। जुलाई 2000 में, ज्ञान की स्वतंत्रता विधेयक, 2000 ("बिल") पेश किया गया था लोकसभा के भीतर । इस विधेयक को सितंबर 2000 में लोक सभा के अध्यक्ष के परामर्श से राज्य सभा के सभापति द्वारा जांच और प्रतिवेदन के लिए गृह मामलों पर विभाग–संबंधित संसदीय आयोग (समिति) का हवाला दिया गया था।

आयोग ने सचिव, गैर–सार्वजनिक और लोक शिकायत मंत्रालय और समस्या पर काम कर रहे कई लोगों और संगठनों के विचारों को सुनने के बाद विधेयक पर विचार–विमर्श किया। समिति ने एक रिपोर्ट दी,

जिसे 25 जुलाई , 2001 (रिपोर्ट) को संसद के दोनों सदनों के सामने रखा गया था, तब से यह तरीका एक और बार बंद दरवाजे के पीछे चला गया है और कोई यह नहीं जानता कि क्या हो रहा है।

## आरटीआई पर भारतीय कानून के साथ समस्याएं

जैसा कि शीर्ष पर चर्चा से पता चलता है, केंद्रीय विधेयक के रूप में राज्यों द्वारा अधिनियमित कानून में डेटा के अधिकार पर कानून के सभी महत्वपूर्ण तत्व शामिल नहीं हैं, उदाहरण के लिए प्रांत और इसलिए मद्रास कानून डॉन डेटा का उत्पादन करने के लिए कर्तव्य पर प्रावधान शामिल नहीं है। भौगोलिक क्षेत्र और मद्रास कानूनों में अपवादों की एक विस्तृत सूची है जो बहुत सारे ज्ञान को संपत्ति के अधिकार से रोकती है। केंद्रीय एफओआई विधेयक भी बहुत कमजोर है, और कुछ मायनों में यह राज्यों में अपने समकक्ष के बराबर भी नहीं है। एक उदाहरण के रूप में, एफओआई विधेयक में कोई स्वतंत्र अपील तंत्र नहीं है और न ही इसमें कोई दंड होगा। यह सभी सहयोगी फ्रीलांस वॉचिंग एजेंसी के लिए उत्पादन करने में विफल रहता है।

न तो विभिन्न राज्यों द्वारा बनाए गए कानून और न ही केंद्र सरकार द्वारा विचार किए जा रहे एफओआई विधेयक संतोषजनक हैं, क्योंकि ये कानून आम जनता के दायरे से ज्ञान के एक विशाल स्थान को दूर रखते हैं। अधिनियमित किए गए विभिन्न राज्य कानूनों में कोई एकरूपता या निरंतरता नहीं है। इसलिए आवश्यकता है कि केंद्र सरकार एक ऐसा कानून बनाए जो पूरे देश में समान रूप से लागू हो और डेटा प्राप्त करने के लिए स्पष्ट प्रक्रिया निर्धारित करे। केंद्रीय एफओआई विधेयक के लिए एक मजबूत कानून होना भी महत्वपूर्ण है, जिसमें पहले उल्लिखित तत्वों के संबंध में न्यूनतम मानकों की शुरुआत की गई है, उदाहरण के तौर पर डेटा के लिए अनुरोध के मामलों में प्रशासन से प्रतिक्रिया के लिए एक सस्ती कट–ऑफ तिथि शुरू करना। इसका मतलब यह हो सकता है कि राज्यों को भी केंद्रीय कानून के तहत शुरू किए गए न्यूनतम मानकों को अपडेट करना होगा और इसलिए, देश के भीतर सभी या किसी भी डेटा चाहने वालों को निश्चित न्यूनतम मानक सुनिश्चित किए जा रहे हैं।

ज्यादातर मामलों में खुद को बनाने वाली कानून की प्रक्रिया गैर–भागीदारी वाली रही है। सरकार द्वारा बनाए गए कानून। प्रचुर मात्रा में चर्चा या चर्चा नहीं होने और समस्या पर लोगों के विचारों को ध्यान में नहीं रखते हुए पारित किया जाता है। इसके परिणामस्वरूप, कानून लोगों के अनुकूल नहीं लगते हैं और इसलिए व्यक्ति कानून के अस्तित्व के बारे में जागरूक नहीं होता है जो उसके लाभ के लिए होता है।

## आरटीआई पर भारतीय कानून के साथ समस्याएं

जैसा कि ऊपर की चर्चा से पता चलता है , जो कानून राज्यों द्वारा संयुक्त रूप से केंद्रीय विधेयक के रूप में अधिनियमित किए जाते हैं, उनमें डेटा के अधिकार पर कानून के सभी महत्वपूर्ण तत्व शामिल नहीं होते हैं, उदाहरण के लिए प्रांत और इसलिए मद्रास कानून डेटा का उत्पादन करने के कर्तव्य पर प्रावधान शामिल नहीं है। भौगोलिक क्षेत्र और मद्रास कानूनों में अपवादों की एक विस्तृत सूची है जो बहुत सारे ज्ञान को संपत्ति के अधिकार से रोकती है। केंद्रीय एफओआई विधेयक भी बहुत कमजोर है, और कुछ मायनों में यह राज्यों में अपने समकक्ष के बराबर भी नहीं है। एक उदाहरण के रूप में, एफओआई विधेयक में कोई स्वतंत्र अपील तंत्र नहीं है और न ही इसमें कोई दंड होगा। यह सभी सहयोगी फ्रीलांस वॉचिंग एजेंसी के लिए उत्पादन करने में विफल रहता है।

न तो विभिन्न राज्यों द्वारा बनाए गए कानून और न ही केंद्र सरकार द्वारा विचार किए जा रहे एफओआई विधेयक संतोषजनक हैं, क्योंकि ये कानून आम जनता के दायरे से ज्ञान के एक विशाल स्थान को दूर रखते हैं। अधिनियमित किए गए विभिन्न राज्य कानूनों में कोई एकरूपता या निरंतरता नहीं है। इसलिए आवश्यकता है कि केंद्र सरकार एक ऐसा कानून बनाए जो पूरे देश में समान रूप से लागू हो और डेटा प्राप्त करने के लिए स्पष्ट प्रक्रिया निर्धारित करे। केंद्रीय एफओआई विधेयक के लिए एक मजबूत कानून होना भी महत्वपूर्ण है, जिसमें पहले उल्लिखित तत्वों के संबंध में न्यूनतम मानकों की शुरुआत की गई है, उदाहरण के

तौर पर डेटा के लिए अनुरोध के मामलों में प्रशासन से प्रतिक्रिया के लिए एक सस्ती कट–ऑफ तिथि शुरू करना। इसका मतलब यह हो सकता है कि राज्यों को भी केंद्रीय कानून के तहत शुरू किए गए न्यूनतम मानकों को अपडेट करना होगा और इसलिए, देश के भीतर सभी या किसी भी डेटा चाहने वालों को निश्चित न्यूनतम मानक सुनिश्चित किए जा रहे हैं।

ज्यादातर मामलों में खुद को बनाने वाली कानून की प्रक्रिया गैर–भागीदारी वाली रही है। सरकार द्वारा बनाए गए कानून। प्रचुर मात्रा में चर्चा या चर्चा नहीं होने और समस्या पर लोगों के विचारों को ध्यान में नहीं रखते हुए पारित किया जाता है। इसके परिणामस्वरूप, कानून लोगों के अनुकूल नहीं लगते हैं और इसलिए व्यक्ति कानून के अस्तित्व के बारे में जागरूक नहीं होता है जो उसके लाभ के लिए होता है।

## निष्कर्ष

मानवाधिकारों की प्राप्ति एक लोकतांत्रिक समाज पर निर्भर करती है, जहां जनता डेटा और डेटा के साथ अधिकृत होती है, अपनी सरकार के कामकाज की जांच करने में सक्षम होती है और समुदाय के शासन में महत्वपूर्ण तरीके से भाग लेने में सक्षम होती है। . वर्तमान अंत तक, आरटीआई कानून एक उपकरण हो सकता है, क्योंकि यह दावा पेश करता है और इसलिए सरकार से डेटा प्राप्त करने का तंत्र। इससे मतदाता विलेख द्वारा सरकार को चलाने के लिए एक हथियार के रूप में अधिकृत हो जाएंगे। जिम्मेदार हैं, शासन में भाग लेते हैं और अपने अधिकारों का प्रयोग करते हैं।

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