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# **HUMAN CAPITAL DEVELOPMENT PRACTICES IN INDIA'S IT INDUSTRY**

David Boohene\* Amita Maxwell\*\* Joseph Asante Darkwah\*\*\* Amma Addae-Nketiah\*\*\*

#### **ABSTRACT**

A factor analysis was employed to investigate the HCD practices in the Indian IT business in order to provide a trustworthy response to the question, "What are the human capital development (HCD) practices in the Indian IT industry?" Six practices were identified: training, performance appraisal, self-organized learning, talent management, employee engagement, and workplace health management. Further, the study reveals that periodic training of India's IT workforce on new technologies and performance appraisal, contributes to the collective good of India's IT industry and, at length, India's economy. The study also affirms that health management is a fundamental component of HCD practices.

**KEYWORDS**: Human Capital Development Practices, Training, Performance Appraisal, Information Technology Industry.

#### Introduction

Human capital development is the creation of lifelong learning systems that provide opportunities and incentives for people to develop their competences, skills,knowledgeand attitudes throughout their lives for the sake of employment and the realization of their potential, as well as a contribution to prosperous, innovative, and inclusive societies' European Training Foundation (2021). Education, health care, nutrition, population control, training, character, ethics, personality development, career development, and the inventiveness of individuals within an organization or in society are just a few of the areas covered by HCD (Asante et al., 2023; Yaya, 2016; Channar et al., 2015).

India's HCD system is very fragmented and uneven, with the triumph of highly skilled metropolitan sectors like Bengaluru coexisting in severe contrast to illiteracy and high poverty. In reality, about 70% of the Indian population relies on farming and rural income. This has led to expanding the competencies of the rural population to augment their productivity, longevity, and reduction in poverty (FAO, 2023; Datt et al., 2009). To handle the needs of the high-tech industry rising in India, the Center for Research and Industrial Staff (CRISP) was formed to provide training for the unemployed and the employed, with special reference to underprivileged groups in the informal sector (Palmer, 2008). The association overseas data entry programs, literacy programs, and computer engineering programs for the youths in the pastoral areas of India. In furtherance to this, according to Majumdar, 2008; Bottini et al. (2007), after the government identified employment opportunities in India's IT industry, it went on to invest greatly in manpower training in IT. But, regardless of these efforts, India's IT industry is faced with challenges such as lack of talent, poor labor quality, high attrition, employee ineffectiveness, competition, and the overconcentration of IT hubs at the expense of other cities, among others (Javkhedkar et al.,

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2021; Ramasamy, 2020; Boohene et al., 2017a, b, c). In line with this, this study attempts to find a reliable response to the question, "What are the human capital development practices in the Indian IT industry?"

#### Methodology

The Likert scale evaluating employees' impressions of HCD practices was subjected to exploratory factor analysis. The total number of employees, precisely 3265, from the 34 IT firms in the five (5) major IT hubs in India, namely Bengaluru, Hyderabad, Chennai, Mumbai, and Delhi, formed the population size for the study. To obtain employee responses, six hundred and fifty questionnaires were circulated. Out of the 650 questionnaires circulated to employees, a total of 527 were properly responded to (duly filled out and returned), as seen in Table 1, representing a response rate of 81.1%.

Table 1: Case Summary
Case Processing Summary

		N	%			
Cases	Valid	525	99.6			
	Excludeda	2	.4			
	Total	527	100.0			
a. List wise deletion based on all variables in the procedure.						

**Table 2: Cronbach Alpha Reliability Statistics** 

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.836	.830	20

A Cronbach's alpha reliability test, which is interpreted as a correlation coefficient ranging from zero (0) to one (1), measured the internal consistency of instruments employed for the study on a five-point Likert scale. The result of the Cronbach alpha test for the scale was 0.836. The reliability analysis of the six factors influencing human capital development was assessed using Cronbach's alpha coefficients (Table 2). All six factors surpass the lowest threshold of 0.60 for an exploratory study (Hair, J.F., Babin, B.J., Black, W.C., & Anderson, R.E., 2010; Malhotra, 2009), therefore they were retained or confirmed as practices influencing human capital development. Thus, the reliability of the instrument used for the factor analysis as per this study is validated by a sufficient Cronbach alpha of 0.836.

Table 3: Bartlett test of Sphericity KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of	.794		
Bartlett's Test of Sphericity	Bartlett's Test of Sphericity Approx. Chi-Square		
	Df		
	.000		

The Barlett test of sphericity is significant at p=0.000<0.05 and the Kaiser-Meyer-Olkin measure of sampling adequacy is far greater than the satisfactory lower limit of (0.5). The Kaiser-Meyer-Olkin measure of sampling adequacy of 0.794 means that 79.4% of the variability in the variables can be explained by the factors deduced for the study. It is therefore fitting to proceed with the factor analysis. The measures of sampling adequacy are usually printed on the diagonal of the anti-image correlation matrices, and they are given in Table 4.

Table 4: Results of anti-image correlation matrix showing measure of sampled adequacy

0.782a	0.573a	0.739a	0.752a	0.752a	0.727 <sup>a</sup>	0.765a	0.795 <sup>a</sup>	0.759a	0.856a
0.870 <sup>a</sup>	0.769a	0.894a	0.812a	0.818 <sup>a</sup>	0.789 <sup>a</sup>	0.816 <sup>a</sup>	0.837a	0.810 <sup>a</sup>	0.833a

Table 4. shows the results of sampled adequacy for the twenty (20) factors used for this study which are all above the acceptable level of (0.5). The determinant of correlation matrix was (0.01) which is greater than the necessary value of (0.00001). Multicollinearity is therefore not a hitch for the data used for this study. All responses correlate well enough and thus none of the correlation coefficients are predominantly large. In view of this there is no reason for considering elimination of any of the responses defining the factors for the survey.

**Table 5: Total Variance Explained** 

Table 3. Total Variance Explained									
C	Ir	nitial Eige		S	xtraction S quared Lo		Rotation Sums of So Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.114	25.572	25.572	5.114	25.572	25.572	2.457	12.283	12.283
2	1.738	8.690	34.262	1.738	8.690	34.262	2.310	11.549	23.832
3	1.406	7.032	41.294	1.406	7.032	41.294	1.877	9.383	33.216
4	1.293	6.464	47.759	1.293	6.464	47.759	1.829	9.145	42.360
5	1.130	5.649	53.408	1.130	5.649	53.408	1.758	8.790	51.151
6	1.005	5.024	58.432	1.005	5.024	58.432	1.456	7.281	58.432
7	.973	4.866	63.298						
8	.874	4.372	67.670						
9	.800	4.001	71.671						
10	.792	3.960	75.631						
11	.716	3.582	79.213						
12	.672	3.359	82.572						
13	.580	2.902	85.474						
14	.553	2.765	88.239						
15	.500	2.501	90.740						
16	.473	2.364	93.105						
17	.391	1.957	95.062						
18	.361	1.803	96.865						
19	.351	1.757	98.622						
20	.276	1.378	100.000						

Table 5 demonstrates the total variance of factors used for the study. It displays the factors and their related Eigen values. It also shows the percentages of variance explained and their related cumulative percentages. Six (6) factors were extracted because they had Eigen values greater than 1. The six (6) factors that were extracted are performance appraisal, talent management, employee engagement, training, self-organized learning, and workplace health management. The six factors explain 58.43% of the total variations. Among the six factors, training has the highest variability (25.572%) and is therefore the most significant contributing factor to human capital development. The factor with the next highest variability is performance appraisal, with 8.69% variability. The factor with the least variability is workplace health management at 5.024%; regardless of the factor's low variance, workplace health management is seen as a fundamental component of human capital development.

**Table 6: Rotated Component Matrixes** 

Variables			Comp	Component		
	1	2	3	4	5	6
Factor 1 - Talent Management						
Recruiting qualified personnel meets work standards	0.72					
Talent management enhances effective succession planning	0.51					
Addressing actual talent and expected talent gap drives	0.62					
business success						
Factor 2 – Performance Appraisal						
Work quality reviews fosters employee performance		0.68				
Progress reporting enhances good decision making by		0.62				
management						
Performance appraisal sets development plan		0.78				
Factor 3– Workplace Health Management						
Occupational health and safety practices reduces work related			0.59			
injuries						
Periodic risk assessment helps to reduce workplace hazard			0.52			
Work life balance practices promotes employee capability			0.68			
Factor 4 – Training				•		

Training improves intellectual capabilities of employees	0.82		
Tutoring develops the skills and abilities of employees	0.64		
Resourcing of roles enhances employee performance	0.70		
Guidance increases organizational performance	0.67		
Factor 5 – Self-Organized Learning			
Teamwork promotes trust necessary for good work climate		0.52	
Learning enhances employee competencies		0.47	
Mentoring fosters new learning among new recruits		0.77	
Factor 6 – Employee Engagement			
Sensitivity training improves interpersonal skills			0.37
amongworkers			
workers participation in decision making			0.41
strengthenscommitment			
Linking authority with responsibility creates self-motivation			0.69
Ensuring well-being of employees enhances employee			0.62
Productivity			

The rotated component matrix in Table 6 presents a matrix of loadings or correlations among variables and factors. Pure loadings as per this study have loadings of 0.3 on one factor.

**Table 7: Communalities** 

Communalities		
	Initial	Extraction
Training improves intellectual capabilities of employees	1.000	.724
Guidance increases organizational performance	1.000	.572
Tutoring develops the skills and abilities of employees	1.000	.567
Ensuring well-being of employees enhances employee productivity	1.000	.425
Worker's participation in decision making strengthens commitment	1.000	.430
Linking authority with responsibility creates self-motivation	1.000	.552
Performance appraisal sets development plan	1.000	.690
Sensitivity training improves interpersonal skills among Workers	1.000	.578
Work quality reviews fosters employee performance	1.000	.707
Progress reporting enhances good decision making by management	1.000	.574
Mentoring fosters new learning among new recruits	1.000	.465
Learning enhances employee competencies	1.000	.544
Occupational health and safety practices reduces work related injuries	1.000	.574
Periodic risk assessment helps to reduce workplace hazard	1.000	.585
Work life balance practices promotes employee capability	1.000	.603
Talent management enhances effective succession planning	1.000	.532
Addressing actual talent and expected talent gap drives business success	1.000	.678
Resourcing of roles enhances employee performance	1.000	.619
Recruiting qualified personnel meets work standards	1.000	.610
Teamwork promotes trust necessary for good work climate	1.000	.657
Extraction Method: Principal Component Analysis.		

Table 7 displays the communalities and factor statistics after the six factors for the study were extracted. The communality for a given variable refers to the proportion of variation in that variable explained by the six factors extracted for this study. Thus, if we perform multiple regression on the first variable against the six extracted common factors, we will obtain an R squared ( $R^2$ ) coefficient of 0.724, representing that 72.4% of the variations in the variables can be explained by the six extracted factors. From the communality table, "training improves the intellectual capabilities of employees" and "work quality reviews foster employee performance" are highly explained by the extracted factors. The highly explicated variables fall under the "Training" and "Performance Appraisal" factors, respectively.

#### **Results and Discussion**

Six HCD practices were extracted for the study. They are: training, performance appraisal, self-organized learning, talent management, employee engagement, and workplace health management. Six (6) factors were extracted because their eigenvalues were greater than one (1). The rotated component matrix presented a matrix of loadings or correlations among variables and factors. Pure loadings as per

this study have loadings of (0.3) on each factor. In all, four variables were loaded under employee engagement. The four (4) factors that were loaded under "employee engagement" are as follows: sensitivity training improves interpersonal skills among workers; worker participation in decision-making strengthens commitment; linking authority with responsibility creates self-motivation; and ensuring the well-being of employees enhances employee productivity. Similarly, three (3) variables were loaded under self-organized learning. They are: teamwork promotes the trust necessary for a good work climate; learning enhances employee competencies; and mentoring fosters new learning among new recruits. Again, four (4) factors were loaded under training. They are: training improves the intellectual capabilities of employees; tutoring develops the skills and abilities of employees; resourcing of roles enhances employee performance; and guidance increases organizational performance. Also, three (3) variables were loaded under workplace health management. They are: occupational health and safety practices reduce work-related injuries; periodic risk assessment helps reduce workplace hazards; and work-life balance practices promote employee capability. Further, three (3) variables were loaded under talent management. They are: recruiting qualified personnel meets work standards; talent management enhances effective succession planning; addressing actual and expected talent gaps drives business success. Lastly, three variables were loaded under performance appraisal. They are: work quality reviews foster employee performance; progress reporting enhances good decision-making by management; and performance appraisals set the development plan.

The six factors explain 58,43% of the total variations. The communalities and factor statistics on the six variables showed that "training improves the intellectual capabilities of employees" and "work quality reviews foster employee performance" are highly explained by the extracted factors. The highly explicated variables fall under the "Training" and "Performance Appraisal" factors, respectively. The two variables had R-square multiple regression coefficients of (0.724) and (0.707), representing (72.4%) and (70.7%) of explanations in the variations of the six extracted factors, respectively. Thus, training and performance appraisal appeared to be more significant HCD practices in order of preference amongst employees. This appears to be in line with R. Indradevi's (2011) work, which also identified recruitment, training, counseling, mentoring, performance appraisal, and empowerment as HCD practices that impact employee capabilities in India's software industry. Further, regardless of the low variance for workplace health management, the study affirms that health management has come to be seen as a fundamental component of human capital development practices. Also, the results of this study go to support the idea that in India's IT industry, human capital is the economic value of an employee's set of skills reflected in training. This outcome will go toward countering the challenge of human capital emanating from the study by Rao, T., and Varghese, S. (2009), which indicates that the major barrier to the management of development schemes and dynamic economic progression activities is a lack of manpower in addition to under-utilization of technology. Thus, through periodic training of manpower on new technologies and learning by doing, manpower stands the chance of being productive to the collective good of the Indian IT industry and, at length, India's economy at the macrolevel.

#### Conclusion

HCD practices identified in relation to India's IT industry as per this study are training, performance appraisal, self-organized learning, talent management, employee engagement, and workplace health management. Training and performance appraisal were the most thoroughly explained of these six practices. The factor with the least variability is workplace health management, but regardless of the factor's low variance, workplace health management is seen as a fundamental component of human capital development. The outcome of this study provides an opportunity for human resource practitioners to appreciate the role played by human capital development practices on employees in the Indian IT industry. Again, the study will add to the existing literature on HCD practices in academia, which is likely to eventually help develop industries like manufacturing, telecom, insurance, banking, health, education, airline, railroad, and several other sectors that rely mainly on IT for their dayto-day operations. Thus, appreciating India's triumph in the IT industry under the auspices of human capital development may assist other developing economies to learn from India's experience to create a competitive advantage in their IT industries. In the future, an investigative inquiry can be conducted into the impact of HCD practices on different industries, as the HCD practices for different industries could vary based on their needs. Also, further studies can be conducted to ascertain the particular age categories that have a high level of perception for HCD practices in the Indian IT industry, which will serve as a precursor for the retraining and repurposing of these employees in the face of automation in the IT industry.

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#### INTRODUCTION: COPY RIGHT LAW IN INDIA

Dr. Anil Kumar\*

#### **ABSTRACT**

This paper provides a comprehensive overview and analysis of copyright law in India. It explores the historical development of copyright law, the legal framework, and the key provisions of the Copyright Act, 1957. The paper also examines recent amendments, judicial interpretations, and international obligations that have shaped copyright protection in India. Furthermore, it discusses the challenges and future prospects of copyright law in the digital age. The aim of this paper is to provide a clear understanding of the copyright landscape in India and to highlight the significance of copyright protection in promoting creativity and innovation.

**KEYWORDS**: Copyright Act, 1957, Copy Right Law in India, Copyright protection, Infringement, Convention, International.

#### Introduction

The law relating to copyright has been most contextual among the intellectual property laws. The copyright protection these days has become extremely necessary to bring in the balance between the two interests, one of its owner and the other of public at large which are often at variance. Its significance as of today has augmented extremely due to the development of internet and other technologies which have made the chore of a pirate easier, thus paving way for copyright infringement. Piracy of intellectual property has become international<sup>1</sup>. Copyright being a form of intellectual property protects the works which are capable of being copied, like the literary, dramatic, musical, artistic works, including cinematographic films and sound recordings.

Original works of authorship are safeguarded by copyright law, which also grants creators exclusive rights to their works. It gives creators the power to manage and profit from their creative and intellectual endeavours. In order to promote innovation, creativity, and cultural expression, copyright legislation is essential.

Being a species of 'Property', copyright has all the characteristic features of a property. Copyright implies the existence of 'bundle of rights' such as, right to own, use, Transfer, exploit, copy, translate or adopt the copyrighted work. Being a member to the World Trade Organization (WTO), India had to comply with the terms and obligations of various international agreements such as General Agreement on Trade and Tariffs (GATT) Trade Related aspects of Intellectual Property Rights (TRIPS) and other agreements. The TRIPS agreement seeks to protect the copyright of not just indigenous works but also of foreign works. India being the largest market for audio cassettes and the nation where films produced exceed 6000 per annum and the growth of its software industry is at 50% rate for consecutive years since the beginning of the present decade<sup>2</sup>. Hence, there is a need to have an effective legal mechanism to protect the copyright of these varied subject matters. In this background, let us examine the copyright protection system and its efficacy both at international level and as well at domestic level.

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<sup>&</sup>lt;sup>1</sup> In Preface, Intellectual Property Law by Narayanan, Second Edition, Eastern Law House, 1997, p. 7.

Study on Copyright Piracy in India, sponsored by the Ministry of Human Resource Development, Government of India, published in http://copyright.gov.in/mainaact.asp., last visited 22/11/06.

- History of Copyright Law Development: Ancient civilizations like ancient Greece and Rome, where authors and artists were afforded some protections, are where the idea of copyright first emerged. Copyright changed over time in response to shifting societal demands and technical developments. The invention of the printing press in the fifteenth century and the growth of the publishing sector that followed made formalised copyright protection necessary.
- Emergence of Copyright Law in India: India copyright laws have a lengthy history. The Copyright Act, 1847, the nation's first copyright law, was passed when Britain was still a colony. The primary goal of this legislation was to safeguard the interests of the British publishing sector. The Indian Copyright Act, 1914, which gave Indian authors and artists more complete protection, eventually took its place.
- The Copyright Act, 1957: The foundation of copyright law in India is the Copyright Act, 1957. It was passed following India's independence and aimed to create a contemporary copyright system that complied with global norms. The Act has since undergone revisions to keep up with changing worldwide copyright standards and technological improvements.
- Importance of Copyright Law: The legislation on copyright is crucial for the following reasons:
- **Promoting Innovation and Creativity:** By giving artists exclusive rights, copyright law encourages people to devote their time, energy, and money to producing creative works. This encourages a culture of invention and creativity in society.
- **Economic Rights and Reward for Creativity:** By securing copyrights, innovators can profit financially from their creations. It gives individuals the power to decide how their works are reproduced, distributed, and performed in public, assuring a just return on their investment.
- Promoting and protecting Cultural Heritage: Copyright legislation is essential for protecting
  and advancing cultural heritage. It promotes the creation and consumption of cultural products
  like books, music, films, and artwork that add to the diverse tapestry of a country's cultural
  identity.
- Public Access to Knowledge: The protection of authors' rights and ensuring that the general
  public has access to knowledge and information are two goals that are balanced by copyright
  law. It contains exceptions and restrictions that permit the use of copyrighted materials for
  teaching, research, criticism, and other socially beneficial purposes.
- International Protection and Harmonisation: Through international treaties and accords, copyright law provides the cross-border protection of creative works. Global cooperation, trade, and the interchange of creative works are all made easier by the harmonisation of copyright rules.
- Contemporary Challenges and Opportunities: Copyright law is faced with new opportunities
  and difficulties in the digital age. The ease with which digital content can be copied and
  distributed has encouraged widespread piracy and copyright violations. Furthermore, novel
  copyright-related challenges are raised by developing technologies like block chain, virtual
  reality, and artificial intelligence. A comprehensive analysis of copyright law is required in light of
  the unfolding digital revolution in order to strike the right balance between authors' rights and the
  general good.
- Objectives of the paper: The objectives of this paper on copyright law in India are as follows:
- To present a thorough overview: By analysing its historical evolution, legal structure, significant sections, recent revisions, judicial interpretations, international commitments, difficulties, and prospects, the study seeks to provide a thorough grasp of copyright law in India. It aims to give readers a thorough and current study of Indian copyright law.
- To highlight the significance of copyright law: The paper aims to underscore the importance of copyright law in fostering creativity, encouraging innovation, and promoting cultural expression. It emphasizes how copyright protection plays a vital role in rewarding creators for their works, preserving cultural heritage, and balancing the interests of creators and the public.
- To analyze recent amendments and judicial interpretations: The paper explores the impact of recent amendments to the Copyright Act, such as the Copyright (Amendment) Act, 2012, and their implications for copyright protection in India. It also examines significant judicial interpretations and landmark copyright cases to provide insights into the evolving legal landscape.

 To discuss international obligations: The paper explores India's obligations under international treaties and agreements, such as the Berne Convention and the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS). It examines the influence of these international obligations on domestic copyright law and the harmonization of copyright standards

The paper's overall goal is to give readers a thorough understanding of Indian copyright law, including its importance, difficulties, and prospects. It aims to advance the conversation on copyright law, encourage enlightened debates about the preservation of original works, and support India's cultural and intellectual growth.

# Historical Development of Copyright Law in India

- **Pre-independence Era:** In India, where conventional systems of intellectual property protection existed at the time, copyright has a long history. For instance, the Vedas and other ancient Indian scriptures, which are credited to particular authors or sages, have been preserved through oral traditions. These systems lacked a formal legal structure and were instead dependent on cultural norms.
- India adopted copyright laws influenced by British legal principles during the British colonial era.
   The Copyright Act of 1847, also referred to as the "Act for the Encouragement of Literature," was the first piece of copyright legislation that applied to India. With few exceptions for Indian authors, this act primarily served to safeguard the rights of British publishers and authors.
- Post-independence Developments: After gaining its independence in 1947, India set out to create its own copyright system to safeguard the rights of its writers, artists, and other creators. To regulate copyright in India, the Copyright Act, 1957 was passed as comprehensive legislation.
- Significant modifications and enhancements to India's copyright system were made by the Copyright Act of 1957. It provided statutory remedies for copyright infringement, expanded the range of works that were protected, and acknowledged the rights of authors. The Act played a significant role in establishing India's copyright laws and laid the groundwork for later updates and developments.
- **Nature of Rights:** Copyright is a bundle of rights, which confers a negative right on the part of the registered owner to exclude all the others from using and exploiting his work. Copyright confers exclusive right to use and exploit the copyrighted work devoid of all the others.
- **Copy:** The term 'copy' has been defined as that which comes so nearer to the original as to suggest itself as an original to the mind of every person seeing it<sup>1</sup>.
- Right: According to Salmond, the term 'Right' implies legally protected interest'. Right also indicates the legally protected interest of a person in an object. Salmond recognizes Copyright as one in the species of rights and regards it as a form of 'Right over immaterial (incorporeal) Property.
- Copyright: Copyright is defined as an exclusive right granted to the owner, devoid of others to do or authorize others to do some acts in respect of literary, dramatic, musical, artistic works, including cinematograph film and sound recordings. It is a negative right, which prevents copying of its subject matter. It represents 'multiple rights' of its owner like right to use, to reproduce, to transfer (through license of otherwise), to translate, to adopt, etc.
- Scope and Subject Matter of Copyright: The Copyright Act, 1957, and its later amendments, serve as the primary legal framework for copyright law in India. A wide variety of creative works, including literary, artistic, musical, dramatic, cinematic, and sound recordings, are protected by the Act.
- The term "literary work" refers to a variety of unique literary creations, including plays, novels, poems, and computer programmes. Paintings, sculptures, photographs, and architectural creations are all examples of artistic works. Dramatic works include play, dance, or mime performance scripts, whereas musical works include compositions with or without lyrics. Motion pictures are referred to as cinematographic works, and audio performances are included in sound recordings.

<sup>&</sup>lt;sup>1</sup> C. Cunniah and Co. and Others v. Balraj and Co., AIR 1961 Mad 111.

- Important Provisions of the Copyright Act, 1957: The Copyright Act, 1957 is the primary legislation governing copyright in India. It outlines various provisions that define the scope of copyright protection, establish the rights of copyright owners, and provide remedies for copyright infringement. The key provisions of the Copyright Act, 1957 are as follows:
- Originality and Eligible Works<sup>1</sup>: To qualify for copyright protection, a work must be original, meaning it must originate from the author and involve some skill, labor, or judgment. The Act protects a broad range of creative works, including literary, artistic, musical, dramatic, cinematographic, and sound recordings.
- Rights of Copyright Owners (Sections 14-20): The Copyright Act grants copyright owners exclusive rights over their works. These rights include:
- Reproduction Right<sup>2</sup>: The right to make copies of the work, whether in physical or digital form.
- Right to Adaptation<sup>3</sup>: The right to create derivative works based on the original work, such as translations, adaptations, or abridgements.
- Distribution Right<sup>4</sup>: The right to distribute copies of the work to the public through sale, rental, or other means.
- **Public Performance Right**<sup>5</sup>: The right to publicly perform the work, including live performances, broadcasting, or online streaming.
- **Communication to the Public Right**<sup>6</sup>: The right to communicate the work to the public through any medium, such as broadcasting or making it available online.
- Copyright ownership<sup>7</sup>: The Act lays out the fundamental guidelines for identifying copyright ownership. The author is regarded as the initial owner of copyright for works produced by an individual. However, subject to any agreements to the contrary, the employer or the person commissioning the work may be the first owner of copyright in works produced while the person was employed or under a contract.
- **Expectations and Limitations**<sup>8</sup>: The Copyright Act contains provisions for exceptions and limitations to copyright, which permit some uses of material protected by copyright without the owner's consent. The following notable exclusions and restrictions are made:
- **Fair Dealing<sup>9</sup>:** Fair dealing allows for the use of copyrighted material for specific purposes such as research, private study, criticism, review, news reporting, or education. The use must be fair and not unreasonably prejudice the rights of the copyright owner.
- Libraries and Archives<sup>10</sup>: Libraries and archives are permitted to make copies of copyrighted works for preservation, research, and educational purposes.
- **Educational Institutions**<sup>11</sup>: Educational institutions can reproduce and communicate copyrighted material for instructional purposes, subject to certain conditions.
- Reproduction for Judicial Proceedings<sup>12</sup>: Reproduction of copyrighted material for use in judicial proceedings is permitted.
- **Moral Rights**<sup>13</sup>: The Copyright Act acknowledges authors' moral rights, which are distinct from their economic rights. The right of attribution (the right to be acknowledged as the author) and

<sup>&</sup>lt;sup>1</sup> Copyright Act, 1957 Section 13.

<sup>&</sup>lt;sup>2</sup> Copyright Act, 1957 Section 14.

Copyright Act, 1957 Section 14.

Copyright Act, 1957 Section 18.

<sup>&</sup>lt;sup>5</sup> Copyright Act, 1957 Section 19.

<sup>6</sup> Copyright Act, 1957 Section 20.

Copyright Act, 1957 Sections(17-19).

<sup>&</sup>lt;sup>8</sup> Copyright Act, 1957 Sections (52-55).

Copyright Act, 1957 Section 52.

<sup>10</sup> Copyright Act, 1957 Section 52A.

<sup>&</sup>lt;sup>11</sup> Copyright Act, 1957 Section 52(1) (i).

<sup>&</sup>lt;sup>12</sup> Copyright Act, 1957 Section 52(1) (q).

Copyright Act, 1957 Sections(57-58).

the right of integrity (the right to prevent disparaging treatment of the work) are examples of moral rights. Even after authors have assigned their economic rights, they still retain these rights, which cannot be transferred or assigned.

- Copyright licencing and assignment: Assignment and licensing are two important concepts related to the transfer of copyright. They allow copyright owners to either transfer their rights to others or grant permission to use their copyrighted works under certain conditions. Here's an explanation of assignment and licensing of copyright:
- Assignment of Copyright: The full transfer of copyright ownership from the original owner (the
  assignor) to a new party (the assignee) is referred to as an assignment. The assignor gives up
  all of their rights and interests in the work that has been granted a copyright, and the assignee
  takes over ownership of the copyright.

Any valid assignment must be made in writing and bear the assignor's signature.

- Copyright licencing: Licencing is the process of allowing someone to use a work protected by a copyright while keeping ownership intact. While retaining ownership of the copyright, the owner (licensor) grants certain rights to a third party (the licensee) for a specific use and subject to certain restrictions.
- **Infringement and remedies:** Copyright Infringement: Copyright infringement happens when a person or organisation carries out any of the following actions without the owner's consent:
  - Rreproducing the work that is protected by copyright, in whole or in part.
  - Publically distributing copies of the work protected by a copyright.
  - Putting on a show or performing the work in public.
  - Creating modifications or derivative works based on a work protected by copyright.
  - To establish copyright infringement, the copyright owner must prove:
  - Ownership of a valid copyright in the work.
  - The defendant's unauthorized use of the copyrighted work.
  - Substantial similarity between the defendant's use and the protected elements of the copyrighted work.
- Duration of Copyright Protection: The length of copyright protection for various types of works
  is specified by the Copyright Act. Copyright generally lasts for the lifetime of the author plus 60
  years after their passing. When there are two authors, the duration lasts for 60 years following
  the passing of the last surviving author.

Copyright protection is available for 60 years from the year of first publication or 60 years from the year of creation for works with anonymous or pseudonymous authorship, whichever is shorter. The period of time is 60 years from the year of publication for photographs, sound recordings, and motion pictures.

- Copyright Exclusions and Limitations: The Copyright Act stipulates some restrictions and exceptions to copyright, allowing for the use of protected content without the owner's consent. To strike a balance between defending the rights of creators and facilitating access to knowledge and information, these exceptions are crucial. The following notable exclusions and restrictions are made:
- **Fair Dealing/Use:** Fair dealing allows for the use of copyrighted material for specific purposes such as research, private study, criticism, review, news reporting, or education. However, the use must be fair and not unreasonably prejudice the rights of the copyright owner.
- **Libraries and Archives:** Libraries and archives are permitted to make copies of copyrighted works for preservation, research, and educational purposes.
- **Educational Institutions:** Educational institutions can reproduce and communicate copyrighted material for instructional purposes, subject to certain conditions.
- Public Administration: Government departments and public authorities can use copyrighted material for official purposes.

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- International Obligations: India is a signatory to several international treaties and agreements that influence its copyright law. Notable agreements include:
  - India is a signatory to the Berne Convention for the Protection of Literary and Artistic Works, which establishes minimum requirements for copyright protection and guarantees reciprocal protection of works among signatory nations.
  - Trade-Related Aspects of Intellectual Property Rights Agreement (TRIPS): India is required
    to abide by TRIPS, which establishes requirements for intellectual property protection,
    including copyright, to promote fair trade, as a member of the World Trade Organisation
    (WTO).

#### **Remedies for Copyright Infringement**

If it is determined that a copyright has been violated, the owner of the copyright is entitled to a number of remedies to defend their rights and pursue damages. The available treatments consist of:

- **Injunction:** The copyright owner can seek a court order to stop the infringing activities, known as an injunction. An injunction prevents the infringer from continuing to use or distribute the copyrighted work without authorization.
- Damages: The copyright owner may be awarded monetary damages, which can include actual
  damages suffered as a result of the infringement and any profits earned by the infringer through
  the unauthorized use of the copyrighted work.
- Statutory Damages: In some jurisdictions, copyright law provides for statutory damages, which
  are predetermined monetary damages awarded by the court without the need to prove actual
  damages. Statutory damages serve as a deterrent and can be significant, particularly in cases
  of willful infringement.
- Account of Profits: The copyright owner may be entitled to the infringer's profits derived from the unauthorized use of the copyrighted work. This remedy aims to prevent unjust enrichment by the infringer.
- Delivery of Infringing Copies: The court may order the infringer to deliver all copies of the
  copyrighted work in their possession, control, or custody to the copyright owner or destroy those
  copies.
- Costs and Attorneys' Fees: In certain situations, the court may award the prevailing party their reasonable attorneys' fees and costs incurred in enforcing their copyright.
- Recent Amendments and Judicial Interpretations: Copyright law is a dynamic area that is constantly changing to keep up with societal changes, technological advancements, and international obligations. The shaping and adaptation of copyright law to address new issues and ensure adequate protection for creators and copyright owners has been greatly influenced by recent changes to copyright laws and judicial interpretations. Here are some noteworthy recent changes and judicial rulings:
- Copyright (Amendment) Act, 2012: The Copyright (Amendment) Act, 2012 in India brought significant changes to the existing copyright framework to address digital challenges and align with international standards. Key provisions introduced or modified by this amendment include:
- Protection of Technological Measures: The amendment recognized the importance of
  protecting technological measures used by copyright owners to control access to their works. It
  prohibited the circumvention of such measures and introduced legal remedies for their
  infringement.
- Rights of Performers and Authors of Cinematograph Films: The amendment expanded the
  rights of performers and authors of cinematograph films by granting them certain exclusive
  rights, such as the right to receive royalties for commercial exploitation of their performances.
- Statutory Licensing: The amendment introduced a statutory licensing scheme for certain categories of works, allowing organizations to obtain licenses for their use, subject to payment of royalties set by the Copyright Board.

- Term Extension for Copyright Protection: The amendment extended the term of copyright
  protection for literary, dramatic, musical, and artistic works from 60 years to the life of the author
  plus 60 years.
- Judicial Interpretations and Landmark Cases: Through its interpretations of the Copyright
  Act, the Indian judiciary has significantly influenced copyright law. Famous Bollywood music
  copyright infringement cases, like Amar Nath Sehgal v. Union of India, have established
  important precedents and offered crucial advice on matters like originality, substantial similarity,
  and fair use. The scope of fair dealing in the digital age and the liability of internet intermediaries
  for copyright infringement are two recent copyright-related legal disputes that have been brought
  before the courts.

Courts play a crucial role in interpreting copyright laws and setting precedents through landmark cases. Some recent judicial interpretations and decisions have had a significant impact on copyright law. Here are a few examples:

- Google LLC v. Oracle America,¹: The U.S. Supreme Court ruled on the copyrightability of
  certain software interfaces, stating that Google's use of Oracle's Java API code in its Android
  operating system constituted fair use, thereby influencing the scope of copyright protection for
  software
- Cofemel Sociedade de Vestuário, S.A. v. G-Star Raw C.V.<sup>2</sup>: The European Court of Justice
  clarified that copyright protection extends to clothing designs if they meet the originality
  requirement, emphasizing that the design's aesthetic appeal is the decisive factor, rather than
  any functional elements.
- Warner-Lambert Company LLC v. Actavis Group PTC EHF<sup>3</sup>: The UK Supreme Court provided guidance on the interpretation of Swiss-form claims in patent and copyright law, clarifying the scope and requirements for patent protection of second medical use inventions.

#### Conclusion

In conclusion, copyright law essential for preserving cultural heritage, promoting innovation and creativity, and defending the rights of creators. The history and importance of copyright law can be traced to social movements where it was recognised that it was necessary to strike a balance between creators' rights and public interests.

The legal framework of copyright law in India is primarily governed by the Copyright Act, 1957, which provides exclusive rights to creators and copyright owners over their original works. The Act grants protection to a wide range of works, including literary, artistic, musical, and cinematographic works. It also incorporates provisions for assignment and licensing of copyright, enabling creators to transfer or grant permissions for the use of their works. New challenges brought on by digital technologies and online platforms have been addressed by recent changes to copyright laws, such as the Copyright (Amendment) Act, 2012 in India, and the European Union Directive on Copyright in the Digital Single Market. With these changes, copyright owners will be adequately protected and the law will be updated for the digital era. Judicial interpretations and landmark cases have also played a significant role in shaping copyright law. Court decisions have clarified the scope of copyright protection, determined the boundaries of fair use, and provided guidance on the interpretation of copyright laws in various contexts.

Copyright infringement is still a major concern, but owners can take legal action to defend their rights. Damages, an accounting of profits, injunctions, and the delivery or erasure of copies that violate the law are examples of remedies. Overall, copyright law plays a vital role in promoting the progress of science and culture, providing a legal framework for the protection and exploitation of creative works, and ensuring a fair balance between the rights of creators and the interests of society.

"We need to implement greater intellectual property rights laws."4

-Dr Dua, Dept. of Industrial Policy and Promotion Secretary.

<sup>&</sup>lt;sup>1</sup> United States, 2021.

<sup>&</sup>lt;sup>2</sup> European Union, 2019.

<sup>&</sup>lt;sup>3</sup> United Kingdom, 2018.

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# A STUDY OF INNOVATIVE FARM BUSINESS IDEAS TO EMPOWER WOMEN THROUGH AGRIPRENEURSHIP

Dr. N Nagaraja\* Dr. Prathima V\*\*

#### **ABSTRACT**

A woman's contribution to the growth of agriculture is vital, and women entrepreneurs can contribute to society's transformation. Women are demonstrating their potential via their ingenuity, talent, and hard work, yet Agripreneurs are confronted with additional difficulties and difficulties both in the beginning and in the management of an enterprise. Women's agribusiness serves as a vehicle for women's emancipation by enhancing their economic security, independence in making decisions, purchasing power, and sociocultural engagement. To obtain a sound economic advantage, it is necessary to study and implement a variety of options in agriculture and related areas. In an effort to strengthen their contribution to the economy of the respective countries and for genuine inclusive growth, this paper seeks to emphasis the situation of women entrepreneurs, their importance, and the possibilities and challenges they confront. This is a conceptual essay that draws heavily from the findings, opinions, and reports of numerous other people on the subject. The article came to the conclusion that achieving this goal will raise income and enhance women's living conditions, both of which are necessary for the growth of human resources and the economy.

KEYWORDS: Women Agripreneurship, Women Empowerment, Agriculture, Income.

# Introduction

In order to start a business, one must have a creative idea for a product, process, or service. Women entrepreneurs are those who start a business, amass resources, take risks, overcome obstacles, employ others, and run the company on their own. Relates to women's business ownership (Kaur et al., 2018). Agripreneurs are characterized as "entrepreneurs whose primary business is agriculture or agriculture-related" in addition. Agripreneur: Agricultural entrepreneur. Agripreneurship is often described as "directly marketed, sustainable, and community oriented agriculture. A comprehensive, systems-oriented approach to farming that emphasises the interactions between social, economic, and environmental processes is known as sustainable agriculture (Upalonkar and Biradar, 2015). Women not only play a crucial role in agricultural development and their contributions to horticulture, processing, nutrition, fisheries, and other related fields, but they also play a crucial role in agricultural production through their direct or indirect roles in the processing, preservation, and packaging of the agricultural products, helping to boost the economy and improve their socioeconomic conditions (Priyadarshini and Basariya, 2018).

Rural entrepreneurship can give rural women new business options, support general growth, and help people escape poverty. Nearly half of the world's population is made up of women, who have tremendous potential but are rarely used to advance a country's economy. His objectives include investigating various businesses for women in the food industry and identifying challenges faced by Indian women starting their own businesses (Kaur et al., 2018).

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In a different study, Verma et al. (2018) examined the opportunities for agripreneurship in India and found that for many years the country has struggled with issues of underemployment and unemployment, particularly among the rural population. Unfortunately, these issues have not been adequately addressed.

# Fundamental elements that contribute to the emergence of female entrepreneurs

#### Issues affecting female entrepreneurs

Women today have established themselves in every field. However, women's journeys have not always been simple. While running and building an enterprise, which does not appear to be easy for them, they encountered many difficulties and hurdles in real life. Following are a few of them:

#### Agripreneurs that are female perform two jobs

Agripreneurs who are women are overloaded by their simultaneous responsibilities at business and at home. She struggled with several issues, including a lack of time, difficulty paying attention, and being swamped with personal tasks. Women should be helped by setting up childcare facilities, spouse assistance, and other tools to make housework easier because they must manage two tasks at once.

### Inadequate managerial abilities

Agripreneurs are typically female and illiterate. Because of their poor management abilities, Agripreneurs must rely on middlemen and other employees to advertise and sell agricultural products.

#### Inadequate education

Exploring various agricultural chances, having the capacity to assess and comprehend these probabilities, and building a successful agribusiness around them are some of the fundamental traits of an Agripreneur. In order to analyze and put this into practice, education is a crucial component. It has been noted that the majority of women in developing nations have lower levels of education than their male counterparts.

The situation is still the worse in India, where just 56% of women are literate and the bulk of them do not even have post-secondary education. This resulted in less technological or market sector development for women Agripreneurs, which limited their ability to start new businesses. Therefore, it is believed that education is a key pillar for female entrepreneurs.

#### Warehousing and storage facilities

For female entrepreneurs in agriculture, a major source of concern is the spoilage of agricultural products due to a lack of storage and warehousing facilities. Agriculture items should be stored properly because they are perishable and could otherwise spoil.

#### Inadequate marketing

Large issue for women Agripreneurs promote locally produced goods since there are no facilities for advertising or marketing locally produced goods, therefore consumers are less likely to believe that they are of high quality. The majority of the populace is a brand aficionado; they do not readily trust in locally produced goods and instead favour those that are freely accessible in all market shops.

# Absence of financial backing

The most frequent challenge that Agripreneurs, particularly women Agripreneurs, encounter is finding financing. Due to the majority of men receiving property in SAARC nations, it might be challenging for women to obtain bank financing to start and operate an agricultural enterprise.

# • Failure to cooperate with family members

The family may occasionally make the woman feel bad for putting aside chores while she attended to business commitments. Cultural norms could discourage a woman from starting her own business.

# Lack of available equipment

Because female entrepreneurs often lack the funds to purchase the expensive equipment necessary to launch their businesses, necessary equipment is occasionally unavailable.

# Opportunities and potential

Rural areas are where the heart of India beats, as a result, more focus must be placed on the advancement of female Agripreneurs in the fields of food processing, preservation, and packaging of agricultural products. Food processing and preservation can be improved to enable women entrepreneurs earn more money and will gradually increase their earning potential. Food processing benefits female entrepreneurs and has the potential to increase the value of staple agricultural products and dairy, which also increases earning potential. This is how women entrepreneurs in the food industry can get started.

#### Vegetable and fruit preservation

Producing vegetables and fruit products like potato chips, potato finger chips, potato papad, etc., as well as other preserved fruit products like jam, jelly, juices, squashes, etc., is a small business that is extremely simple to establish.

#### The care of animals

India is the world's top producer of milk. In rural areas, livestock management is primarily done by women. Raw milk can be used to produce cheese, butter, lassi, and other products.

#### Keep bees

The potential for producing honey is enormous. With no need for a piece of land, this industry is expanding to the point where even illiterate women can open their own company.

#### Mushroom farming

By adding value and processing, such as dried mushrooms, mushroom pickles, etc., women entrepreneurs might take up the mushroom as a business.

#### Women-Agripreneurship: A Way Forward

Agriculture has traditionally been viewed as a low-tech industry with limited dynamics, controlled by small and marginal farmers who primarily focus on providing for their families and selling what is left over in the local markets at a loss. Future generations found agriculture to be unpleasant as a result. Due to economic liberalization, this situation has drastically changed during the past ten years. Agriculture is increasingly viewed as a profitable business that may be achieved by altering the way it has traditionally been conducted. Crop diversification, integrated farming, farm mechanization, market intelligence, value addition, post-harvest processing, new requirements for product quality, chain management, food security, sustainability, and other topics have had a significant impact on farmers, and the majority of them now view agriculture as a business with solid financial advantages. These changes have paved the path for new forms of portfolio and participator entrepreneurship. "Entrepreneur whose primary business is agriculture or agriculture-related" is the definition of the term "agripreneur." Agripreneur: Agricultural entrepreneur. Generally speaking, sustainable, neighborhood-focused, directly-marketed agriculture is what is meant by agribusiness. A comprehensive, systems-oriented approach to farming that emphasizes the interactions between social, economic, and environmental processes is known as sustainable agriculture (Upalonakar and Biradar, 2015). Agribusiness among women is once again high on the government's agenda for improving societal balance and empowering women. Multiple steps had to be completed in order to accomplish this. Here are some examples of those:

Property ownership is the most crucial thing that needs to be done in order for women to become self-sufficient, independent in making decisions, and most importantly, to have easy access to benefits from banks and other programmes that require a land ownership.

Agricultural cooperatives: In many developing nations, women work alone, frequently by themselves, in the informal economy, putting in little effort and earning a meagre wage. They may be able to gain the necessary economic, social, and political leverage by banding together in small-scale cooperatives. Promoting women's involvement in cooperative business is crucial for gender mainstreaming in rural development.

Self-help groups (SHGs) are informal, small associations of people, ideally from a similar socioeconomic background, who come together to solve problems in their communities. With a focus on women's entrepreneurship and empowerment, the SHG model can be revitalized.

Micro, small, and medium-sized companies (MSME) in agriculture can play a critical role in advancing women's economic empowerment and battling poverty and gender inequality. Many

governments have recognized them as growth-enhancing forces, and their encouragement has resulted in the development of new jobs for emerging nations as well as increased creativity and economic dynamism.

- ICT tools: These days, ICT tools are widely used for a variety of purposes, including dissemination of new technologies, evaluation of those technologies, audience polls, forums for discussions between experts and farmers, information on the market, such as market prices and demands, weather forecasting, etc. The majority of the rural population uses mobile phones, which are one of the simple to evaluate ICT tools. Whatsapp serves a superior purpose in this regard as an electronic media. The government is putting a lot of emphasis on ICT initiatives like e-NAM, e-Pashuhaat, e-Choupal, etc. to quickly reach every farmer at a low cost with straightforward accessibility. Therefore, this platform has enormous potential for promoting agribusiness.
- Policy implications: A variety of policies have focused on entrepreneurship in agriculture over the last ten years, including DEDS (Dairy Entrepreneurship Development Scheme), Agri Udaan, and others.

#### **Entrepreneurial Opportunities in Agriculture and Allied Sectors**

Numerous employment opportunities are available in the agricultural sector, including those in organic farming, agro-based industries, farm mechanization, post-harvest processing, quality input production and supply chain, synthesis of bio fertilizers like vermicomposting, medicinal plant farming, pickle production, floriculture, mushroom cultivation, and others. In addition, the Veterinary and Animal Husbandry Sector, a significant subsector of agriculture, offers opportunities for milk processing and chilling, meat processing, feed preparation, vaccine and drug preparation, along with other related sectors like honey bee rearing, fish production, oyster farming, etc. These are the creative ways to take agriculture as a means of commercialization and profitable venture.

Opportunities abound; the issue is how best to take advantage of them. From the ground up, organisations like Krishi Vigyan Kendras (KVKs), NGOs, and agricultural universities need to educate women farmers about these various agripreneurship opportunities and teach them how to manage them. This will not only achieve the goal of women's empowerment in terms of economic and socio-cultural aspects, but will also increase the appeal and profitability of agriculture.

# Conclusion

The best strategy to increase the number of work possibilities and living standards for other rural women is to support women in agribusiness. Women Agripreneurs might be inspired to build an agribusiness with correct coaching, financial support, skill development, etc. in order to raise their standard of living. The only thing left to do is to look into other choices for women who are motivated, skilled, and have the potential to launch, run, and manage a business while taking on the associated risk. Therefore, there needs to be an ongoing effort to collaborate with women entrepreneurs and inspire, encourage, and motivate them.

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# LITERARY FEST DURING COVID-19 CAMPUS SHUTDOWN: AN APPLICATION OF DESIGN THINKING

Dr. Chandrasekharan Praveen\*

#### **ABSTRACT**

During the Covid-19 compelled campus shut down teacher trainees were denied an opportunity to nurture their literary skills. With accessibility and affordability issues, the ongoing online classes were badly affected and the teacher educators which included the investigator, had to depend solely on the Smart Phone and WhatsApp for Online instruction. The denial of opportunity to connect with peers and establish face to face contact not only affected the emotional health of trainees but also led to a significant rise of stress. The existing social distancing norms and restriction in travel to college resulted not only in the death of campus life but also the conduct of events like the annual Literary Fest. The teacher educators of a teacher training college in Kerala, the class representatives and members of the College Union met online in WhatsApp in the synchronous mode to find a way to conduct a Literary Fest with the limited resources and facilities available. Finding a solution to the existing problem involved the application of Design Thinking with its five steps: Empathizing, Defining, Ideating, building a Prototype and Testing. This participant observer study in the descriptive mode shows how the teacher trainees and teacher educators employed the Design Thinking Strategy to find a feasible solution for conducting the annual literary Fest using WhatsApp in the synchronous mode. The study reveals how the modern approach to problem solving by employing the Design Thinking Strategy not only helped find a solution to an existing problem but also helped explore the possibilities of a social Media tool like WhatsApp which was later effectively employed for online pedagogy.

**KEYWORDS**: Design Thinking, Literary Fest, Strategies, Teacher Educators, Teacher Trainees.

#### Introduction

Design thinking has been highlighted by practitioners as well as academia as a novel methodology that is potentially valuable for improving innovative outcomes, whether they are products, services, or strategies.

-(Ben Mahmoud-Jouini et al.,2016)

The benefits of college viz; the opportunity to meet new kinds of people, involve is co-curricular activities, participate in amusement games or hang out with friends and the like make campus life memorable. A recent survey in the US measuring student involvement in academic and co-curricular activities showed that student success is directly linked to student involvement in the institution. (Lumen Learning). The numerous experiences that extracurricular activities afford in campuses positively impact

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students' emotional, intellectual, social and inter-personal development.(Tenhouse)A related age old Japanese ideology is Ikigai which makes one get up early in the morning and keeps one going which is as important as learning itself.(Learn Life). In short, growing up is perceived as fun and exciting with new friends and all adults will concur unanimously that they fondly recall school/college time as the best days of their lives.(Ikigai for students)

#### **Background**

While the significance of campus life is being increasingly recognized in modern times, the Covid-19 pandemic in 2020 disrupted the lives of college students when classes were moved online. In colleges of teacher education, internships were rescindedand regular programmes like Club activities, Annual Literary Fest etc. were abandoned. Social distancing norms, and restrictions in travel to college made matters worse. Students were cut off from friends and continuous learning by sitting before the computer began to result in rise of fatigue and stress which in turn reflected on the mental health of teacher trainees.

#### **The Problem**

Teacher educators given to teaching face-to-face in the brick and mortar classroom where they engaged demonstration sessions, modeled teaching skills and refined trainee performance found themselves faltering when directed to teach online. Teacher educators were also experiencing discomfort owing to the lack of connection with the trainees. The teacher trainees too yearned to connect with both their teachers and peers. Educators thoroughly familiar with the significance of 'lkigai for students', quoted at the beginning of this paper, know that if real learning is to happen the needs of students should be addressed. Recently, in the popular website teachthought.com, Heick posed a related question: In our collective effort to designing learning experiences and all other bits of education just right, are we missing on student needs?(1) In fact, teacher educators had to quickly find ways of providing appropriate support in many forms-academic, social and emotional with existing accessibility and affordability issues.

#### **Objectives**

The main objective of the study was to find out ways of providing teacher trainees what they were basically missing out through the abrupt end of campus life. The specific objective included indentifying a suitable platform/tool to connect the students and also to come up with a prototype for conducting the annual Literary Fest in the online mode by employing the Design Thinking strategy.

#### Method

The investigator was part of a team of teacher educators assigned to engage classes online for BEd trainees comprising 50 in a self-financing teacher training college in the suburbs of the city of Trivandrum, in Kerala State, India during the academic year (2020-2021). Following a need based survey, it was found that teacher trainees were badly missing out on campus life. They yearned to connect with their peers and also to participate in extracurricular activities which only campus life, which has abruptly, ended can provide. The teacher educators, the college union members and class representatives of the different optional subjects met online in the synchronous mode on WhatsApp utilizing the Smart Phone. Incidentally this was the only accessible digital device for a vast majority of the trainees for whom Internet accessibility was a real issue.

During the meeting, the group of teacher educators consciously employed the Design Thinking model to address the problems the trainees were facing. (2) The prime thrust was on empathizing with the trainees and together commence exploring the problems the trainees face. After pin pointing the real nature of the problem, the trainees brainstormed on ways of addressing the problem. The suggestions regarding platforms and strategies identified were discussed and refined and a specific prototype -WhatsApp in synchronous mode was finalized for participation and presentation of the literary programmes. Since this had to be tested, groups were assigned to plan and present their programmes. It was also decided to have AssociationProgrammes of the different Optional subjects which included programmes of the Science Club and the Language Club of the college in online mode. Each programme was followed by a review by the teacher educators and this ultimately prepared them for effectively conducting the Literary Fest in the Online mode within the constraints and limitations of the WhatsApp platform.

#### **Brief Review of Studies**

According to Weinberg, President of Denison University, to close the gap between what is taught in the curriculum and what students need to succeed, campus life is essential. But a study undertaken on 30,383 students from 62 countries showed that the pandemic has had a big impact on students of higher education. (Aristovnik et al.) It was also found that during the Covid-19 pandemic, student academic work and social life dwindled to closed dorms and an abrupt end of meeting with friends, parties and travelling, which affected mental health. (Cao et al.)

Brown and Kafka (2020) quoting a survey by Active Minds, a mental health advocacy group in the Chronicle of Higher Education observed that the Covid-19 pandemic has worsened the student mental-health crisis.

Discussing the application of Design Thinking process in a Business setting, Liedtka (2018) stated that it counteracts human biases that thwart creativity while addressing challenges in reaching superior solutions with lowered costs.

Elmansyconcluded his Design Thinking case study of Apple by point out how such thinking helped the company to innovate by placing the consumers at the heart of the process.

Campos' (2014) doctoral dissertation related to the use of design process used by district leadership referred to the benefits of the application of design thinking: a connection to the 5Cs (creativity and innovation, communication, critical thinking, collaboration, and civic minded); increased engagement levels from student, teaching students to think critically; promote collaboration and build empathy. (p172)

Today, best practices and collection of resources on design thinking is growing and can be easily accessed at the mere click of a button. The Accidental Design Thinker site curated design thinking tools and resources and is worth a visit.

### **Findings**

#### Phase 1: Empathizing

- The lowering in standard of performance level of teacher trainees owing to compelled online
  instruction led teacher educators to realize that more than focusing on teaching and training,
  what was important is to treat the trainee as a human being requiring care and concern.
- The realization of the significance of the personal factor in an academic programme led the teacher educators to take the initiative to bring the students to a common platform and employ the first phase of the Design Thinking process namely 'Empathy'. This involved casual chat, permitting students to share openly their problems by creating an environment where the teacher educator was perceived as a friend, guide and philosopher. The care and concern showed by the teacher educators made the trainees open up and express what they were missing out in Online teaching. The teacher educators found that the trainees missed chatting with friends face to face under the trees, participating in club activities, the Annual Literary Fest and host of other programmes which make campus life fulfilling for youngsters.
- The initiative taken by the teacher educators in bringing the teacher trainees together to a common platform (WhatsApp) following personal inquiries to find solutions for the basic needs expressed was a proactive step at a time students were experiencing fatigue and stress following continuous learning in front of the computer screen.
- The decision to restrict the number by inviting the optional student representatives and the college union members for initial discussion with the eight teacher educators of the college had one main advantage. As per the cascade model the class representatives could share the outcome of discussions with their classmates/peers.
- Discreet inquiry made by the investigator revealed that the student community welcomed the
  decision of the teacher educators to have informal discussions with the student representatives
  to address the problems they were facing instead of merely engaging classes in the online
  mode and cutting off from the student community who were confined in their homes owing to the
  spread of the Covid -19 pandemic.
- A review of teacher educationprogrammes in local colleges of teacher education by the investigator revealed that the top priority for educators was identifying digital resources for

continuing online teaching rather than addressing the basic teacher trainee request to bring them back to campus and provide what the trainees were missing out in campus life.

#### **Phase 2: Defining the Problem**

- Within two months of online transaction of the curriculum of the third semester of the Bachelor of education (BEd) course, basically on WhatsApp in the synchronous mode, both the teacher educators and the teacher trainees became fairly familiar with the limitations of the available tools. Email was used for sending large PDF and video files which the trainees with limited bandwidth downloaded prior to classes. The easiness for posting audio messages, typing texts, sending images led to the realization that audio, text and image input could easily be sent in the synchronous mode. The maximum members that could meet for group call being limited the possibility of live WhatsApp chat was abandoned.
- In the ensuing discussions, the main priority was to find an appropriate platform for enabling the
  trainees to present and share their literary input. The scope for shooting pre-recorded videos
  and mailing it to all the students, increased the possibility of making available both still and
  moving images as input for a Literary Fest.

#### Phase 3: Ideate

• The class representatives interacted with their classmates to finalize on the kind of competitions that could be held in the online mode of WhatsApp with its own limitations. This brainstorming and refining helped look into likely hassles in conducting the Literary Fest in the online mode. In the following meeting of the class representatives, the college union members and the teacher educators, the 'items' were finalized along with the mode of assessment. Since the number of trainees likely to participate in the Literary Fest was likely to be high, a selection from the classes themselves was suggested to restrict the best two participants from each optional subjects to participate in the finals. As this would indirectly deny a fuller participation for all the students of the college, the idea of holding competition for the club activities was also floated. Finally it was decided to begin by conducting the programmes of the Science Club online as it will lend scope for refining and hosting of the online Literary Fest.

### Phase 4: Prototype

The Natural Science Club inauguration and Heart Day celebration was the firstprogramme to be organized online. For this planning was done by the optional students under the leadership of their teacher educator. Invitations were sent to the other teacher educators of the college with request for a pre-recorded felicitation of 1-2 minute duration. The Principal's message and inaugural by raising a curtain to reveal the logo of the new club was pre-recorded and made available to be uploaded at the commencement of the programme following the live inauguration of the programme by the Principal.

# Phase 5: Testing

The programme organized by the trainees of the Natural Science club went off well as the students had well rehearsed the sequence of the programme with suitable anchoring. The oral feedback of the programme by the teacher educators boosted the confidence of the trainees arousing in other optional students an urge to improve and excel in the programme they proposed to conduct in the following days.[For screenshots of the programme, please see Appendix]During the following programmes, the problems experienced were identified and the original 'prototype' was revised for programmes organized by other clubs such as the Language Club.

One unforeseen advantage of the conduct of theprogrammes of the different clubs was that it triggered the creative potential of the teacher trainees to come up with innovative inputs by merging audio and images. For the teacher educators the variety of digital input was an eye opener regarding the possibilities of bringing rich digital input into the online classroom to improve own teaching. Once theprogrammes of the different clubs commenced, teacher educators noticed an increased level of participation in the regular online class which earlier tended to be passive participation. The study underscores a pedagogical truth related to the application of Design Thinking that if educators really want students to benefit from the process, creating the right learning environment is essential.(Smith System)

#### Limitations

Checking the effectiveness of the prototype developed (programmes on WhatsApp in synchronous mode) was totally dependent on the availability of a fairly good Internet connection for ease

in download of videos or files that are large. A vast majority of the trainees who took part in the study had accessibility and affordability issues which affected immediate reception and a fuller timely participation in the competitions held online. However during multiple iterations trainees found ways of tackling the problems experienced in downloading large files by either compressing them or sending them by email without fully exhausting the available data on their data cards.

#### Implication

It is a fact that the challenges educators face each day is increasing and Design Thinking is one way of addressing them. The focus on the human element and the scope for a fuller participation in a collaborative mode makes possible the adaptation of the design thinking process for the different projects which teacher trainees undertake during the BEd course. Such an application of Design Thinking can lead to an overall improvement of the educational experience in institutions.

#### Summing up

The application of Design Thinking which involved the teacher trainees themselves to solve an existing problem led to very positive results. At a deeper level the collaborative activity helped address socio-emotional issues and raise the self-esteem of trainees who actively engaged in finding a digital solution for a felt group need. Previous studies on the use of Digital Thinking tend to give the impression that application of the digital thinking process works best in educational institutions with good infrastructure and resources. But the present study shows what is required for Design thinking is an agile mindset, willing to work through problems. Perhaps it would only be appropriate to conclude by quoting from Thomas Riddle's write up on improving schools through Design Thinking:

"...its reliance on rapid prototyping frees practitioners to embrace the notion of failing forward because it's OK to make mistakes-that's where breakthrough ideas are born..."

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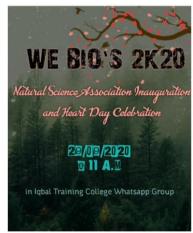
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# **Appendix**

# Screenshots of a programme conducted in synchronous mode on WhatsApp



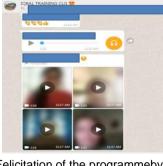
 Invitation to Natural Science Association inauguration and Heart Day programme organized by the trainees of the Natural Science Optional.



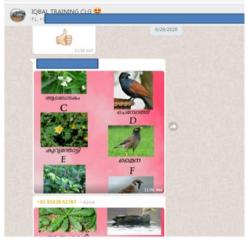
2. Screenshot of student-prepared promo video.



3. Screenshot of pre-recorded video clip of the Principal inaugurating the programme by sliding a screen to display the logo



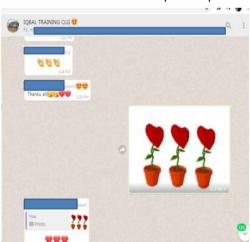
4. Felicitation of the programmeby the teacher educators. Screenshot of prerecorded video clips



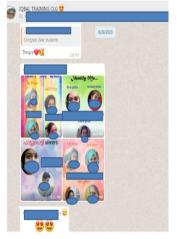
5. Screenshot of visuals for a quiz competition



6. Videos on the importance of Heart Day



7. The investigator-cum-faculty congratulates the Natural Science Optional trainees for conducting the Heart Day programme online and the students reciprocate the wishes.



8. Screenshot of announcement of results of the programmes held.

# NATIONAL EDUCATION POLICY AND ENTREPRENEURSHIP

Dr. Tajinder Kaur\*

#### **ABSTRACT**

India is at present the most populated country in the world but its education level is not even in the world's best 100. That is a tragic situation where the level of education is not competitive with the world. As per the opinion of experts, 6% of GDP must be spent on education. The estimated budget of spending on higher education for the year 2023-2024 of India is 4.4%. National education policy is a step forward in improving India's current education system. The practical knowledge of the subject and spirit of entrepreneurship can tackle the future problem of unemployed youth. It is urgently required to impart practical skilled based knowledge to the students so that they can be employed anywhere in the world. But policy formulation alone is insufficient; policy implementation must also be checked. Funding for the most vulnerable segments of society, digitisation of education, disaster management and education, student-teacher ratio, proper infrastructure for faculty members in colleges are all crucial aspects to improve the standard of education. The paper studies the role of NEP in promoting entrepreneurship in the country.

KEYWORDS: Entrepreneurship, GDP, NEP, Digitisation, Education, HE, NEP, NRF.

### Introduction

Education is the key indicator of any country's ability to decide where it leads to. More spending in this sector makes a nation stronger and more powerful, as the power lies in stronger minds. Unfortunately, the institutions in India are not even in the world's top 100. That is a matter of worry because the majority of our population is not educated to the level of developed nations. According to the Global Partnership for Education, "Education plays a crucial role in human, social, and economic development. It can promote gender equity, reduce child marriage, promote peace and increase a person's chance of having a healthy life. The right to education is a human right that gives every person more chances in life, such as employment opportunities, better health, and the ability to participate in the political process." The top five countries with the best education systems are the United States, the United Kingdom, Germany, Canada, and France. According to the Global Citizens for Human Rights annual study that measures early childhood enrolment rates and adult literacy rates, the top five countries with the best education systems are Denmark, Finland, Japan, Canada, and Sweden. A study of 15-year-old students in education around the world found a test was given in math, science, and reading. The average score of China was the highest. There are some of the worst performers in the education sector due to internal problems, political disturbances, and economic problems. These five countries are Niger, Burkina Faso, Mali, Central African Republic, and Ethiopia. With the new education policy, India tries to improve its education system. The paper studies the how NEP can bring change in education system and help in employability of students through entrepreneurship.

#### **Review of Literature**

Expenditure on education shall be shared by state and central governments equally. Motkuri Venkatanarayana and . Revathi E (2023);Entrpreneurial education adds to the value in family business

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Soares Glauciana Gomes, Braga Vitor Lelio da Silva, Marques Carla Susana da Encarnacao, Ratten Vanessa (2021); In order to teach entrepreneurship innovative teaching method and development of critical thinking among students can give better results Ratten Vanessa, Usmanji Petrus (2021); Investing in Entrepreneurial Education adds value to family business Soares Glauciana Gomes, Braga Vitor Lélio da Silva, Marques Carla Susana da Encarnação, Ratten Vanessa (2021); Including entrepreneurship skill in teaching pedagogy can increase the skills of the budding entrepreneurs Peschl Houston, Deng Connie, Larson Nicole (2021); There is significant Relationship between training in entrepreneurship and attitude towards entrepreneurship Boubker Omar, "ArroudMaryem, Quajdouni Abdelaziz (2021)

#### Research Gap

There is lack of study regarding National Education Policy of India and its impact on Entrepreneurship

#### **Objective of Study**

To study impact of national Education Policy 2020 on development of entrepreneurship

#### **Research Methodology**

Exploratory research methodology is used to study the impact of national Education Policy and its impact on Entrepreneurship

#### Source of Data

Secondary data from internet, Journals, magazines are taken

#### Features of the new education policy

#### Emphasis on Inclusiveness

Inclusiveness is an approach where all human beings, irrespective of their caste, physical ability, wealth, etc., are treated equally. This is a good initiative taken in the NEP, but its implications require it to be done more carefully. Higher education infrastructure needs modification. Not only ramps and wheelchairs will solve the problem, but lifts should also be made for the building. The question of inclusivity is not only for students but also for faculty members. As the age of faculty members increases, the supporting facilities will help them to perform better. More importantly, it should be carefully checked whether women are given preference in leadership roles or they are deprived one. Training of leadership roles for women and proper feedback from them will increase their say in decision making. Financial assistance, making the curriculum more inclusive, making the admission process more inclusive, strict support for no discrimination and anti-harassment rules, support of technology and gender balance in higher education will help to bring equity and inclusion. Feedback from randomly selected differently-able students will improve the environment of equity and inclusion.

#### Recruitment of a Permanent Staff Member

Recruitment of permanent staff members will help in maintaining a proper student-teacher ratio. Their training and timely promotion will motivate them to work hard. The present situation of delayed CAS promotions and a lack of a research environment will be improved. In particular, in order to include females and keep their motivation high, a careful examination must be performed to determine whether they are capable of receiving the benefits provided by law. They must be empowered digitally to file complaints if they are denied their rights or if someone is creating a problem in the performance of their duties.

#### Vocational Training

NEP 2020 aims to impart skill based education starting from school through internship opportunities. The emphasis of the government on vocational training will provide job opportunities to many youngsters. For its proper implementation, it should be made mandatory in the education system to go for a one-year vocational training course. More awareness among the general public should be spread about the importance of such training so that it should not be used as a taboo for academically weak students. In the USA, Germany, and South Korea, vocational education is given to more than 50% of their populations, whereas in India, according to the 12<sup>th</sup> five-year plan, it is less than 5%. Learning skills should be a matter of pride. While planning the course content of vocational training, the development of competency at an international level must be checked so that if a person wishes to migrate, it may be beneficial. Further vocational training must be able to solve the problem of unemployment and find a solution to the various problems of Indian citizens. China has developed the

world's largest vocational educational system. It has helped it to upgrade its industry. A similar effect can be created by emphasising vocational education in India.

#### • The Research Environment in Academic Institutes

This is a very positive step for NEP, but at the same time, it should be checked whether faculty members have sufficient tools for research work. Plagiarism checker should be accessible to all faculty members and there should be separate cabins for all the teaching staff so that more quality time can be spent in the colleges. At present, colleges do not provide separate cabins for each faculty member; instead, lavish common staff rooms are there, which are a centre for gossip and do not allow thinking or working on any topic. College libraries should be opened 24 hours a day, seven days a week, so that students and faculty members can devote more time to studies and research work. Setting up a national research foundation will also encourage research. Researchers will save time with the new norm as eligibility for joining Ph.D. that is four-year graduation with research.

# An Opportunity for Lifelong Learning

This is a wonderful concept where education is given prime importance in life. Education is the only way a person can keep on improving. Buildings of educational institutions can be utilised for that. It can be a good source of income for newcomers and an improvement in the skills of adults. It will impart them with financial literacy, digital literacy, commercial skills, healthcare awareness, child care and family welfare. It also improves the gross enrolment ratio. There is a correlation between the literacy rate and the GDP of a nation.

#### Academic Bank of Credit

This will allow students to leave their studies at any time, gain experience, and then return to their studies. This will avoid the present technical problems of the gap in studies and rejoining studies. It will give all individuals the opportunity to think about studies at any point of their age.

#### • Globalisation of Education

Indian universities that are highly performing will be encouraged to set up campuses abroad, and the top 100 universities in the field of education will be eligible to set up universities in India. This will help in raising the standard of education. At present, the investment in research in India is 0.69% of GDP. With internationalisation, this percentage will improve. Furthermore, such a move will provide education to different categories of students. Many students who wish to go abroad for higher education will be able to learn in India. This will reduce the money outflow to other countries.

# Focus on Faculty Members

The NEP supports the motivation of faculty in educational institutions. It is believed that motivated, energetic, and enthusiastic faculty can impart better knowledge to the students. The fast track promotion system and recognition of faculty members in the area of research will increase their satisfaction level. Leadership positions and heads of institutions will be given to those who show high academic qualifications, administrative and leadership qualities. The development of faculty members for leadership positions will also improve the workings of educational institutions.

# Use of Technology

NEP promotes the use of technology. The National education technology forum will provide a free exchange of ideas and will improve learning and assessment in schools and in higher education. Both faculty members and students will be able to use technology to exchange and impart knowledge. It will also help to continue teaching and learning in the event of natural disasters. Enriching portals like Diksha and Swayam will provide better study materials to students.

# Promotion of Indian Languages, Arts and Culture

NEP has a special plan for the development of India's language arts and culture. Teaching in the local language is one aspect. NEP promotes the publication of high quality work in local languages, including the publication of text books, workshops, videos, poems, novels, and magazines etc. It will help in the development of languages and will save them from extinction.

### Conclusion

There shall be connection of industry in imparting education on entrepreneurship. Practical knowledge regarding intellectual property rights and guest speakers from industry can add to the theoretical knowledge. Through case study and innovative teaching students can be trained to think

differently in a given situation. It also helps the successors in family business to take control and carry out business efficiently. Allocation of 6% of GDP on education will improve the quality of education. The initiatives taken under NEP like emphasis on vocational training, digitisation of education, more focus on research and development will certainly bring change in the education system and will promote entrepreneurship amongst students.

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# **EMPOWERMENT OF FISHERWOMEN**

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#### **ABSTRACT**

India's fishing sector is steadily rising, increasing by an average of 10.87% annually since 2014–15. 161.87 lakh tonnes of fish were produced worldwide in 2021–2022, an all-time high. An important part of the Indian economy is the fishing sector, or Sunrise Sector. As a result, exports, employment growth, and national income are all impacted. India has improved its reputation as a global brand thanks to transformative changes, becoming the second-largest fish producer in the world and the fourth-largest exporter of fish and fishery products. Of the 120 million people who directly profit from fishing and processing, nearly 47% are women. On the other side, there aren't many women in executive roles. processing tasks including food gutting and can filling. Even while there aren't many women in leadership positions, they make up roughly 85% of the workforce in vocations like filling cans, gutting food, and other processing tasks. The goal of the Fisheries Cooperative Society is to encourage its members' independence, thrift, and reliance. The growth of fisherwomen cooperative societies has led to the expansion of small-scale fishing units. The smaller cooperatives would manage manufacturing, and the bigger cooperatives would handle supply and marketing.

KEYWORDS: Fisherwomen Cooperative Society, Women Empowerment.

#### Introduction

The Latin root of the word "power" indicates "to be able." In contrast, "empower" indicates making someone capable by providing them strength, power, or competence. The word refers to enabling the fisherwoman to exercise her right to lead a happy life in the specific context of our analysis. It does not include training a small number of women and giving them leadership roles in programs for social development. It entails empowering each woman to actively take part in decision-making for a better standard of living. A proactive, multifaceted process called empowerment should help people reach their full potential in all aspects of life. This power needs to be developed, maintained and used. According to Nina Wallerstein and Edward Bernstein, empowerment is a process of social action that encourages participating organizations, communities, and individuals to take charge of their lives in the neighborhood and broader society. According to this viewpoint, empowerment is defined as having the ability to work in concert with others to bring about change rather than acquiring the authority to control others. The last two are merely strategies used by specific types of societies to ensure greater equality of treatment among their members; what makes an undertaking cooperative is the deliberate assessment of cooperation to the status of an organizational principle to be promoted and used in order to realize those goals for which the undertaking has been established. This industry is still one of the fastest-growing linked to agriculture industries.

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#### **Co-operative Societies**

Cooperative societies are profit-driven organizations that work to increase the marketability of the goods produced by labor-intensive industries like agriculture. The Multi-State Co-operative Societies Act, which provided for a democratic and independent functioning of the cooperatives, was passed by the Indian government in 2002 based on the recommendations of the Mirdha Committee and the Model Co-operative Societies Act. The key features of cooperative societies in India are discussed in this article. Often, a cooperative society is a group of people that voluntarily join together with the goal of advancing their economic interests. Both self-help and mutual support are foundational tenets of these civilizations. Being able to support the members is the main objective. A cooperative society generally works for its members' self-help. A society can only be incorporated with the consent of at least ten adult members. A law known as "The Cooperative Societies Act 1912" was created to ensure the smooth operation of cooperative societies. A cooperative society ensures that everyone exits having made money. When a group of people with similar interests comes together, pool their resources, and use them optimally, they are able to achieve success and gain a benefit for everyone. It is a group of people that voluntarily pool their resources in order to benefit the group's members on an individual basis. To encourage thriftiness, self-reliance, and interdependence among the members, a cooperative society is established.

#### Rural women in India

Women working in skilled and unskilled jobs in rural India have been able to make their rights and demands known through a variety of platforms. To gain credibility, independence, and competitiveness in their community, they have successfully exploited socioeconomic development, environmental issues, and internet platforms. These platforms give women a way to develop passive kinds of agency, which they can then convert into an active form of political savvy. This plan gave women more control over decision-making in order to broaden the definition of democracy in the hinterlands. In order for women to live in higher quality of life, equal control over the material, human, and intellectual resources had to be provided. Women must, however, demonstrate their competence in a variety of knowledge-based fields in addition to other socioeconomic sectors if they want to be given a voice in politics. The initial economic initiatives to advance rural women mainly failed. In an effort to alter rural areas, organizations have advocated women SHGs to help women become more involved in development, to distribute information, to include them in revenue creation projects, and to assist themselves in socioeconomic empowerment. As women, rural residents, and persons belonging to reserved castes and tribes, the majority of rural women experience what is commonly referred to as a triple handicap. The "five Ps," as they are sometimes referred as, also place limitations on the life of Indian women. Patriarchy, inadequate access to productive resources, poverty, inadequate promotion and progress, and powerlessness. The Integrated Rural Development Program's Development of Women and Children in Rural Areas (DWCRA) sub-scheme was introduced in 50 village districts in 1982–1983 By assisting them in opening bank accounts, purchasing assets, and obtaining loans from the bank rather than pricey moneylenders, it helped women get over their financial insecurities and become financially independent. The egregious violation of women's human rights, manifested in visible structural and overt forms of violence committed by three concentric circles of the family, community, and society at large, lies at the center of this circle of denial and discrimination in their rightful entitlements to life, education and training for a scientific-technological world, health, and social security.

# Education

Given the reality in India, it makes sense to state that girls and boys don't have equal access to education. The idea that males are the primary provider of income for families and that women are dependent on them is reinforced if women lack access to education, which also limits their employment options and economic contribution. The outdated social model has, needless to say, failed miserably. The social rights of women are a topic of discussion in many formal and unofficial campaigns around the world, and women's empowerment is a global problem. At the 1985 international women's conference in NAROIBI, the idea of women's empowerment was first presented. The key to women's empowerment is education since it gives them the tools to take on difficulties, question their traditional roles, and transform their lives. As a result, we cannot undervalue education's role in empowering women. India is thought to be the world's next powerhouse in recent years based on the growth of women's education. With the advancement of women's education, it is now widely acknowledged that women's empowerment is the key factor in determining their status. We need to concentrate primarily on the education of women if we want to become a superpower.

#### The Institution-Building Process of the Fisherwomen Cooperative Society

Since rural women are sometimes referred to as the "invisible farmer" in the agrarian sector, they have traditionally made significant contributions to productivity and the rural economy in our nation. However, they are still in bad shape. Women in the traditional fishing industry are not an exception to this. The significance of fisheries cooperatives rests in providing economic aid to the scattered and unorganized fishermen, whose dependency on merchants and intermediaries is much higher than that of those engaging in agricultural endeavors.

## The Fishing Industry in Karnataka

The role of fishing in the national economy has grown in prominence as a source of employment and a foreign exchange earner. Additionally, this industry has started to resemble an industrial organization. The least expensive source of protein for human consumption is fish. The Department of Fisheries was founded in 1957 with the goal of boosting fish production by utilizing the abundant resources in the marine and inland sectors. Karnataka has 313.02 km of coastline with 27,000 sq. km of continental shelf, 5.76 lakh ha of inland water resources, 8000 ha of brackish water, 2.38 lakh ha of water-logged and alkaline terrain, etc. The department is putting into action a number of plans to improve resource use, as well as the welfare of the public and fishermen in particular.

Early in the 1980s, Karnataka produced about 2.0 lakh tonnes of fish, and in the middle of the 1990s, it peaked at about 3.0 lakh tonnes. The average annual fish production over the past five years has been 5.95 lakh tonnes, with the marine sector contributing 66% and the inland sector 34% respectively. The state's fish output accounted for around 4.46% of all fish produced in India in 2019–20, placing it ninth overall, sixth among marine fish producers, and ninth among inland fish producers.

Currently, the state has about 8.08 kg of fish per person available. At current exchange rates, the Fisheries Sector contributed Rs. 2723 crore to the GSDP in 2011–12, and it will expand to Rs. 7827 crore in 2020–21. From 0.98 lakh metric tonnes in 2013–14 to 1.05 lakh metric tonnes in 2020–21, Karnataka exported more marine products.

A total of 5,99 lakh metric tonnes of fish would be produced in the state in 2020–21. The production of inland fish is 2.52 lakh metric tonnes, and the output of marine fish is 3.47 lakh metric tonnes.

## Fishing Industry in Dakshina Kannada

Sea fishing is one of the primary industries in the Dakshina Kannada district. Additionally, it is a significant source of nourishing food. The district's coastline region spans roughly 42 km. Mangalore, Bantwal, Puttur, Beltangadi, and Sulia Taluk are all part of the Dakshina Kannada district. Consequently, it plays a significant role in the district's growth. There are around 21 fishing communities in this area that are home to 24,099 fishermen, of whom 11,573 are actively employed in the fishing industry. There are 22 cooperative fishing societies in the region, of which 4 are women cooperative societies. Since the beginning of time, fishing has been one of the principal livelihoods of the Mangalore people. The Mogaveeras, a significant fishing population in coastal Karnataka, are involved in the Dakshina Kannada fishing business. Additionally impacted by technical advancements is the fishing sector. To keep a variety of fish for a longer period of time, there are cold storage facilities. Along the coastline, one may observe fishing trawlers, speedboats, and Purse Seine boats. In search of a valuable catch, boats go far into the Arabian Sea and along the extensive coastline line. For several days, fishermen will be working in the ocean. Every year, the fishing season starts around the beginning of September and lasts until May or perhaps earlier.

## **Background of the Study**

There are some theoretical issues with the current investigation. They are the problems of eradicating poverty, gender inequality, and development in the framework of empowerment. India's and other countries' development discourses are enormous, intricate, and multifaceted. In this study, the socio-economic empowerment of women is compared to the contribution of fisherwomen cooperatives. The study is grounded on an empirical assessment of the issue in the setting of the Dakshina Kannada district of coastal Karnataka. This is done against the backdrop of these theoretical issues. It's interesting to note that this area has a unique history of modernization and growth, which eventually led to the emergence of a particularly particular type of commercial capitalism. This area has experienced a wide spectrum of ideological and cultural transformations with far-reaching effects in addition to the emergence of a particularly specific sort of modernization. However, this does not imply that there aren't

any of the pressing issues facing Indian society today. In actuality, Dakshina Kannada district struggles with poverty, prejudice, inequality, and injustice much like any other region of India. As a result, the government, financial and development institutions, as well as third sector groups, have begun to seriously address these challenges. As a result, this region is home to a sizable and vibrant cooperative movement.

#### Literature Review

Women's cooperatives offer self-employment opportunities that can contribute to women's social inclusion and empowerment. This article seeks to broaden existing understandings of women's entrepreneurship by focusing on less studied types of ventures and contexts-namely, a social entrepreneurial venture in India. A case study analysis was used to assess two primary areas of interest: (1) elements of empowerment embedded in the venture's business model and (2) individual perceptions of empowerment. The personal accounts of sister members reveal that this collective form of entrepreneurship has empowered them in three ways: economic security, development of entrepreneurial behavior, and increased contributions to the family. © 2012 Baylor University.

The major activities, in which women's contributions can be noticed throughout the country, are fish processing and marketing. However, their participation and contribution are increasing in the areas of aquaculture, research, development, and education. The involvement of women in these activities generates supplemental income to support their families. Even though women are as efficient as men, earnings are not always the same. Once she is on the move, the household moves, the village moves, the country moves, and thus, we build the India of tomorrow.

Offshore wind farms in the Greater Wash, Thames estuary and North West could make a significant contribution to the UK's commitment to renewable energy. However, the extent of proposed 'Round 2' wind farms will affect a range of marine users and environmental resources. Defra commissioned this investigation to seek the views of the UK fishing industry into the potential implications of proposed Round 2 offshore wind farm developments on their work patterns and income. The project was intended only to gather the views of the fishing industry in the three Strategic Areas, not those of the wind farm developers or the government departments responsible for the licensing and consenting process.

Women's empowerment is "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination" (Keller and Mbwewe, 1991). Empowering women is one of the most crucial concerns of the Millennium Development Goals of the United Nations. One of the national priorities and goals of the Human Resource Development Strategic Plan outlined by the Social Sector of the Ministry of Economic Development in the Sultanate of Oman includes the vision of the development of women, upgrading the status of women, and facilitating their integration into total social development. The key objective of this research article is to measure women's empowerment in Oman by identifying the household decision-making ability

This paper reports on the results of a survey among fisherwomen in Coastal Karnataka. Data was collected on the nature of their work, earnings, and role in decision-making by giving different weightage to individual activities. The study suggests that only 16 percent of the women are fully involved in decision-making, although their contribution to the family income and household work is substantial. There is a social stigma attached to fish marketing activities and the younger generation is not willing to enter the business. Government support in terms of subsidies does not help in improving social status. Employment generation by providing modern marketing facilities is required to improve fisherwomen's status.

Empowerment in the context of women's development is a way of defining, challenging, and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. India envisions a future in which Indian women are independent and self-reliant. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in society has been ignored, preventing them from making their rightful contribution to social progress. It is also because of distorted and/or partial information about their contribution to family and society that they are denied their rightful status and access to developmental resources and services contributing to their.

## **Objectives of the Study**

- To study the approaches used by fisherwomen cooperatives to combat poverty and empower women.
- To study the factors contributed by the cooperatives towards the empowerment of the members.
- To evaluate the challenges in managing and implementing programs for women's empowerment and offer solutions.

## Methodology

This study has taken into account four cooperatives of fisherwomen. The cooperatives that were taken into consideration for the study are detailed in the following table.

Table 1: Showing the list of fisherwomen cooperative societies in Dakshina Kannada

SI.No.	Name of the cooperative	Sample Size
1	Mulki fisherwomen cooperative society	12
2	Mangalore Bengre fisherwomen cooperative society	26
3	Bolar fisherwomen cooperative society	23
4	Ullala fisherwomen cooperative society	31
	Total	92

There are two different forms of inquiry in the study. The first kind entails the analysis of a wide range of secondary sources that address topics including gender inequality, female emancipation, development, poverty reduction, and cooperative movements. The second kind is founded on a thorough field survey. To elicit information from cooperative societies' members, a standardized questionnaire was created. The researcher used a stratified random sampling technique.

## **Data Analysis and Interpretation**

Table 2: Showing the changes in the socioeconomic status of the respondents after joining Fisherwomen cooperative society

Impact	Number	Percentage
Sample Size	92	
Mobility		
Same	54	58.69
Increasd	38	41.30
Recognition in the family		
Same	43	46.73
Increasd	49	53.26
Recognition in community		
Same	45	48.92
Increasd	47	51.08
Interaction with outsiders		
Same	67	72.82
Increasd	25	27.17
Access to credit sources		
Same	36	39.13
Increasd	56	60.86
Asset building		
Same	81	88.04
Increasd	11	11.96
Voicing your concern		
Same	71	77.17
Increasd	21	22.82
Decision makingrelated to money centered		
Same	69	75
Increasd	23	25

- Mobility: Mobility is thought to be a crucial sign of women's empowerment. The majority of women are allegedly "house arrested" in rural areas. It is widely held that they don't have many chances to leave their homes and engage with the outside world. The issue of women's societies' influence on mobility is brought up in this context, and opinions are mobilized to support the claim that the introduction of these societies into the villages has had a substantial impact on this. In order to get the respondents' perspectives and opinions, the poll kept in mind a few well-known and visible mobility aspects. Approximately 59% of members claimed that their mobility had improved since joining the cooperative society, whereas 41% claimed that there had been no change.
- Recognition in the family: Around 47% claim that the recognition in the family is the same and 53% claim that there has been an increase.
- Recognition in the community: 49% of the members believed that their reputation after joining the group had not changed that much. And the remaining 51% felt that there is recognition in their community.
- **Interaction with outsiders:** 73% of the members felt that there was no difference between their access to interact with outsiders after joining the society.
- Access to credit sources: 61% of the members felt that their access to credit sources has
  increased after becoming a member. Only 39% of them feel that their access to credit sources
  remains the same.
- Asset Building: The mission of the cooperative movement has always been to create a solid
  asset basis for society's poorest and more disadvantaged groups. It was thought that greater
  asset bases would lead to socioeconomic empowerment. 81% of the members opined that their
  asset base has remained the same even after joining the cooperative.
- Voicing your concern: After joining the cooperative, 77 of the respondents felt they had little
  capacity to express their concerns.
- Decision-making related to money centered: 75% of respondents said that their ability to
  make financial decisions had not changed, while 25% believed that joining the cooperative had
  given them more power.

## Limitations of the Study

- Data is gathered with the short time available in hand.
- Members' reluctance to provide specific details out of concern that doing so could compromise their standing in the society

## **Conclusion and Recommendation**

Cooperative societies are simple to establish and have a predictable future. Everyone is welcome to join, and members have little legal responsibility. The "one man, one vote" principle is used in democratic management. They had issues as a result of restrictive government policies. Cooperative societies are effective in preventing the exploitation of society's weaker groups and advancing their economic interests. It works best when the focus is on serving others rather than making money. Women's cooperative groups are particularly efficient in reducing poverty and empowering women. Particularly entrepreneurial are fishermen's ladies.

According to the reply, they wouldn't be able to survive without a cooperative society. The cooperatives' disadvantage is that their only activity is lending money. Other than credit availability, nothing else is known to the members.

Due to the employees' extremely low pay, there aren't many motivated individuals willing to take on the duties. Due to a shortage of free time, members do not actively participate in societal events. Societies must find some donors and consider raising their revenue in order to enhance their financial position. Service providers that want to be sustainable must instead create their own operating income through the delivery of effective services and setting a fair price for those services. Only through cooperatives can the government's initiatives and objectives for reducing poverty and empowering women get to the ground level and be successful. In order to facilitate these cooperatives to operate well, they must be reinforced financially.

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## **GREEN CONSUMERISM**

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#### **ABSTRACT**

For most of us, the green measures are doing less harm to a planet like opting electric cars and Energy Star Rated appliances, installing solar panels or buying organic food. If the sheer number of "environmental friendly" products in the market is any indication, consumers are very well doing their part. And the manufacturers are also acting rightly either due to genuine environmental interest or simple financial interest in meeting consumer demand. We're reducing our carbon footprint, recycling stuffs. But are these efforts enough and helping our environment? The rate at which we adopted new technologies showed that we valued its conveniences much more than its consequences. Development has its own cost and is threatening to future existence of our environment & human life. From the Recent COVID 19 pandemic the impact of environmental problems on all humanity in the last two decades, has gradually become evident. But it has also given hope that we are capable of rectifying the harms we did to environment. It has motivated the consumer to "GO GREEN". Environmental technologies, economic policies, increasing growth of inclusive and sustainable industrial development, awareness about the clean environment, government regulations and laws and social initiatives will all play important roles in the pursuit of Global Green Sustainable Market. Both the actions and interactions of consumers and producers determine environmental impacts as Consumption -Production forms a holistic system. The key mechanisms of sustainable production-consumption systems include responsible purchasing, certification and labeling, resource-efficient strategies. Eventually all of these depend strongly on consumers' willingness and ability in changing their behavior and consumption patterns. Thus the notion of green consumption has emerged as a focus for policy makers, marketing strategies, and a subject for research. This research paper aims to academically analyze the consumers' attitude towards green consumerism, their concerns about environment, willingness to consume Green Products, if the companies offering green products enjoy any competitive advantage. Green consumerism can be used as a tool for sustainable growth as it has come a long way from becoming fad to necessity.

KEYWORDS: Green Consumerism, Sustainable Development, Environment, Green Product.

Introduction

**Objectives of the Study** 

From this study we intend to analyze the following objective:

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- To analyze the concept of Green Consumerism.
- To determine the various external and internal factors that affects the green consumerism.
- To analyze the research gap in the research papers studied.

#### Literature Review

#### Concepts

**Consumption** is an economic, a physical, and a social process influenced by the nature, circumstances, and psychology of individuals and the geography, culture, laws, politics, and infrastructure of the society in which they live.

## **Sustainable Development**

As per the "Report of the World Commission on:

Environment and Development (United Nations, 1987)", it can be viewed as a pattern of resource use that aims to meet present as well as future human needs while preserving the environment. The field of sustainable development can be conceptually broken into three constituent parts: environmental sustainability, economic sustainability and sociopolitical sustainability. Sustainable consumption is surely becoming an aspiration that determines how we should organize our lives. Many economists view sustainable consumption as essential for solving the dilemma of balancing economic prosperity with ecological vitality and social justice.

Sustainable consumption and sustainable development are not mutually exclusive. Sustainable development refers to maintaining long-term economic, social and environmental growth. While sustainable consumption becomes the way of life and is using resources in a way that minimizes harm to the environment while supporting the well-being of people.

- Green Consumerism: meansenvironmentally responsible consumption where consumers consider the environmental impact of purchasing, using and disposing of various products or using various green services. It doesn't havean exact, precise and scientific definition. Green consumerism refers to the production, promotion, and use of goods and services based on their pro-environmental benefits rather than those that endanger the quality of the environment or the safety of other consumers; cause environmental degradation during the extraction of natural resources, manufacturing, use or disposal; cause unnecessary waste, either because of over packaging or short life span; adversely affect other countries and communities. Green consumption is an Oxymoron. Green indicates the conservation of environmental resources, while consumption generally involves their destruction. Green might be assumed to relate only to environmental issues, but it is subtly interrelated with the social and economic strands of sustainable development also. For example, organic food purchasing might be assumed to represent ecologically motivated green consumption, but such products are relatively expensive and offer personal health benefits.
- Green Product: is a sustainable product designed to minimize the harm on environment during its whole life cycle.GP are identified by having two basic goals:
  - Reducing waste
  - Maximizing resource efficiency
- Green Consumer: is someone who is environmentally and socially conscious that leads him/her to make eco friendly purchases. This terminology uses ethical, social, green and environmental consumerism.
- **Conceptual Model:** We will be applying the extension of popular TAM ( Technology Acceptance Model) model to analyze the research topic in detail. TAM explains behavioral intentions and actual behavior of users for new technology adoption.

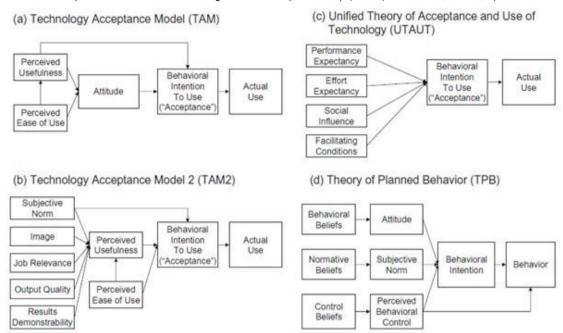


Fig. 1

## **Historical Background**

Concept of green consumption first appeared in the 1970s in the United States as a societal marketing which further expanded to include environmental issues. Green consumption emerged in marketing scholarship through Fisk's Theory of Responsible Consumption, Henion& Kinnear's concept of Ecological Marketing, and Kardash's notion of the "Ecologically Concerned Consumer". Initially, research focused on energy use and pollution issues of automobiles, oil and chemicals. Consumption behaviors researches were limited to mainly on recycling and energy saving, as well as on consumer responses to advertising and labeling information. After the Exxon Valdez oil spill, mounting evidence of environmental degradation-GLOBAL WARMING, boycott of CFC driven aerosols and the success of green consumer guides, the Green consumer behavior came to be recognized as a commercial opportunity for an expanding range of businesses globally.

THE ENACTMENT and implementation of the Consumer Protection Act, 1986 has given a substantial boost to the newly emerging consumer movement in India, enabling the consumers and their organizations to take heavily on the manufacturers and sellers of defective and sub-standard products as well as on the providers of deficient services. As was obvious, the emergence of new consumer movement in India has thrown a variety of challenges and one of which is promoting the concept of 'green consumerism'.

Over the years, relationships between consumers and producers have changed considerably. In the west, for instance, consumers are increasingly moving beyond from the traditional norm of 'value for money' to 'value for people' and 'value for the environment' in selecting products and services. The driving force behind adopting environmentally-sustainable lifestyles and consumption patterns (changed attitudes and actions) is the growing public awareness that wasteful lifestyles and over-consumption have extremely serious consequences for the environment. Consumers are now exercising their powers to buy or boycott a particular product or service on the basis of not only on their price, quality, durability, performance and aftersale-service, but on ecological and ethical considerations as well. Comparative academic research in green consumer behavior across countries reveals similarities in growing environmental values and concerns and the interest in green consumption.

Past research has been done to understand motivations and psychology which help in understanding the link between attitude and behaviour. But there are few limitations as: not focusing on specific issues, degree of consumer involvement and social desirability biases in consumer responses.

#### **Current Scenario**

In India, until recent past, consumerists and environmentalists have been pursuing their respective concerns independently. Sooner, they realize that they needed concerted efforts to tackle common concerns. Having learnt from the experiences of the west, and other developed societies, India is in advantageous position of leap-frogging to the practice of green consumerism. But there also are some challenges.

- The west has a very strong and well knit techno-legal framework to implement the tenets of green consumerism which the developing countries like India do not have.
- Moreover, there is a need for the national commitment to the cause. The organizations are emphasizing on the need for consumption of 'Environment Friendly Products' (EFPs) by the consumers. In India, some of the active consumer associations are Consumer Education and Research Centre (CERC) in Ahmadabad and the Consumer Guidance Society of India (CGSI) in Bombay, to which environmental issues are among the top priority concerns. CERC is now venturing into the area of 'product testing' and more particularly, 'green testing' evaluating the environmental impact of products. It is believed that it is the consumer alone who will ultimately compel market forces to produce safer and environment friendly products. This is an area of increasing interest and importance for prominent consumer groups in India but Indian consumer groups did not have the resources to carry out extensive and independent comparative tests of various products. Consumer magazines publish the product test, consumer surveys, consumer advice, and other consumer-related information which enables the consumers to get information and guidance on how to consume with environmental consciousness.
- Consumers in Western countries are more educated and are becoming increasingly environment conscious. Manufacturers and retailers are also responding to this by making environmental claims for their products.
- Another significant challenge is how to educate consumer about reducing product packaging
  waste the most noticeable forms of environmental waste. 'Green Dot System' is one of the
  easiest ways to inform and educate people about the environment friendly products. Leading
  consumer organisations in India like CERC and CGSI have to examine the benefits and
  weaknesses of the green dot system and inform the consumers about this or they have to
  suggest an alternative method to label the green products.
- The consumers must be informed and encouraged to adopt environmentally sustainable lifestyles and consumption patterns. There is a need for spreading and imparting environmental awareness /education among the consumers about the green products even though they may be slightly costlier than the non-green products. Even the World Commission on Environment and Development has suggested that environmental education should be made a part of the formal education curriculum at all levels "to foster a sense of responsibility for the sake of the environment and to teach students how to monitor, protect, and improve it.
- There is a need for raising business ethics in general and environmental ethics in particular. Concern for a cleaner environment is an important dimension of CSR. The producers and manufacturers must try to produce environment friendly products to the maximum possible extent as part of their broader social responsibility even though the production and/or packaging of such products may be relatively costlier than the simple products.
- There is a need for the media to come to the help of the voluntary consumer groups and environmental organizations by informing and educating consumers about the need of green consumerism. Also, the media should promptly and prominently highlight environmental violation to inform the public about the grave consequences of such violations.
- The biggest barrier to sustainability is the availability of alternatives that are sustainable, viable and affordable. This is what makes sustainability the biggest business opportunity.

## **Statistics**

• Sep 08, 2020 (Heraldkeepers) -- Latest research report on 'Green Technology and Sustainability Market' delivers a comprehensive study on current market trends. **Green** Technology and

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  Sustainability Market is valued at USD 6.89 Billion in 2018 and expected to reach USD 36.31 Billion by 2025 with the CAGR of 26.8% over the forecast period."
- According to FICCII, IoT adoption in Asia Pacific (APAC) is growing at highest rate, in India the IoT market is expected to grow at rate of 62% CAGR and reach USD 9 billion by 2020 followed by Japan.
- The latest UN Environment Programme (UNEP) Emissions Gap Report states that greenhouse gas emissions grew at an average of 1.6% per year between 2008 and 2017.
- the world is heading for a 3.5°C temperature increase this century compared to pre-industrial levels. This is way above the 1.5°C rise that scientists believe will be a sustainable level for people on earth.
- A pan-India survey commissioned by the Mahindra Group in 2019 set to be published later in 2020 revealed that four out of five Indians are aware of the impact of their actions on nature and climate change, while 83% expressed 'interest' in making lifestyle changes such as carpooling, using public transport or electric vehicles and 70% claimed to be informed about the environmental issue of water conservation. Such awareness and good intentions are not, however, matched by actual behaviour. Although the number of individuals willing to purchase green products and lead a greener life has increased a lot in the past few years, there is little evidence to suggest that the purchasing of green products has increased by much. While 88% of the respondents believe it is the lack of affordable eco-friendly alternatives that prevents them being more environmentally considerate in their daily lives,
- It takes about 700 gallons of water to produce one cotton shirt. That's enough water for one
  person to drink at least eight cups per day for three-and-a-half years.
- It takes about 2,000 gallons of water to produce a pair of jeans. That's more than enough for one person to drink eight cups per day for 10 years
- the fashion industry is responsible for 20% of all industrial water pollution worldwide.
- The supply of energy and material resources needed for industrial growth Natural resource consumption is expected to rise to 170% of the Earth's bio-capacity by 2040
- 60% of the Earth's ecosystem services have been degraded in the past 50 years.

## **Findings**

From this research we found that Green consumerism can become an effective tool for sustainable development. People are having high concerns and awareness about environmental protection. The number of individuals willing to purchase green products and lead a greener life has increased but there are little evidence to suggest that the purchasing and consumption of green products has increased significantly. Various studies suggested that pro-environmentalist consumers are willing to purchase the green products even though they may be slightly costlier than the non-green products.

The various research on Green Consumerism that are done in the past could be classified into fivebroad category:

- One rough subdivision is between
  - Studies related to marketing which examine the intentions and behavior of the consumer which is assumed to be pro environmental.
  - Studies related to industrial ecology or ecological economics, which examine the environmental outcomes of those behaviors.

Purchasing local food or taking waste to a recycling collection point are examples of pro environmental behaviors (PEBs) whose environmental benefits have been challenged. Consumers driving to recycling sites may spend sufficient energy to outweigh the energy and material savings benefits involved. Conversely, some behaviors without environmental motivations have very little impact on environment. Adopting a vegetarian diet might reflect religious conviction or be motivated by concerns of personal health or economic savings, but it will also have noticeable environment- climate benefits.

The potential disconnect between the **motivations** and **environmental impact** of green consumption behaviors is considerable, but the research literature rarely recognizes this.

- Another key subdivision is between
  - Research related to the level of material consumption (i.e., consumption reduction)
  - Research concerning choices between technologies, products, and brands.

Here also there is a huge disconnect between consumption reduction and established public policy goals, cultural values, and corporate strategies that prioritize the maintenance of economic growth, consumer sovereignty, and unending material possessions as the focus is mostly on **consuming differently**, with relatively little attention paid to **consuming less**. This has led to an overemphasis on uncontroversial behaviors such as energy saving and waste reduction, which do not confront the dominant social paradigm (DSP) and consumerist (affluent) lifestyles. Instead, it may perpetuate the process of overconsumption by reducing consumers' guilt because they feel they are taking some pro environment action.

- Third strand of research is "dematerialization" agenda, which seeks to balance the pressing
  ecological need to reduce the collective environmental impacts of consumption behaviors with
  the perceived political challenge of asking people to consume less. The dematerialization
  agenda has a role
  - for consumers to reduce the material/energy intensity of their consumption behavior
  - by substitutions or favoring more ecologically efficient producers.
  - For producers to deliver the same level of benefits to consumers with a reduce impact intensity of material and energy inputs through technological innovation and better management of resources.
- Many researchers have analyzed the Green Consumerism by the application of TAM model.
   Attitude indirectly affects behavior through intention, which is influenced by the subjective norm.
   the linear relation attitude intention-behaviour is explored with different moderating and mediating variables.
- There are various factors that are identified in several research studies that affect the Green Consumerism. Studied have been to understand the effect of various factors on green consumerism. These factors are considered as items which are used to determine the variable like Purchase intention, Attitude and Purchase Behavior. We have classified all factors under four broad categories.

## Demographic factors (level of demand) (objective factors)

- Gender
- Age
- Income
- Education eco literacy
- Family structure

## Personal factors (guiding factors)

- Psychoanalytical factors
- Values (Environmental, Social, ethical)
- Attitude
- Awareness environment & green products
- Lifestyles status
- Environmental Concern, ethics consciousness, responsibility.
- Experience
- Habits healthy lifestyle habits and status conscious
- Trust (environmental performance)
- Perception Perceived Consumer Effectiveness, Perceived usefulness of green product
- Willingness to pay extra

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- Social Image and self Identity

#### External factors

- Societal, Family& Peer.
- Social culture
- Consumer Living environment rural / Urban
- Consumer organizations.
- Environment protection organiuations
- Media reports.
- Companies
- Green Marketing strategy by the Companies.
- Brand Image
- Marketing influence: Message credibility, Sales channels, Green certification, Green word-tomouth
- Government
- Law
- Regulations
- Policies

#### **Products**

- Energy and Material (processing)
- Availability
- Price
- Features
- Product Attributes like Quality, Taste, aesthetics.
- Awareness of the green options
- Packaging
- Eco labeling & Certification

## Research Gap

- Most of the researches regarded all green product purchase behavior as a category. In detail study of an effect of single perspective on green consumer purchase behaviourcould be done for deep insight into Green Consumerism.
- TPB is a linear models so non linear models and other theories could be used to explain complex consumer buying behaviour of green products and services.
- Effect of Psychological factors are being studied till now so in depth study of various demographics could be done. Moreover effect of single factor on the purchase behavior could be studied.
- With the increasing innovation, consumers' consumption preference for certain products changes rapidly soresearchers could extend the research time range in the future.
- Many research have been done in the area of Food, Clothing, Transportation, Housing, scholars
  could carry out a lot of research on purchase behavior of other products (such as travel, home
  appliances, recyclable tyres, recycled glass containers & paper), so as to promote the sales of
  such environmentally friendly products and promote sustainable development.
- The green consumerism research has been done in geographically limited area only and mostly in developed countries and metro cities.
- Cross culture research will help marketers to develop differentiated marketing strategies by comparing the attitude towards green products.

#### Conclusion

'Green consumerism' certainly has the potential to significantly reduce the strain on our environment. Therefore, the choice between 'green' and 'ungreen' consumerism should be obvious to anyone who cares about the future. While many environmental problems can be linked to current consumption patterns, it isn't justifiable to hold consumers entirely responsible for them, or to expect that they can solve those problems by themselves. The construction of a better world requires not only individual actions, but also collective actions and political and institutional restructuring based on a sound understanding of the limits of growth and the concept of ecological sustainability. A responsibility also lies with manufactures and governments to reduce the level of environmental degradation even before consumers start making choices. In this connection, the role of consumer organization and environmental groups can also not be undermine. In this context, it must be mentioned that there is a greater need for better co- ordination among the various consumer organizations and the environmental groups.

Green consumerism can become an **ASPIRATIONand LIFESTYLE Statement** for people if it can help people to be treated with respect and become role model in the society. Green consumerism is a holistic and responsible process of management that satisfies the needs of the stakeholders and doesn't endanger the environment as well.

## Suggestions

- We as individual consumers should be ready to do our part of the duty favoringgreen consumerism, we should be ready to spend, day one rupee extra on an environmental friendly product.
- We should be ready to inform and enlighten at least one more person about the need and significance of using the environment friendly products.
- The business community, major manufacturers and producers should be ready to launch and market environmental friendly products as a part of corporate social responsibility.
- Companies should use concepts of green marketing as one of the key business strategies for gaining the competitive advantage, ensuring sustainable consumption of their products and enjoying sustainable development in future. Marketers must realize now that green marketing can be a profitable Endeavour for sustainable growth.
- The governance should be ready and willing to provide necessary encouragement in the form
  of subsidized raw material and other allied facilities to the business units which are involved in
  the manufacturing and marketing environment friendly products.

The success of the movement for green consumerism shall broadly depend upon the bit done by the whole system.

## Scope

With the onset of globalization of environmental concern the research into green consumption could be expanded geographically. Early research and practice was focused mostly on the mature industrialized consumer economies of Europe, North America, and Japan, with not as much focusing on consumers from less-industrialized countries. The Analysis of green consumerism can be adopted by companies in building green marketing strategies.

Also the results could be used in framing government laws and policies. It can also be used to motivate other consumers to adopt green consumerism as a way of life.

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# EXPLORING THE EFFECT OF EMOTIONAL INTELLIGENCE ON INNOVATION AT WORK: A REVIEW

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#### **ABSTRACT**

In this age of paradigm shift, corporate houses should pay close attention to ensure they have a creative & emotionally secure workforce to achieve a competitive advantage over their competitors worldwide. This necessitates centering on an advancement approach & developing the enterprise culture of innovation. However, despite their best efforts, organizations frequently fail to reap the full benefits of innovation due to avoiding emotional issues among employees. Many studies reveal that emotional intelligence is significantly related to innovative work behavior. From this view, this study aims to review the influence of emotional intelligence on employees' innovation in the workplace. A comprehensive literature review of the above constructs was carried out, where both parameters were investigated separately. The interconnections between both variables were also studied from various relevant databases. This is because people with emotional maturity are better equipped to adapt their thinking patterns to the chaotic demands of an ever-changing environment in order to survive & compete effectively in the current decades since the significance of emotional intelligence in enabling organizations to be more inventive has yet to be investigated precisely.

KEYWORDS: Emotional Intelligence, Innovation, Innovation at Workplace.

#### Introduction

The current epoch of the world's fastest-growing economy has created enormous potential for businesses and organizations to function more efficiently and effectively; it also can put businesses and organizations in jeopardy if they do not adapt to these transformations in the face of increased commercial competition. This requires organizations to improve the organizational climate to create a dynamic platform for creativity and creativity at work. From this point of view, this success can be attributed to the emotionally stable behavior of employees. We propose in this study that owns behaviors and actions, as well as those of Leaders, may play a crucial role in encouraging creativity and innovation among organizational members by building a work environment that promotes and fosters creativity. Specifically, Emotional intelligence, as considered, will empower leaders to educate, encourage, and assist employees' creativity in the workplace. MIT Technology Review (2021) discovered that emotionally savvy companies have a higher rate of innovation. These companies reported improved innovation, productivity, employee engagement, and much better customer experiences. With the recent global pandemic crisis, Emotional intelligence has become even more critical in leadership, facilitating the development of emotion-driven innovative behavior in the workplace.

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#### **Objectives of the Study**

- The goal of this research is to examine the impact of emotional intelligence on workplace innovation.
- This paper aims to look into the connections between the notions of innovation, emotional intelligence in organization members,
- The current study may be helpful toleaders since it aims to provide insights into the influencing aspects that must be considered when firms seek for innovation to stay viable and obtain a competitive edge.
- Organizations can benefit from more information regarding the influence of a leader's emotional intelligence, which determines what attitudes, skills, and competencies their leader requires to facilitate innovation, primarily how it is implemented.

#### **Review of Literature**

## Understanding Emotional Intelligence

Emotional intelligence is becoming more widely recognized as one of the most essential aspects of a person's personality. There have been numerous types of research undertaken on EI to date. Emotional intelligence (EI) is often associated with "social intelligence," first defined by E.L. Thorndike in 1920. Since then, psychologists have developed various notions of intelligence, which have all been categorized into three main groups (Ruisel, 1992):

- Abstract Intelligence (the ability to analyze and make better use of verbal and mathematical symbols).
- Concrete Intelligence (the ability to understand and make good use of objects), and
- Social Intelligence (the ability to understand and relate to people)

Salovey and Mayer (1990) were the first to coin "emotional intelligence" to describe a person's ability to control emotions. Regardless of the several Emotional intelligence' definitions that exist or that have been described by various psychologists, However, the one that was found to be the most well-established both analytically and empirically was, according to Mayer and Salovey (1997): "Emotional intelligence involves the ability to perceive accurately, appraise, and express emotion; the ability to access and generate feelings when they facilitate thought; the ability to understand emotion and emotional knowledge; and the ability to regulate emotions to promote emotional and intellectual growth." They include Gardner's concept of EI as a combination of inter- and intrapersonal intelligence. On account of Salovey and Mayer's concept of emotional intelligence, Daniel Goleman (1998) polished and popularized the idea in his book series, asserting that EI or EQ includes abilities such as self-awareness, self-management, self-motivation, empathy, and relationship management. He outlined five points.

- **Self-awareness** is the ability to recognize and comprehend one's emotions, sentiments, flaws, and strengths.
- **Self-management** is the ability to control one's emotions and feelings, release fears, and deliberately perform activities.
- **Self-motivation** is the ability to get motivated internally rather than external rewards like money, praise, etc.
- Empathy is an understanding of another person's feelings and emotions.
- Relationship management is the ability to manage relationships and establish a social network in order to attain desired outcomes.

Afterward, Mayer et al. (2000) proposed a distinction between models of abilities and mixed models' of emotional intelligence in a theoretical manner. The first category contains models that define *emotional intelligence* as a cognitive skill. In contrast, the second category includes models that describe emotional intelligence as a combination of cognitive talents and personal qualities. The 'mixed models of El' relate to Bar-On (2006) and Goleman (2006). In this model, both analyzed personality traits that are claimed to predict life success and cognitive intelligence. Emotional and cognitive relationships are complex and bilateral. We are motivated to act and attain our goals when we get favorable feedback.

Similarly, we do not act or produce when the input is negative. As a result, EI is a stronger predictor of success than any other traditional or cognitive intelligence type. EI is one such element that is crucial in circumstances where individuals with higher emotional maturity must successfully cope from one setting to another. (Hettich, 2000).

Moreover, many areas of a person's life are influenced by emotions, including creative thinking, social interactions, and physical and mental fitness. Emotions and creativity both happen in the brain. Innovation means acquiring novel ideas or knowledgeable ways of doing things, which requires creativity. In addition, creativity requires the implementation of innovation. People who can manage their inner emotions can also understand and react to the emotions of others, and they are more inventive and successful in life than others.

Consequently, emotional intelligence is worth studying since leaders can use it to affect the work climate and cause innovation implementation at the workplace. Specifically, emotionally intelligent leaders help create a team environment that encourages innovation & employees to perform to their full potential. (Goleman, Boyatzis& McKee, 2002)

Perez-Luno et al. (2010) cleared in their research that EQ and knowledge can impact innovation. Consequently, they discovered that a potent mix of EQ and tacit knowledge would guide the organization in the right direction of innovation. Furthermore, according to Nelson and Low (2011), EQ refers to the capacity to detect and handle one's self emotions and the feelings of others and direct one's ideas and the processes that use them.

(Castro et al., 2012) Their research discovered a direct relationship between leaders' EI and workers' creativity regardless of the conditions. This is crucial because it emphasizes the essential role of leaders in developing individual and organizational innovation behavior. There is a growing interest in emotional intelligence; according to various literature surveys, emotional intelligence is a universal ability of personality that pervades all facets of professional life.

Laursen et al. (2012), in their research paper named "how localized, emotional intelligence influences innovation and external knowledge acquisition" "concluded that having a high degree of EQ leads to having a high level of innovation in organizations. In addition, Emotional intelligence has a substantial positive impact on employee innovation, as evidenced by the findings of Tajpour et al. (2015). Emotional intelligence with a positive outlook can boost creativity, leading to business success. Emotional perception and optimism, two components of emotional intelligence, were positive predictors of creativity that, in turn, enhance innovation (Noorafshan&Jowkar, 2013). Conforming to the study, only "management of emotion in others" appears to be the essential feature.

In contrast, other aspects of emotional intelligence appear to be less critical in inventiveness and creativity. This finding underscored the significance of emotional intelligence in entrepreneurial innovation (Ngah&Salleh, 2015). Putting emotional intelligence into creating new ideas & processes offers innovation in Business, as published in the book of (Ryback 1997) entitled "Putting emotional intelligence to Work."

(Azevedo& Shane, 2019) In their study, they introduced a new cultural intelligence training program that included cognitive and behavioral aspects and two groups of participants: MBA students from a university in California, US, and Human Resource executives from an energy company in Saskatchewan, Canada. The findings demonstrated that all participants' cultural intelligence capacities significantly increased following the training session and some significant improvement in participants' innovative work behavior for both groups.

## **Understanding Innovation at Work**

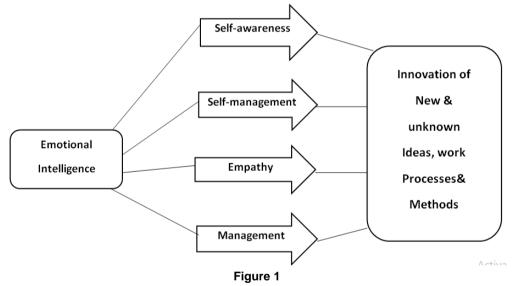
Innovation deals with cognitive processes. It necessitates attempting something fresh or innovative or introducing change into a relatively stable system. Moreover, because innovation is a cohort work, individuals must be emotionally intelligent about his\her own and others' emotions to be creative and innovative. King and Anderson (2002) revealedthat innovation differs from creativity, which is concerned with discovering and inventing original ideas. Innovation is a productive process that begins with creativity, requiring the development of new and valuable concepts. In contrast, innovation is the successful implementation of those concepts that necessitates several factors aimed at introducing, developing, and implementing existing ideas.

Even though several studies agree on the importance of innovation for businesses, the concept of innovation is nevertheless used chaotically. As a result, innovation is frequently used as a stand-in for creativity, knowledge, or improvement while proving that emotions and innovation go hand in hand at work. Individuals working with their emotions & with a positive state of mind are more prone to be innovative, creative, flexible & good at making decisions. However, studies have also shown the opposite impact of emotions with a negative state of mind, like fear and insecurities, etc.

Crossan and Apaydin (2010), well-known for thoroughly examining the idea of innovation, provide a more extensive definition. According to them, innovation is the: "production or adoption, assimilation, and exploitation of a value-added novelty in economic and social spheres; renewal and enlargement of products, services, and markets; development of new methods of production; and establishment of new management systems. It is both a process and an outcome" (Crossan&Apaydin, p. 1155).

This term emphasizes the idea that innovation might be conceived inwardly and externally. It also emphasizes that innovation comprises - but is not limited to - the creative process. It demonstrates that the creative process is a part of the innovation process. They emphasize the fact that innovation is both a process and a result. However, "innovation" is used in a relative rather than absolute sense. While a process may be new to a person, a team, or an organization, other domains of practice are already prevalent. Innovative work behavioris concerned with all behaviors that encompass the formulation of a new idea, implementation of the idea, and, finally, the evaluation of the idea in favor of the organization. (Dincer and Orhan, 2012)

Therefore organizations, through modeling leadership, building culture, developing human resources, & it has secured the work environment, can enable employees to manage their egos& emotions to come out more creative & more competitive for global survival. Eventually, innovation takes place best when employees' minds are freed to invent, create, interact, and explore new and unknown ideas & work processes when worries and anxieties are reduced, i.e., in a state of emotional stability.



#### **Emotional Intelligence and Innovation at Work**

From all the previous studies & research works, it is confirmed thatEmotional intelligence has been identified as a crucial factor in boosting workplace innovation (Jafri et al., 2016). With the recent global pandemic crisis, Emotional intelligence has become even more critical in leadership. (Geretti et al.) This contributed to an understanding that organizations striving for innovation should focus on the work climate where leaders' higher emotional intelligence can positively influence innovation implementation.

Continuous innovation is critical to success in light of the growing demand for new and enhanced products and services and the need to keep up with rapid market changes and gain a competitive advantage. Considering all of this, it becomes evident that EI can influence innovation. The majority of the debate over emotion and innovation centers on the role of emotional states in fostering innovation. Thereby it is clear that much of the study has looked at the impact of positive and negative states of mind on creativity & innovation without focusing on specific emotions. Very few efforts are made to understand the impact of emotions like love, fear, etc., on the process of innovation. Despite this, most investigations on EI and innovation show that a positive attitude is associated with increased inventiveness. So to say, it is pertinent to develop a potential workforce and innovative work culture for organizational effectiveness.

#### Conclusions

The present study conducts a literature review on the impact of emotional intelligence in fostering innovation among employees at work. The findings of several previous studies show that Emotional intelligence plays a substantial role in improving innovation & has practical implications for paying more attention to organizational innovation to gain a competitive advantage in the long haul. The importance of emotions in the invention was previously overlooked. Emotions are valued more in other areas of human lives but not in the development & implementation of innovation. However, research indicates that this way of thinking is evolving, and the importance of emotions in responsible innovation is becoming increasingly apparent. Many people still perceive emotions as a negative aspect of creativity, and more work is still to be done to reverse this and demonstrate the usefulness of emotions in innovation. Finally, it is concluded from all the available literature that emotional intelligence is fundamental for creativity. Thus organizations should not undervalue them when innovating but instead use them and see them as vital throughout the process, from beginning to end. Leaders' emotional intelligence encourages creativity, which in turn elicits invention. So value emotions in innovations since Businesses & organizations wouldn't have any innovation without them. Moreover, it is also advised that a similar study can be performed in the future by researchers in order to obtain a better knowledge of the two's connection conceptions while taking other intervening variables into account.

## Limitations of the Study

- In order to focus only on innovation & emotional intelligence, other factors like organizational transformation are not included in the study.
- The current study is based on a review of literature related to innovation and emotional intelligence; hence we do not collect empirical data, which is a fundamental restriction of our approach.

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## **CUSTOMER ATTITUDE & PERCEPTION TOWARDS INTERNET BANKING**

Manisha Jindal\*

#### **ABSTRACT**

Technology is constantly evolving. The competition is significantly impacted by technological advancements. By replacing manual processes with automated ones, Internet banking has become a key tool for increasing the effectiveness of banking operations and lowering costs. The user can use a variety of choices through Internet Banking to access bank services while seated at home. After demonetization, Internet banking has reached unprecedented heights. The purpose of this research work is to study the customer attitude and perception towards internet banking mainly in Faridabad. Through a survey of internet banking users, the responses for this study were gathered. To gather information, a thoughtful questionnaire was personally distributed by Google form to respondents who use Internet banking. Random sampling method was adopted to collect the responses. The result of the study indicates that the customer attitude and perception towards internet banking is quite positive. As Internet banking helps everyone for the better services. The majority of respondents are getting benefits of Internet Banking services. Internet banking services have revolutionized the functioning of the banking sector. In addition to technological advancements, the success of Internet banking also depends on consumer attitudes and perceptions.

KEYWORDS: Technology, Internet Banking, Demonetization, Google Form, Questionnaire.

## Introduction

In the present scenario, technology has affected the life of all individuals. It introduced major changes in the worldwide economic and business environment. In the banking sector technological developments help in fastest communication and transactions. Internet banking is the technology which is growing fastest in the banking sector. It can be defined as the service of providing information to the clients by the bank over the internet. With the use of this technology, users or individuals feel convenient by doing banking from their home or work place and there is no need to go to bank. Most of the people have started using this service because it is easier to access and saves their time by not standing in the queues. Thus the internet banking services which are provided to all the customers has given rise to the awareness of advanced technology in terms of convenience, speed, anytime anywhere service, simplification of process. Internet banking has a rising future as it is faster, less costly and eases off access to customer's money. The idea of paying for goods and services electronically is an effective concept. The banking sector provides variety of payment methods which allows the customers to pay electronically via internet. As new market has also been established for people to make payments with the help of their mobile phones or hand held wireless devices. Not only customers but banks can also get benefits from the internet banking as the bank can reduce the number of employees and the number of opened branches that offer services to the customers. However, the usage of internet banking services will get mature with the coming ages; main factor which affects the customer attitude towards internet banking is trust. Many people still not have confidence in online transactions, payments due to several market threats. The increased use of internet banking has generated many research efforts which aimed

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at understanding satisfaction in relation to general business environment. Now the customer focuses on the quality of services of internet banking based on the performance of online delivery system. Internet banking is getting more and more attention from all types of businesses, consumer both at national and international level. From a banks perspective, using the internet is more efficient than using other mediums because banks are looking for an increased customer base. However it is important to know how customer perceives internet banking. This research aims to see customer's attitude and perception towards internet banking.

## **Review of Literature**

**Dr.Santosh Kumar Gupta** (2018) stated that, e-banking has surpassed the traditional banking method successfully. In order to know the customers attitude banks have now started conducting surveys about what should be done in order to attain the maximum number of customers i.e. FEEDBACK. Feedback plays a key role in knowing the attitude of the customer and also about how the bank is performing in the banking environment. If the customer carries a positive attitude it will be reflected online through his frequency of using the banks portal and if not he or she will not be that active in using the facilities offered by the bank.

**Mr. M Mohanraj** (2017), in his research study stated that, E-banking was introduced for reducing the time and efforts of the customer, e-banking has completely evolved the customer attitude by limiting the time of transaction, need for interaction, confidentiality, ease of operating etc. E –banking is quite popular in younger generation because they love the idea of digitalization i.e. it is quick, effective, and cost saving at the same time. The customer attitude also depends on the norms offered to operate, perks given during that period, flexibility etc.

Rajeshwari (2017), stated that, Banks have changed their way of operating and have started offering smart cards, credit cards, ATM cards, thus going cashless is the aim of every bank now a days which is becoming a viral issue amongst the customers. Thus every bank is trying to capture the attention of customers towards their illuminating services which will develop a positive and delightful attitude amongst them.

**Ms.Fozia**(2017), discussed the purpose to determine the consumer's perception towards the ebanking services. It includes the study about the relationship between occupation and consumer perception of consumer about the online services and also the relationship between age and perception of consumers towards the internet banking. The result of this study is that different occupation groups and different age people have the different perception towards the online banking.

**RambabuLavuri**(2016), states that financial institutions and banking sector has their effective strategic planning to capture the attention of customers and improve their perception towards the internet banking. For that, bank has a best strategy to prevent customers from switch over to other competitive banks. For understanding the perception of consumer towards the internet banking, it needs to understand different dimensions like motivational factors, problems regarding internet banking services.

**Dr. S Arulraj** (2016); stated that, Internet is known for its speed and if this speed is implemented in the banking sector it will be of huge importance because the attitude of the customer runs on a philosophy "the quick the better". Through this added feature banks will now be able to promote their products and services in a more effective manner. The customers believe that their e-accounts should avoid fraudulent information automatically and risk free too. Slowly but steadily, but the customers are accepting the need of moving digital and contributing to the nation by the services offered by the banks of India.

**ShubhamBansal** (2015) stated that, technology has been of great importance to human life especially in banking arena; every bank is now offering internet banking services to the customers and the factors which affect the attitude of the customers are convenience and responsiveness towards the system. The demographic characteristics play a vital role in accessing internet banking services, the remote the area the harder is the chance to access the internet and thus affect the attitude of customers in using the banking services.

**S. Kavita** (2015),, stated that, In order to be successful in the revolution of internet banking, the banks have to prioritize their moves so that they can attract a decent number of customers in favour of their banks to earn more and more profit and goodwill in the industry and amongst its competitors. Banks have to be clear about the services they are providing to the customers because it is the only tool which shapes the perception of an individual.

**Shah and Shah** (2015) study the attitude of customers regarding banking facilities. This includes all facilities provided by the banks i.e. accepting deposits, granting loans, providing cash, as well as internet banking services. On the basis of internet banking facilities the customer's preference has been analysed. This shows how much customers perceive the internet banking facilities.

**Dr. AL Malliga**(2014),, stated that, Internet banking is spreading like fire in woods; it has emerged as an integral part of banking industry, gaining popularity both in public and private sector banks. It is an institution that deals in money and other related things. There are many factors which are influencing the customer's perception in banking area such as gender, age, income which affects the usage rate also. There are still many minor factors such as price, culture, religion, trust which affects their perception to some extent.

**Srivastava and Uppal** (2014) focused on the attitude of customers towards banking services. As the services provided by the banks are very beneficial for the customers so they mostly prefer internet banking services. Internet banking services provided by the bank are more reliable than the old pattern. The quality of services provided by banks has also been improved by which most customers are interested in using it.

**Navpreet Singh Sidhu** (2013), stated that, the most difficult challenge in internet banking is to have favourable perception among the customers. It is the perception that will decide the rise and fall of any internet based operation especially banking. Internet banking is of complex nature and it requires proper guidance to be served and to the surprise all the private sector banks enjoy the competitive advantage in delivering services to all the sectors of economy. They showed up that they are flexible, versatile, according to the need of the new age customers.

**Regan and Macaluso** (2013) sees positive attitude of customers towards the internet banking services provided by the banks. This shows excellent customer service is a key factor in the success of Internet banking. The reason for this is that the customers are adopting the services. The good quality service is absolutely essential for keeping customers loyal.

Ankita Mishra (2012), stated that, in today's era, where the attitude of people towards internet banking has changed due to the convenience and trust on technology, all of them are using it to the fullest for making online transactions and much more. Although there are differences in the attitudes of men and women regarding the usage of the internet banking system, where most of the women have trust issues regarding the security gateways on online platforms and always remain conscious about managing virtual money acts, whereas men are relatively open minded in performing all the activities held online in banking environment.

**UrvashiKalra** (2012); stated that, The future of internet banking is full of competition and the customers are always looking forward to new opportunities and better options available in the banking industry, so in order to retain the attention of the customers banks have now decided to present their policies in all new manner which will be helpful in understanding the attitude of the customers towards the virtual banking era. Banks are really pushing themselves to offer their best to the customers to survive in this competition.

**Okomus** (2012) stated that banks have three different groups of customers based on their attitude towards internet banking which are named as the users of internet banking, close to the internet banking and far to the internet banking customers. The customers in each group have different characteristics. They mentioned that customer's attitudes may vary in time at internet banking services.

**Karjaluoto** (2010) states that online banking system gives benefit to banks and customers in many ways. This will change the perception of customers towards online banking. Online banks are available to customers at any time or place which benefits the customers. Because of the benefits banks have recently invested more on online services.

**Mouthino and Meidan** (2010) investigated customer perception towards new banking technologies and can classified two types of banking consumer first, "on the move customers", second, "hi- tech value/cost oriented" consumers, third "consumers who wanted to see improvements in existing services and finally price sensitive consumers.

**Tsoukatos** (2008) examined the customer's perception about their banks performance regarding the key internet banking quality elements. Speed in performing Internet Banking services is a determining factor that changes the customer perception towards internet banking. The performance of banks has been improved by the banks to provide quality services to the customers.

**Erdenerkayank & Talhaharcar** (2005), states that due to recent developments in internet banking, the importance of bank in physical location has become less since transactions can be completely done in cyberspace. Banks has increasingly adopted internet based systems to transact the banking operations with private consumers & other government agencies. It talks about the attitude of consumers toward the online banking.

**Aniket**(2004), developed an understanding of consumer's attitude towards internet banking among sophisticated customers. On the basis of random sample internet banking users and non-users were examined. The analysis revealed significant differences between the attitudes of users and non-users

**H.Karjaluoto, M.Mattila, T.Pento**(2002), in their study explores about the effect of different factors affecting attitude towards internet banking of customers in Finland. The purpose of the paper is to determine the factors that influence the formation of attitude towards online banking & also the relation to the use of this service.

#### **Research Methodology**

Research methodology can be defined as the plan and structure of enquiry formulated in order to obtain answers to research questions on business aspects. Research methodology outlines the actual research problems and details the process for solving it. A good methodology clearly describes the techniques to be used for selecting samples, collecting data, managing cost, and other aspects that are essential for conducting a research. This topic represents the methodology used in this study. In this context information is given about the objectives of the study, research design, and sample design and data collection methods.

## **Objectives of the Study**

- To analyse the level of awareness of customers regarding the usage of internet banking.
- To analyse the type of internet banking services provided by banks.
- To analyse the customer attitude towards internet banking services.
- To analyse the major disadvantages of internet banking services faced by the customers

# Research Design

A research design is a broad plan that states objectives of research project and provides the guidelines what is to be done to realize those objectives. It is, in other words, a master plan for executing a research project. There can be three types of research designs – exploratory research design, descriptive research design, and experimental (or causal) research design. Use of particular research design depends upon type of problem under study.

In this study, it is a descriptive research design. Descriptive research is "aimed at casting light on current issues or problems through a process of data collection that enables them to describe the situation more completely than was possible without employing this method. Descriptive research is used to describe characteristics and/or behaviour of sample population. Three main purposes of descriptive studies can be explained as describing, explaining and validating research findings.

## Sample Design

Random sampling method is used to select sampled respondents residing in Faridabad who participated in the survey. These questionnaires were distributed personally by sharing a link of Google form with many respondents but only 50 were found suitable for analysis. The research population includes all the customers of Faridabad who have their account in public, private and foreign sector banks and are using services of internet banking from their respective banks. Bank customers were the respondents in this study. In this study, sample of 50 respondents was taken on the basis of convenience sampling technique to know the customer attitude and perception towards Internet banking.

## **Data Collection**

The present research work is based on both primary and secondary data. The data have been collected from primary and secondary sources. Primary data was collected from respondents through survey. In the present research work, a structured questionnaire was prepared and collected from the customers of respective banks. The primary data have been collected mainly from the private employees/public sector employees, professionals/ Businessman. The Secondary data was collected through published sources such as journals, research reports and Internet. The sample chosen consisted of 50

respondents representing the customers of internet banking. The sampling is random. The data was collected during the months between March to April, 2020. The data collected from the primary source were analysed with the help of various statistical measures such as graphs, charts, etc.

## **Data Analysis and Interpretation**

Table 1: Distribution of respondents on the basis of Demographic variables.

Frequency Distribution Related to personal Details.

S NO.	Demographic Variables	Categories	Frequency	Percent
1.	Gender	Male	20	40
		Female	30	60
2.	Age group	Less than 25 years	25	50
		25 yrs to less than 35 yrs	14	28
		35 yrs to less than 45 yrs	8	16
		45 yrs to less than 60 yrs	3	6
3.	Occupation	Private sector employee	19	38
		Public sector employee	0	0
		Business	4	8
		Professional	9	18
		Others	18	36
4.	Annual income	Less than 3 lakh p.a	20	40
		3 lakhs to less than 5 lakhs p.a	11	22
		5 lakhs to less than 10 lakhs p. a	8	16
		10 lakhs and above	9	18
5.	Place of residence	Faridabad	50	100

# • Do you have a bank account?

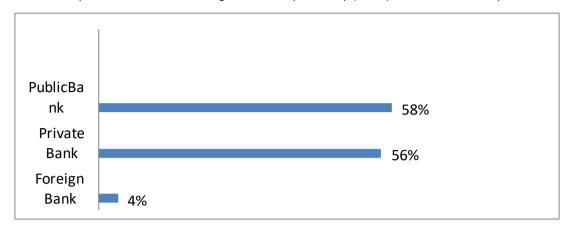


# Interpretation

This graph implies that all the respondents are bank account holders.

# In which bank you have your account?

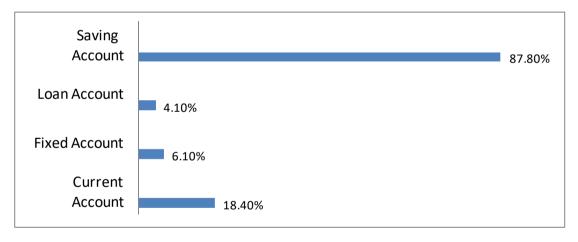
S No.	Category of Bank	Frequency	Percentage
1.	Public Bank	29	58
2.	Private Bank	28	56
3.	Foreign Bank	2	4



This graph shows that out of the total respondents 58% of people have their bank accounts in public bank, 56% in private bank and just 4% have their bank accounts in foreign bank.

# Which type of account do you have in this particular bank?

S No.	Type of Account	Frequency	Percentage
1.	Saving Account	43	87.8
2.	Loan Account	2	4.1
3.	Fixed Account	3	6.1
4.	Current Account	9	18.4

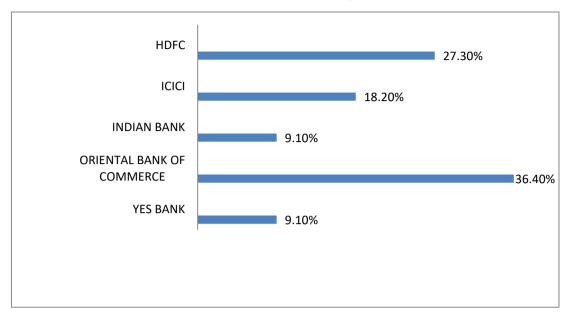


## Interpretation

This graph represents the type of accounts user have in the bank.Out of total responses 87.80% respondents have savings account, 4.10% loan account, 6.10% fixed account and 18.40% current account.

# Name the bank whose internet banking service is used by you?

S No.	Name of Bank	Frequency	Percentage
1.	HDFC	3	27.3
2.	ICICI	2	18.2
3.	Indian Bank	1	9.1
4.	OBC	4	36.4
5.	Yes Bank	1	9.1



Out of the total respondents 27.3% use HDFC, 18.2% uses ICICI ,9.10% uses INDIAN BANK ,36.0% use OBC and 9.10% uses YES BANK.in order to access internet banking services.

# Whether your bank provides you internet banking services?

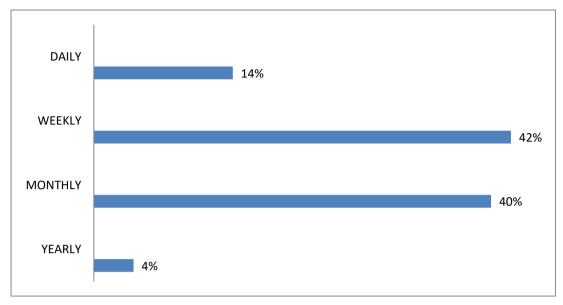


# Interpretation

This graph shows that all the banks provide internet banking services.

# How frequently do you use internet banking services?

S NO.	Particulars	Frequency	Percentage
1.	Daily	7	14
2.	Weekly	21	42
3.	Monthly	20	40
4.	Yearly	2	4



This graph is about the frequency of using the internet banking services, 14% respondents uses it on daily basis, 42% use it weekly, 40% use it monthly and only 4% uses it on yearly basis.

# Are you getting benefit of internet banking services?

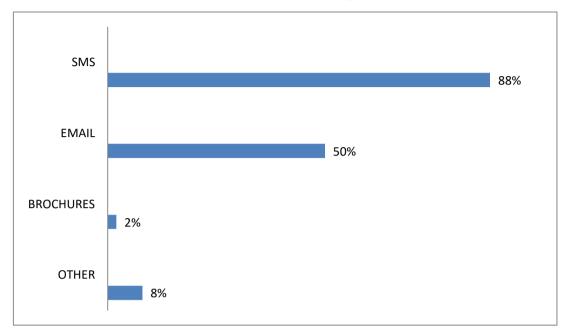


# Interpretation

This graph implies that majority of respondents i.e. 94% are getting benefit of internet banking services and the rest 4% disagree with the statement.

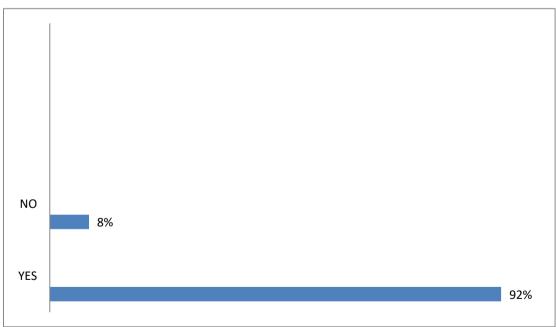
## How your bank provides you internet banking services details?

S NO.	Particulars	Frequency	Percentage
1.	SMS	44	88
2.	E-MAIL	25	50
3.	BROCHURES	1	2
4.	OTHER	4	8



This graph states the source through which the respondents get the details on internet banking services, 88% through SMS, 50% through Emails, 2% through Brochures and 8% through other sources.

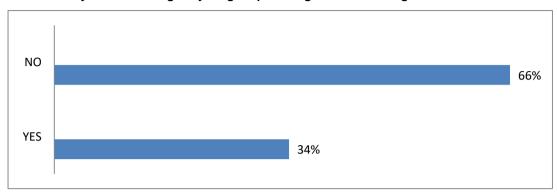
# Are you confident in doing transactions through internet banking?



# Interpretation

This graph shows the respondent's confidence in doing transactions through internet banking, 92% are confident but 8% still hesitate in performing such transactions.

## Does your bank charge anything for providing internet banking services?



## Interpretation

62

66% respondents agreed that theirbanks charge for providing internet banking services and 34% did not agree.

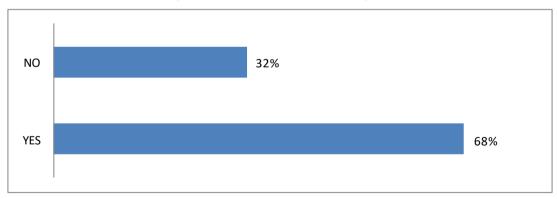
# Is the security of internet banking well updated to protect any theft?



## Interpretation

This graph is concerned about the security being well updated to protect any theft to which the respondents agreed to an extent of 92% and the rest 8% disagreed with the statement.

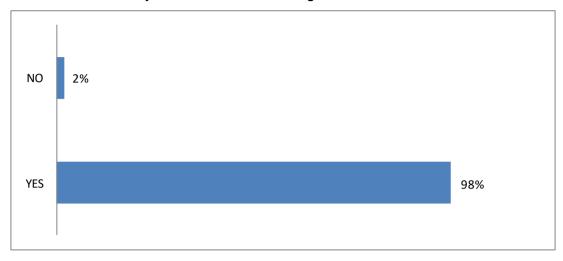
# Would you prefer using credit cards for internet banking?



## Interpretation

This representation is about the preference of credit cards for internet banking, to which 68% agreed and 32% of respondents disagreed.

## Is the OTP facility effective in internet banking services?

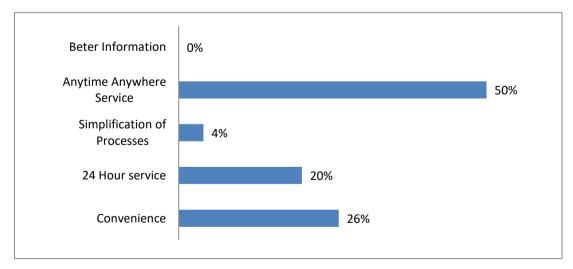


## Interpretation

This graph represents the effectiveness of the OTP facility as per the respondents and 98% were in favour of the statement and only 2% were not.

## Which one is the main reason for you to use internet banking?

S No.	Particulars	Frequency	Percentage
1.	Better information	0	0
2.	Anytime anywhere service	25	50
3.	Simplification of processes	2	4
4.	24 hour service	10	20
5.	Convenience	13	26

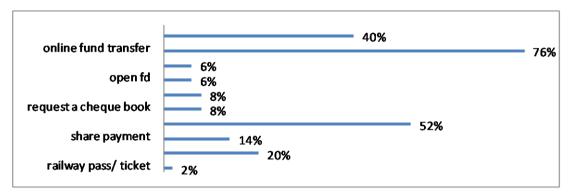


## Interpretation

This graph analyses main reasons of the respondents to use internet banking and the responses were , no one was doing internet banking because of availability of better information, 50% were doing because of anytime anywhere service , 4% because of simplification of processes, 20% due to availability of 24 hours service and 26% because of the convenience of internet banking.

## Which type of service mostly you use in internet banking?

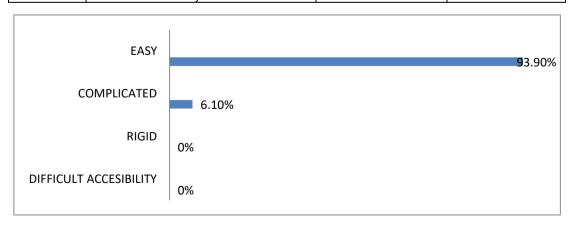
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S No.	Types of services	Frequency	Percentage
1.	Balance and transaction search history	20	40
2.	Online fund transfer	38	76
3.	Card to card fund transfer	3	6
4.	Open FD	3	6
5.	LOCK/Activate Debit Cards/ATM	4	8
6.	Request a cheque BOOK	4	8
7.	Shopping	26	52
8.	Share Payment	7	14
9.	Booking Railway tickets	10	20
10.	Railway pass/ tickets	1	2



# Interpretation

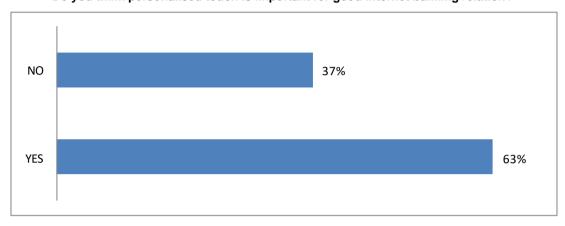
76% respondents are using internet banking for online fund transfer , 52% for shopping purpose, 40% for balance and transaction history search and 20% for booking railway tickets.

How you perceive internet	Particulars	ers Frequency Percenta		
banking system?S No.				
1.	Easy	46	93.9	
2.	Complicated	4	6.1	
3.	Rigid	0	0	
4.	Difficult Accessibility	0	0	



This graph is about how the respondents take internet banking system and responses were, 93.90% as easy and only 6.10% find it complicated.

## Do you think personalised touch is important for good internet banking relation?

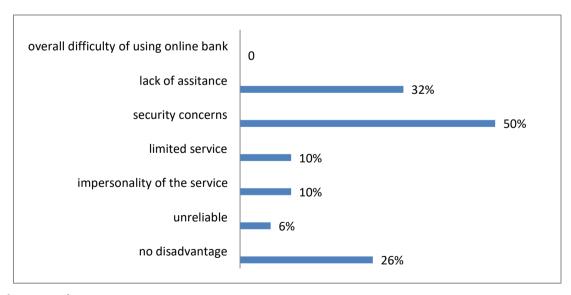


## Interpretation

This graph judges the poll of respondents on personalised touch for good internet banking relations to which 63% considered it as important while other 37% don't.

## • What are the two main disadvantages of internet banking?

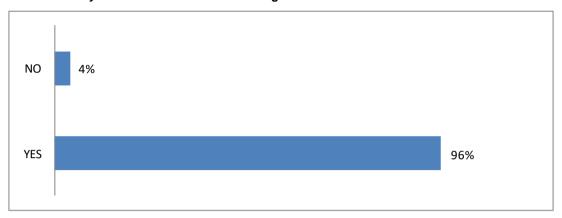
S No.	Particulars	Frequency	Percentage
1.	Overall difficulty of using online bank	0	0
2.	Lack of assistance	16	32
3.	Security concerns	25	50
4.	Limited service	5	10
5.	Impersonality of service	5	10
6.	Unreliable	3	6
7.	No disadvantage	13	26



# Interpretation

Our major concern in the field of internet banking that our customers are facing are security issues, lack of assistance, limited service, unreliable, impersonality of the service which has to be resolved as soon as possible to change the perception of internet banking.

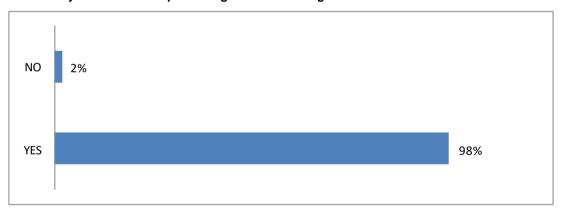
#### Would you recommend internet banking services to others?



## Interpretation

This graph talks about the respondent's opinion for recommending others internet banking to which the responses were 96% in favour and rest 4% were not.

## Do you intend to keep on using internet banking in the near future?



## Interpretation

This graph is about using internet banking service in future and the responses were 98% as YES, and remaining 2% as NO.

## **Findings**

- From our study we find out that most of the respondents who lies under the age of 25 years are using internet banking services because they are having more knowledge and aware about Internet banking.
- In the survey it is found that anytime anywhere service is the main benefit which Internet banking users have seen among other options.
- Maximum number of respondents get internet banking service details through SMS as it allows customers to keep in touch continuously.
- With regard to customers view on "security and privacy" on internet banking services, the study shows 92% of respondents are satisfied.

- About 98% of respondents are satisfied regarding OTP facility in Internet banking services as it
  protects the information of the customer and complete their transaction securely.
- Most of the respondents perceive internet banking easy so they prefer to use this service once in a week.
- The type of service mostly used by the respondent in Internet Banking is online fund transfer as
  it is convenient because user can easily transfer their funds between accounts from anywhere in
  the world.
- This study revealed that most of the users claim that their banks do not charge any extra amount for net banking facility.
- Out of 50 respondents 46 people told that they will continue online banking activities in future.

#### Conclusion

The present research study is a fact finding research work conducted on a limited scale. While analysing all the variables and responses given by the consumers, this study reveals that overall attitude of customers towards Internet Banking is good and so is the user rate. It also reveals that the perception of customers towards Internet banking is quite positive. As Internet banking helps everyone for the better services. The majority of respondents are getting benefits of Internet Banking services. Internet banking services have revolutionized the functioning of the banking sector. The bank provides various details of Internet banking mainly through SMS and E- mail. The system allows customer to transfer money, account inquiry, request cheque book, book railway tickets, shopping, and open FD etc. The main reason of using internet banking is the anytime anywhere service provided by the banks. The respondents are highly satisfied by using the Internet banking facility with secrecy maintenance, transaction updating, fund transfer and security followed by easy access while using the Internet banking services. The success of Internet banking not only depends on technology but also on the attitude and perception of customers regarding Internet banking. Results through this study will help to understand customer's perception and attitude towards Internet banking.

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# A STUDY ON OFFLINE AND ONLINE SHOPPING EXPERIENCE OF HYDERABAD CONSUMERS

Pranati Tendari\*

#### **ABSTRACT**

To understand consumers behavior towards online and offline shopping through analysis it is found that few consumers wants to buy the products from offline stores and few wants to buy online. This article collected data via online survey by creating and sending questionnaire to 100 plus consumers and received 72 consumer's response. In the initial days people were not ready to do online transactions or online shopping but after Covid-19 came into picture people where scared to go out of their homes because virus was spreading fast and with that people started to buy goods online and then they felt easy to shop online where they can sit in home and they can have the product at their doorstep by ordering online. Covid played a vital role where it shifted consumers to shop from offline to online and because of this people started doing online shopping as they felt doing it was easy and saving of time and also they felt convenience and also they were getting huge discounts and offers and because of all this many shops had to shut down as people had no interest to come to store and purchase the products so the offline retailers had to adapt different strategies to retain their consumers.

KEYWORDS: Consumers Perception, Online & Offline Shopping.

# Introduction

According to the study it was found that consumers prefer doing offline or online shopping depending upon the products and services and through analysis it is found that most of the consumer's prefer online transactions for booking tickets, transferring of money, paying bills and do recharges and for online shopping customers are increasing day by day. Women majority is more as they like to shop more. In the age group of 20-30 is interested to shop online. Most of the customers are recent grads and post graduates who and young and single. These days people are tech savvy and they don't feel any difficulty in doing online transactions or online shopping they are able to handle with ease and people are spending 4hours in a day for browsing internet and most preferred online websites to do online shopping are Amazon, Flip kart, Myntra, Ajio, Nykaa and lot more. For doing online transactions people are using Gpay, Phone pay, Paytm and more. Customers are preferring online shopping because it saves time and they can shop at any time in a day and they don't need to go to the store and buy the products with the fingertips they can order and the products and it will get deliver at their door steps and also they are getting various offers, discounts and they have the option to return or exchange within 1 week if any damages or received some other product and also they find variety and also they can compare the product price and then they buy from where they are getting for a low price and before purchasing the product they can look to the customer reviews and after that they purchase the product so because of all this reasons people are preferring to buy products online. Few people still prefer to do offline shopping as old age people as they are not tech savvy and they are scared to do online transactions or shopping as they feel risky to do so and they want to touch the product and see the quality and then purchase and also they don't like to prefer online because they feel risk in doing so and they remain loyal to the product or brand which they are buying from ages and they prefer to buy from the same shop as this rule is passing from generation to generation.

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### Literature Review

Ms.Supriyamahajan (2018):- A study comparing online and offline shopping, finding the element that drives respondents to make purchases both online and offline is the major goal of this study. They choose to shop online because of the promotions, savings, and ease. Because of the aforementioned advantages, 93% of respondents said they preferred to make their purchases online, which proves that adjustments need to be made to the way customers are provided with items.

Ashishbaghla (2018): A consumer behavior study of online and offline shoppers this study's main goal is to measure how satisfied people are with their online and offline purchasing experiences. According to the survey, discounts, freebies, free-e-cash like Pay tm cash or goibibo cash, cash back offers, and free-e-cash all make customers happy.

Dr.Srinivasan R July (2017): The study of the factors influencing online shopping. This study identified the variables that affect online shoppers. A unexpected finding of the study is that variables affecting online shopping and repeat website purchases are significantly correlated. As a result of technical advancement, internet buying is becoming increasingly popular.

Nikita Arora (2018):- Understanding the difficulties marketers have an understanding consumer thought is made easier by customer perception and actions. What specifically goes through the customer's head and what mental processes influence the consumer's decision to purchase certain goods or services.

# **Objectives of the Study**

- To research about the reasons for switch from offline to online shopping.
- To determine what products consumers like to buy from online and offline.
- To know which age group is more passionate about shopping.
- To understand the reasons why online shopping is doing well and the reasons for which offline retailers are taking backseat.
- To assess customer satisfaction with online vs. offline purchases.

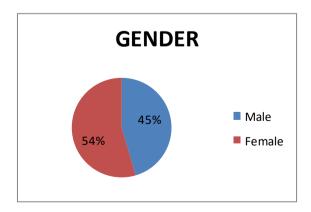
# Limitations of the Study

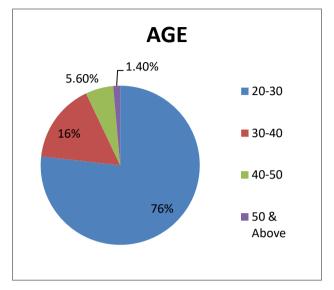
- The study is based on purchasing power of consumers only.
- There are a maximum of 72 responders in the sample.
- Hyderabad is the only location for the study
- The study is entirely based on an online survey

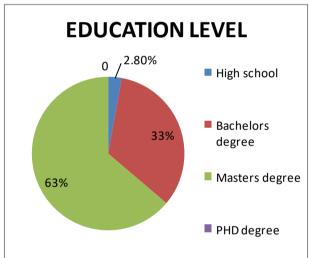
# **Research Methodology**

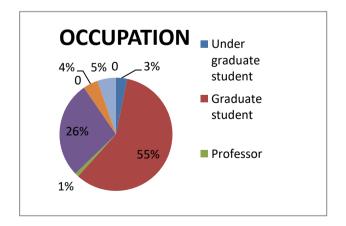
This study is based on primary data where questionnaire is drafted for survey and responses are gathered. 100 people were contacted, 72 of them responded. The purpose of this study is to understand how much percentage of people started using technology and started doing online shopping and the reasons for them to shift from offline to online shopping.

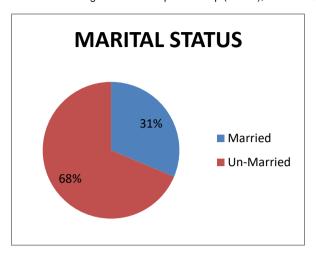
## **Data Analysis**

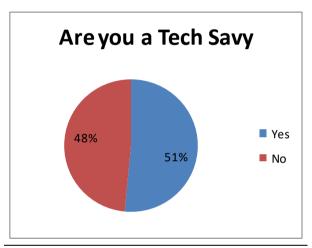


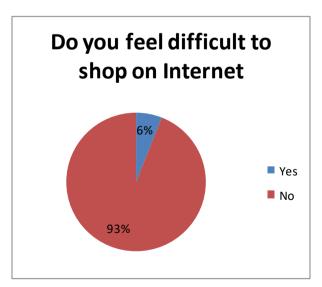


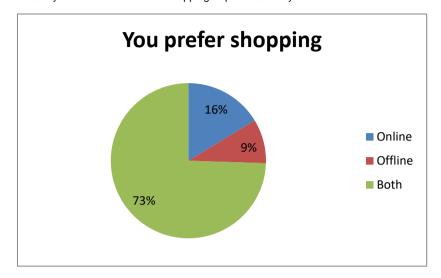


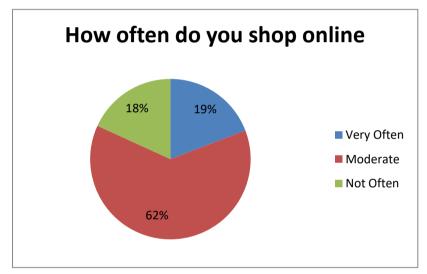


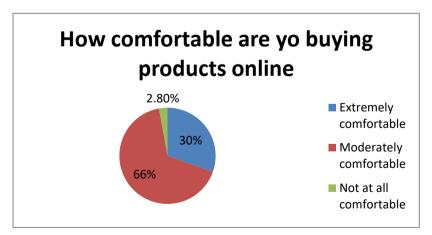


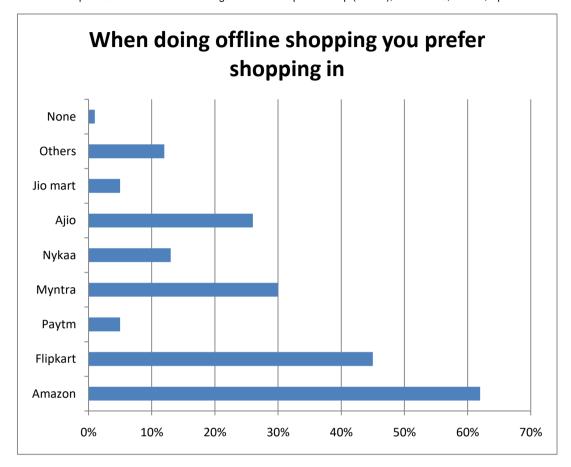


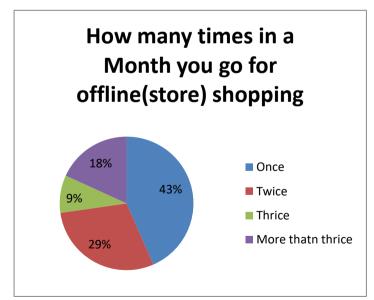


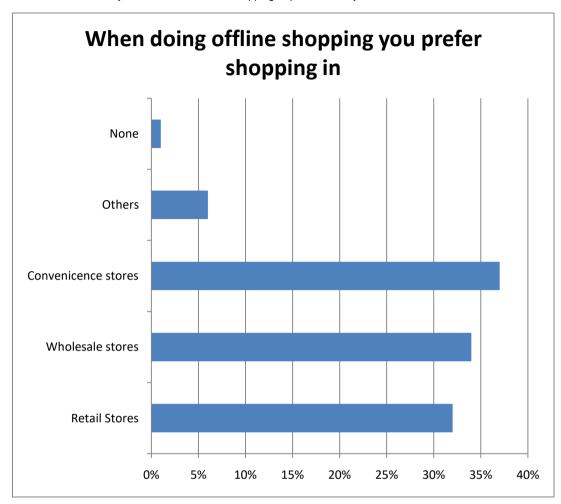


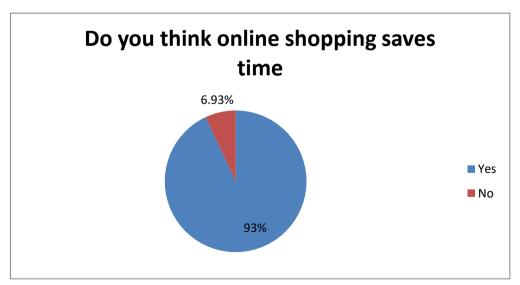


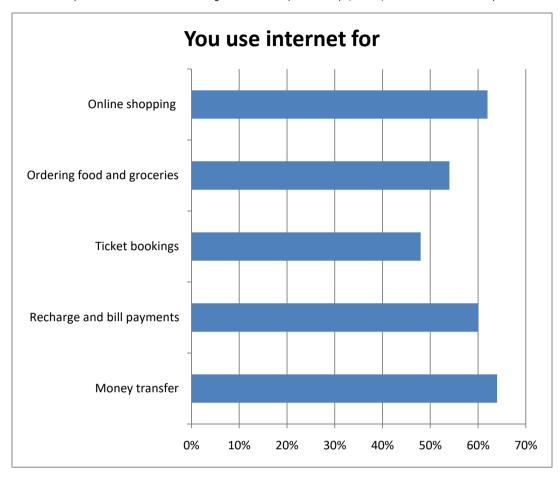




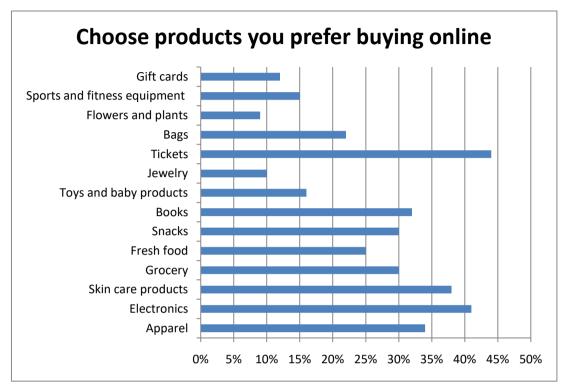


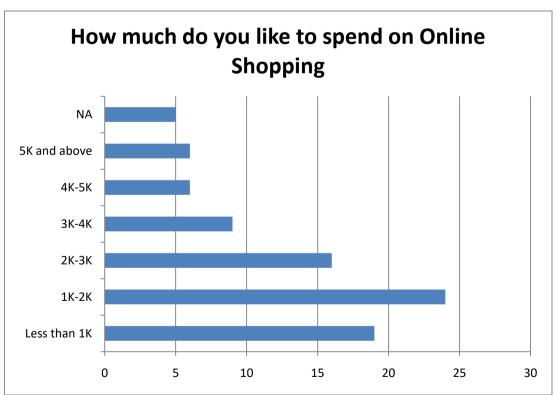


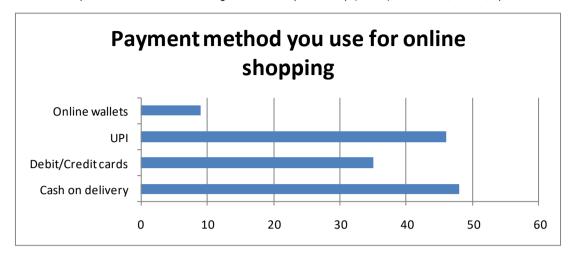




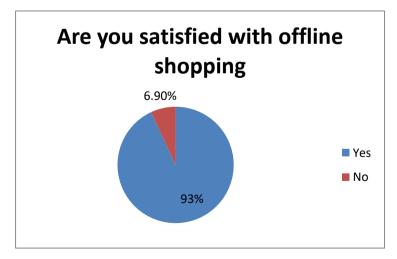


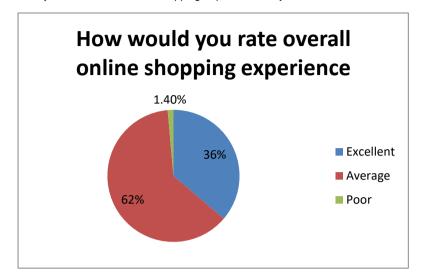




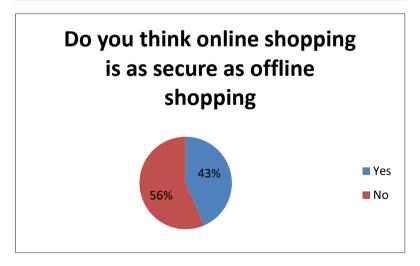


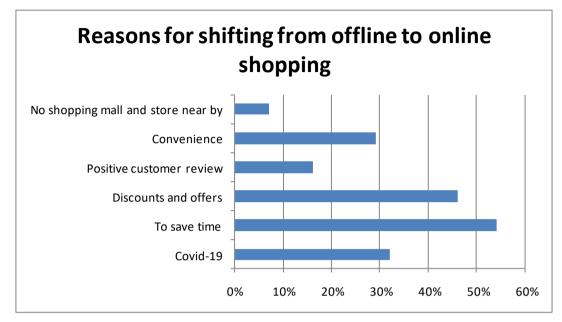


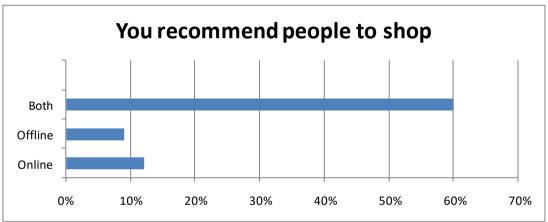












# **Findings**

- 54% respondents were female and 45% were male.
- Consumers from the age group 20-30 were 76% and from age group 30-40 were 16%.
- 63% of consumers were having master's degree where as 33% people are bachelors.
- 26% people are private employees.
- 31% people are married and 68% are single.
- 51% people are tech expertise.
- 93% respondents said they face no trouble in shopping online.
- 41% people said they browse internet for more than 4hours in a day. With this they get attracted
  to the stuff and they want to purchase the products.
- The top 3 online shopping websites which generally people prefer to shop online Is Amazon, Flip kart, Myntra and many more.
- 43% of respondents said they visit once in a month for offline store shopping.

- Consumers prefer to shop more at convenience and wholesale stores.
- 93% people agreed that online shopping saves time.
- People use internet frequently to pay bills, transfer money and book tickets.
- 95% people are happy and satisfied with online shopping because they can shop at any time in a day.
- Most of them do prefer to do online transactions for ticket booking, to purchase electronics, skin
  care items, apparel, books, groceries, snacks, fresh food, bags, toys, baby care products and
  sports equipments.
- 54% people agreed that it is safe for making purchases online.
- People usually shop online to save time, take advantage of huge offers and discounts and before making purchase can compare the products and can consider product review from the people who already purchased and experienced the product and also they get 1week of time to exchange or return in some cases and the people who are purchasing products online can cancel the order in specified period.

#### Conclusion

Understanding consumer behavior is very important for the offline retailers as well as the online retailers. People start to switch as per the trend. When people are shifting from offline to online shopping then it becomes very tough to survive in the market with lots of competition for the offline retailers so they try to understand the consumer behavior and according to that they plan their strategies to attract them if not they suffer huge losses and they has to shut down their businesses. Through the advancement of technology is taking place but still few people choose to shop offline and they remain loyal towards buying the same product from the same retailer lifelong and offline retailers try to retain them in the business by giving them offers and by giving lifetime membership. As people are moving from offline to online then the offline retailers must provide the goods offline and through online then only they can sustain in the market. People started shifting from after pandemic i.e. post covid where people where scared to go out and buy the products and they started buying online and that made them feel easy to shop compared to offline (store) shopping and this was the disadvantage for the offline retailers and again getting on track was tough and retaining their consumers was becoming tough so the offline retailers had to adapt different strategies.

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# EXAMINING THE IMPACT OF CAPITAL STRUCTURE ON PROFITABILITY IN THE INDIAN FMCG SECTOR: A VAR MODELLING APPROACH

Rajib Saha\* Ms. Vanishree K\*\*

### **ABSTRACT**

The FMCG sector is a crucial part of the Indian economy, and understanding the factors that affect its profitability is important for practitioners and researchers. This research investigates how capital structure affects the profitability of companies in the Indian FMCG sector through the application of a VAR (vector autoregressive) modeling approach. The research focuses on analysing the relationship between capital structure decisions and financial performance, specifically within the FMCG companies operating in India. The study utilises secondary data from 20 companies over a period of 10 years (2013-2022). Financial indicators such as ROE ATR, NPM, DER, EPS and CR are analysed using descriptive statistics and panel data analysis. The study employs the FMOLS as an econometric model to examine the relationships. The findings indicate a important association between capital structure factors and company profitability, highlighting the significant influence of capital structure on the financial performance of the sample organisations. The study findings reveal a strong and meaningful correlation between capital structure factors and the profitability of companies operating within the FMCG sector in India. This implies that the decisions related to capital structure, such as the composition of debt and equity, have a major influence on the financial performance of the sample organizations. The study underscores the importance of carefully managing capital structure decisions in order to enhance profitability within the FMCG sector. This insight is valuable for industry practitioners and researchers seeking to optimize financial management practices and improve overall performance within the Indian FMCG industry.

**KEYWORDS**: Assets Turnover Ratio, Net Profit Margin, Debt to Equity, Earning per share, Current Ratio, Fully Modified Ordinary Least Square, Fast Moving Consumer Goods, Return on Asset, Interest coverage Ratio.

# Introduction

Capital structure refers to the mix of different sources of funds, such as debt and equity, used by a company to finance its operations and investments. It represents the way a company chooses' to raise capital and the proportion of debt and equity in its financial structure. (Welch, 2003)

The decision regarding capital structure is of paramount importance for businesses as it impacts their financial stability, risk profile, cost of capital, and ultimately, their profitability. Achieving an optimal capital structure is a crucial objective for companies across various industries, including the fast-moving consumer goods (FMCG) sector. (Salim & Yadav, 2012)

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The FMCG sector comprises companies that produce and sell goods with a relatively short shelf life, such as food, beverages, personal care products, and household items. It is characterized by intense competition, changing consumer preferences, and rapidly evolving market dynamics. In this highly competitive environment, the impact of capital structure on profitability becomes particularly significant for FMCG companies. (Yat Hung et al., 2002)

The capital structure of an FMCG company plays a crucial role in determining its financial performance and ability to sustain growth. The proportion of debt and equity influences important financial indicators, such as return on assets (ROA), return on equity (ROE), and interest coverage ratio (ICR). A well-structured capital base can provide the necessary financial leverage for FMCG companies to invest in research and development, expand market reach, and maintain a competitive edge. On the other hand, an inappropriate or imbalanced capital structure can expose FMCG companies to financial risks and constraints. Excessive reliance on debt may lead to higher interest expenses and increased financial vulnerability, while an excessive equity component may limit the company's ability to generate higher returns for its shareholders. Given the significance of capital structure decisions in the FMCG sector, there is a growing body of research exploring the relationship between capital structure and profitability. However, the specific dynamics of the Indian FMCG sector and its unique market conditions warrant further investigation to provide insights relevant to this context. (Myers, n.d.)

This research aims to contribute to the existing literature by examining the impact of capital structure on profitability within the Indian FMCG sector. By analysing the financial data of selected FMCG companies in India, this study seeks to identify the optimal capital structure and understand how different capital structure ratios affect profitability. (Bayrakdaroglu et al., 2013)

The findings of this research can provide valuable insights for FMCG industry practitioners, policymakers, and investors, enabling them to make informed decisions regarding capital structure and enhance the financial performance of FMCG companies. Ultimately, understanding the impact of capital structure on profitability in the Indian FMCG sector can contribute to the sustainable growth and success of companies operating in this dynamic industry. (Chen, 2004)

# Literature Review

In a 2013 study, Bayrakdaroglu, Ali, Ilhan Ege, and Nusret Yazici utilized panel data analysis to investigate the factors influencing capital structure decisions in the Turkish capital market. Their research revealed that larger firm size, profitability, and asset tangibility were positively correlated with capital structure choices. On the other hand, liquidity and growth opportunities were found to have a negative influence. These empirical findings enhance our comprehension of the determinants of capital structure in the specific Turkish context.

Mahfuzah Salim, Dr. Raj Yadav (2012) This paper investigates the relationship between capital structure and firm performance in Malaysian listed companies. The findings suggest a positive association between leverage and firm performance, indicating that higher debt levels can lead to improved financial performance. The study provides valuable insights into the capital structure decisions and their impact on firm performance within the context of the Malaysian market. Hung Ngoc Dang, Van Thi Thuy Vu, Xuan Thanh Ngo and Ha Thi Viet Hoang (2019) This study examines the impact of growth, firm size, capital structure, and profitability on enterprise value in Vietnam. The findings suggest that growth, firm size, and profitability have a positive influence on enterprise value, while capital structure shows a negative relationship. These results provide valuable insights for understanding the factors affecting enterprise value in the context of Vietnamese enterprises.

In a 2003 research, Jean J. Chen explored the factors that influence capital structure decisions in Chinese-listed companies. The study discovered that firm size, profitability, asset tangibility, growth opportunities, and liquidity all play crucial roles in determining capital structure. These findings provide valuable insights into understanding the factors that drive capital structure choices specifically within the context of Chinese-listed companies. Gavin Cassar,

Scott Holmes (2003) This study explores the capital structure and financing patterns of small and medium-sized enterprises (SMEs) in Australia. The findings highlight that SMEs rely heavily on internal financing, followed by bank loans and trade credit. Additionally, firm size, profitability, and asset tangibility are found to be significant factors influencing the capital structure choices of SMEs in the Australian context.JONATHAN P. O'BRIEN (2003) The pursuit of an innovation strategy can have significant implications for a firm's capital structure. Innovation often requires substantial investments,

potentially leading to increased debt or equity financing. Properly managing the capital structure is crucial to balance the financial risks and rewards associated with innovation, ensuring the firm's long-term sustainability and growth.lvo Welch (2003) This paper examines the relationship between capital structure and stock returns. The findings suggest that firms with higher leverage tend to have lower stock returns, indicating the importance of maintaining an optimal capital structure. The study highlights the need for careful consideration of debt levels to achieve favourable stock performance and maximize shareholder value.

In the research conducted by Saumitra N. Bhaduri in 2010, the focus was on exploring the factors that affect capital structure choices in the corporate sector of India. The study analyzed various variables including firm size, profitability, growth opportunities, asset tangibility, and corporate taxation. The results indicate that these factors play a significant role in shaping the capital structure decisions of Indian companies. This highlights the importance of taking these determinants into account when developing financial strategies.

Chiang Yat Hung, Chan ping chuen Albert and Hui chi Man Eddie (2002) This paper explores the relationship between capital structure and profitability within the property and construction sector in Hong Kong. The study analyzes factors such as leverage, asset structure, and profitability measures. The findings indicate a significant association between capital structure and profitability, emphasizing the importance of an optimal capital structure in maximizing profitability for companies in this sector. Stewart C. Myers, (2001) The author discusses the importance of capital structure decisions for firms. The paper explores the trade-off between debt and equity financing, the impact on firm value, and the considerations for selecting an optimal capital structure. Myers emphasizes the significance of aligning capital structure choices with the unique characteristics and goals of each firm.

## **Objectives**

- To identify the factors that affect capital structure.
- To measure the FMCG sector's capital structure and it affects business profitability.
- To analyse the financial performance impact of a capital structure.
- To validate the model on the Profitability in FMCG Sector base on the selected factor.

# Methodology

The study's objective was to investigate how capital structure affects the profitability of FMCG companies. Data for the study were collected from various sources such as journals, and online databases. A sample of 20 FMCG companies listed on the Indian Stock Exchange was selected, and their financial data were examined. Secondary data from published and unpublished documents, as well as electronic sources, were utilized. Definitions of capital structure were obtained from the organizations' official records. Data for analysis were gathered from the Screener.in website and specific company websites. Statistical tools E-Views 9.0 Student Version Software were used for analysis and drawing conclusions. Descriptive data were presented using appropriate tables. The study focused on the FMCG sector, specifically companies categorized under FMCG- Food Products, FMCG- Personal Care, FMCG-Household Products, among others, in the Indian Stock Exchange. The study covered the period from 2013 to 2022.

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No.	Company	No.	Company					
1	ADF Food LTD	11	ITC LTD					
2	Britannia Industries LTD	12	Jyothy Labs LTD					
3	Colgate-Palmolive (India) LTD	13	NHC Foods					
4	Dabur India LTD	14	L T Foods LTD					
5	Emami LTD	15	Marico LTD					
6	Foods & INNS LTD	16	Nestle India LTD					
7	Gillette India LTD	17	Procter & Gamble Hygiene and health care LTD					
8	Godrej Consumer Products LTD	18	Tasty Bite Eatables LTD					
9	Hatsun Agro Product	19	Tata Consumer Product LTD					
10	Hindustan Unilever LTD	20	Vadilal Industries LTD					

**Table 1: List of Companies** 

## **Descriptive Statistics**

Descriptive statistics refers to the examination and summarization of data through numerical measures, aiming to offer insights into different aspects of the dataset. It encompasses various measures, such as central tendency (mean, median, mode), variability (range, standard deviation), and distribution characteristics (skewness, kurtosis). By employing descriptive statistics, researchers can gain an understanding of the fundamental features of the data, detect patterns and outliers, and evaluate the overall characteristics of the variables. It serves as a valuable tool for condensing and interpreting data in a clear and meaningful way.

S.	Ratio	Mean	Median	Minimum	Maximum	Std.	Skewness
No						Deviation	
1	Return on equity	0.289	0.221	-0.024	1.336	0.249	1.709
2	Earnings per share	31.620	9.385	-0.295	247.979	47.600	2.342
4	Debt Equity Ratio	0.623	0.175	0	5.472	0.992	2.483
5	Current ratio	1.652	1.370	0.440	6.760	1.041	2.288
6	Asset Turnover ratio	0.675	0.597	0.040	2.198	0.314	1.257
7	Net Profit Margin	0.105	0.109	-0.004	0.322	0.069	0.474

**Table 2: Descriptive Statistics** 

The table reveals that the return on equity (ROE) statistics indicate a mean of 0.289 and a median of 0.221. The minimum value of -0.024 suggests one company in the sample had a negative ROE, while the maximum value of 1.336 indicates the highest ROE among the companies considered. With a standard deviation of 2.49, the ROE variations are spread out by approximately 2% around the mean. The data show a slight asymmetry, with a skewness of 1.7%.

The table reveals that the Earning per Share (EPS) statistics indicate a mean of 31.62 and a median of 9.385. The minimum value of -0.295 suggests one company in the sample had a negative EPS, while the maximum value of 247.97 indicates the highest EPS among the companies considered. With a standard deviation of 47.6, the EPS variations are spread out by approximately 47% around the mean. The data show a slight asymmetry, with a skewness of 2.34%.

The table provided reveals that the debt-to-equity ratio statistics indicate a mean of 0.623 and a median of 0.175. The minimum value of 0 suggests that one or more companies in the sample have no debt capital in their capital structure, while the maximum value of 5.47 indicates the highest debt in the capital structure among the companies considered. With a standard deviation of 0.992, the variations in the debt-to-equity ratio are spread out by approximately 0.99% around the mean. The data exhibit a skewness of 2.483, indicating a moderate level of asymmetry.

The provided table presents statistics for the current ratio. The mean current ratio is 1.652, and the median (mid value) is 1.370. The minimum value of 0.440 suggests that one or more companies in the sample have a relatively low current asset compared to their current liability. On the other hand, the maximum value of 6.760 indicates that among the companies considered for the study, one company had the highest current ratio. With a standard deviation of 1.041, the variations in the current ratio are spread out by approximately 1% around the mean. The data exhibit a skewness of 2.2%, indicating a slight asymmetry in the distribution of current ratio values.

The provided table presents statistics for the asset turnover ratio (ATR). The mean ATR is 0.675, and the median (mid value) is 0.597. The minimum value of 0.040 suggests that one or more companies in the sample have a low asset turnover ratio. On the other hand, the maximum value of 2.198 indicates that among the companies considered for the study, one company had the highest ATR. With a standard deviation of 0.314, the variations in the ATR are spread out by approximately 0.31% around the mean. The data exhibit a skewness of 1.25%, indicating a slight asymmetry in the distribution of ATR values.

The provided table displays statistics for the net profit margin (NPM). The mean NPM is calculated to be 0.105, while the median is 0.109. The minimum value of -0.004 suggests that one or more companies in the sample had a negative NPM, while the maximum value of 0.322 indicates the highest NPM among the companies considered. The standard deviation of 0.069 indicates that, on average, the variations in NPM are spread out by approximately 0.069% around the mean. The data exhibit a skewness of 0.474%, implying a slight asymmetry in the distribution of NPM values.

# **Panel Least Square**

Panel least squares is a statistical method used to analyse data that involves multiple observations over time and across individuals, organizations, or geographical locations. It allows researchers to account for individual differences and time-related effects, and estimate the impact of explanatory variables on the outcome variable. Panel least squares combine the strengths of time series analysis and cross-sectional analysis, enabling a more complete understanding of the data's patterns and relationships.

The determination of this test was to identify the variables that have an impact on the profitability and financial performance of the company.

## **ROE and Capital Structure Variables**

Table 3: Panel Least Square

Variables	R-Square	Prob(F-Statistic)
С	0.7952	0.0000
CR	0.7952	0.0000
DER	0.7952	0.0000
ATR	0.7952	0.0000
NPM	0.7952	0.0000

In the provided table, the return on equity (ROE) is considered the dependent variable, with the constant (C) and the independent variables being current ratio (CR), debt-to-equity ratio (DER), asset turnover ratio (ATR), and net profit margin (NPM). Among the independent variables, CR, ATR, and NPM have probability values less than 5%, indicating their significant impact on profitability. However, DER has a probability value of 81%, suggesting that it may not have a significant impact on profitability. For the test to be accepted, at least 50% of the variables should have probabilities less than 5%. Additionally, the probability value of the F-Statistic is 0, and the R-Square is 0.795, indicating that the test is statistically valid, explaining 79.5% of the variation in profitability.

The hypotheses for this test are

 $H_0^1$ : There is no relationship between ROE and capital structure variables.

 $H_1$ : There is relationship between ROE and capital structure variables.

As the profitability or the f-statistic is less than 5% reject the null hypothesis and accept the alternative hypotheses.

## **Fully Modified Ordinary Least Square Model (FMOLS)**

Fully Modified Ordinary Least Square Model (FMOLS) is a statistical method used to estimate the relationship between two or more variables. It is a type of regression analysis that takes into account the potential endogeneity of the explanatory variables, which can bias the estimates. FMOLS is a more robust method than the traditional OLS, as it corrects for the biases by incorporating a correction factor in the estimation process. FMOLS is commonly used in time series analysis and panel data analysis. The FMOLS method provides more reliable and accurate results, allowing researchers to make better-informed decisions and conclusions based on their data.

# **ROE and Capital structure Variables**

**Table 4: Fully Modified Ordinary Least Square Model** 

Variables	Coefficient	Std. Error	T-statistic	Prob.
DER	0.0165	0.0231	0.7152	0.4755
CR	-0.0474	0.0199	-2.3809	0.0185
ATR	0.3352	0.4901	6.8393	0.0000
NPM	2.0644	0.3275	6.3032	0.0000

### **Econometric Model**

Ye=a1DER + a2CR + a3ATR + a4NPM + E

Equation no:1

Econometric equation=ROE=0.016DER+0.335ATR+2.064NPM-0.047CR

Among the variables analysed, debt-to-equity ratio, asset turnover ratio, and net profit margin have a positive contribution to return on equity (ROE), indicating that an increase in these variables leads to an increase in ROE. On the other hand, the current ratio has a negative impact on ROE, implying that a decrease in the current ratio results in an increase in ROE. Specifically, a 1% change in the current ratio (-0.047 units) corresponds to a 1% change in ROE. Similarly, a 1% change in the debt-to-equity ratio (0.0165 units), asset turnover ratio (0.335 units), and net profit margin (2.064 units) leads to a 1% change in ROE.

# **Inverse Root of AR Characteristic Polynomial**

The inverse root of the AR characteristic polynomial is a term used in time series analysis and econometrics. It refers to the inverse of the characteristic polynomial of an autoregressive (AR) model, which is a type of statistical model used to describe the behaviour of a time series variable over time. The AR characteristic polynomial is a function that represents the behaviour of the AR model, and its roots are used to estimate the model's parameters. The inverse root of the AR characteristic polynomial is obtained by taking the reciprocal of the square root of the polynomial's roots. This term is important in AR modelling, as it provides information about the stability and stationarity of the model, which are essential for making accurate predictions and statistical inference. By analysing the inverse root of the AR characteristic polynomial, econometricians can gain insights into the underlying dynamics of a time series and make informed decisions based on their findings.

# Inverse Roots of AR Characteristic Polynomial

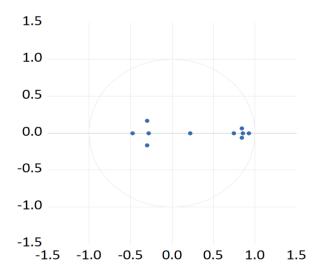


Figure 1: Inverse Root of AR Characteristic Polynomial

The points in the graph of the inverse roots of the AR (autoregressive) characteristic polynomial are located inside the unit circle, it indicates that the time series data exhibit stability and stationary behaviour. This means that the system represented by the time series is well-behaved and predictable.

The points being inside the circle suggest that the values of the time series tend to converge towards a stable equilibrium over time. The presence of stability implies that the past values of the series have a consistent and reliable influence on future values, allowing for accurate analysis and forecasting.

#### Var Model

The VAR (Vector Autoregression) test is a statistical method used to analyse the dynamic relationships between multiple variables in a time series context. It helps determine whether there is a long-term relationship or co-movement among the variables. The VAR test estimates a system of equations that include lagged values of the variables themselves as predictors. It allows for the examination of the past values of each variable's own lagged values and the lagged values of other variables in the system to predict the current value of each variable. The VAR test provides valuable information about the direction and strength of relationships between variables, capturing both the short-term and long-term dynamics. It helps researchers understand the interdependencies and feedback effects among variables in the system.

Table 5: Var Model

Variables	ROE	CR	DER	ATR	NPM
R-Square	0.797	0.792	0.826	0.817	0.787

- ROE (Return on Equity): The ROE variable has a relatively high R-Square value of 0.797, indicating that it explains about 79.7% of the variance in the model. This suggests that changes in ROE have a significant impact on the other variables included in the model.
- **CR (Capital Ratio):** The CR variable has an R-Square value of 0.792, implying that it explains approximately 79.2% of the variance in the model. Changes in the capital ratio are likely to have a substantial influence on the other variables.
- **DER (Debt-to-Equity Ratio):** The DER variable has the highest R-Square value of 0.826, suggesting that it explains approximately 82.6% of the variance in the model. This indicates that changes in the debt-to-equity ratio have a strong impact on the other variables considered.
- ATR (Asset Turnover Ratio): The ATR variable has an R-Square value of 0.817, indicating that it explains around 81.7% of the variance in the model. Fluctuations in the asset turnover ratio are likely to have a significant influence on the other variables in the model.
- **NPM (Net Profit Margin):** The NPM variable has an R-Square value of 0.787, implying that it explains about 78.7% of the variance in the model. Changes in the net profit margin are likely to affect the other variables to a considerable extent.

Overall, the high R-Square values for each variable suggest that they individually contribute significantly to explaining the variance in the model. The interpretation of the VAR model indicates that these variables are interrelated and influence each other, implying that changes in one variable can impact the others, leading to a complex dynamic relationship among the variables included in the model.

# **Granger Causality Test**

Granger causality test is a statistical method used to determine if one time series variable can predict or "cause" changes in another time series variable. It helps assess the causal relationship between variables based on their historical data patterns. The test is named after Nobel laureate Clive Granger, who developed it.

The Granger causality test is a statistical method used to analyse the causal relationship between two variables in a time series. It helps determine the direction of causality between a dependent variable and one or more independent variables. By analysing empirical data, the test examines the correlation and provides insights into the probabilistic causality between the variables under investigation.

The result indicates that the Granger causality tests between different variables are:

CR does not Granger Cause ROE:

F-Statistic: 0.44 Profitability: 0.50 The test suggests that there is no evidence to support the hypothesis that CR (variable not defined) Granger causes ROE (Return on Equity).

ROE Does not Granger Cause CR:

F-Statistic: 1.28 Profitability: 0.25

The test indicates that there is no significant Granger causality relationship between ROE and CR.

DER does not Granger Cause ROE:

F-Statistic: 0.40 Profitability: 0.52

The results suggest that DER (variable not defined) does not Granger cause ROE.

ROE does not Granger Cause DER:

F-Statistic: 0.01 Profitability: 0.90

The test shows that there is no significant Granger causality between ROE and DER.

# **Normality Test**

A normality test is a statistical method used to determine whether a given data set follows a normal or Gaussian distribution. The normal distribution is a bell-shaped curve that is symmetric around its mean, and it is widely used in statistical inference and hypothesis testing. Normality tests are used to assess the validity of assumptions underlying many statistical methods, such as t-tests, ANOVA, and regression analysis. They involve comparing the observed distribution of the data to the expected distribution under the normality assumption. There are several different normality tests available, including the Shapiro-Wilk test, the Kolmogorov-Smirnov test, and the Anderson-Darling test, among others. These tests provide a statistical measure of how well the data fit the normal distribution, and they are useful for identifying outliers, assessing the goodness of fit of statistical models, and making valid statistical inferences. In statistics, normality tests are utilized to assess whether a given dataset can be adequately represented by a normal distribution. These tests help determine the likelihood of the underlying random variables conforming to a normal distribution that best describes the data. By conducting normality tests, statisticians can ascertain the degree to which a dataset follows a normal distribution and make informed decisions about the appropriateness of applying statistical techniques that assume normality.

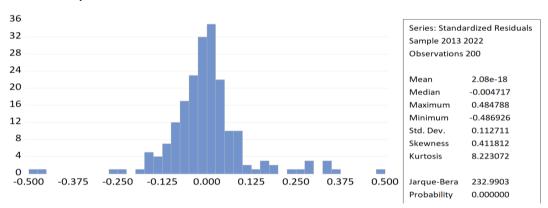


Figure 2: Normality Test

Since the profitability value of 0.00 is below the pre-established significance level of 0.05, the null hypothesis is rejected. The null hypothesis assumes that the residuals adhere to a normal distribution. However, after conducting the analysis, it can be concluded that the selected model does not align with this assumption. This means that the data does not follow a normal distribution, and the null hypothesis of normality can be rejected in favour of an alternative hypothesis that suggests non-normality.

# Conclusion

This study provides valuable insights into the impact of capital structure on profitability in the Indian FMCG sector. By utilizing a VAR modelling approach and analysing financial indicators over a period of 10 years, the study establishes a significant association between capital structure factors and company profitability. The findings highlight the importance of capital structure decisions and their influence on the financial performance of FMCG organizations in India. The results of the study suggest that the composition of debt and equity within a company's capital structure plays a crucial role in determining its profitability. This implies that optimizing the capital structure by carefully managing the levels of debt and equity can have a substantial impact on financial performance. By maintaining an appropriate balance between debt and equity, FMCG companies can enhance their profitability and overall financial health.

The findings of this study have practical implications for industry practitioners in the FMCG sector. It emphasizes the importance of strategic financial management, specifically in terms of capital structure decisions, for achieving and sustaining profitability. Practitioners can utilize these insights to make informed decisions regarding debt financing, equity dilution, and overall capital structure optimization. Moreover, the research contributes to the existing body of knowledge in the field of FMCG sector analysis and behavioral finance. It provides a deeper understanding of the interplay between capital structure and financial performance, shedding light on the mechanisms through which these factors influence each other. Researchers can build upon this study to further investigate related topics and expand the understanding of capital structure dynamics in the FMCG sector. Overall, this study underscores the significance of capital structure decisions in shaping the profitability of FMCG companies in the Indian context. By considering the findings and recommendations of this research, industry practitioners and researchers can make informed decisions and contribute to the sustainable growth and success of the FMCG sector in India.

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# A STUDY ON THE PROMOTION AND PLANNING OF TEACHER EDUCATION POLICIES IN INDIA

Fr. Baiju Thomas\*

### **ABSTRACT**

The present study reconnoitres the promotion and planning of teacher education policies (TEP) in India. Teachers who are invested in their students' success and share their passion for the material tend to impact their classroom positively. TEP can assist in preparing future teachers to make a difference in their student's lives. One needs both classroom experience and theoretical knowledge to be a good teacher. Training that includes both educational theory and practical skills would be beneficial to teachers both academically and professionally. You could only be a successful teacher with a deep familiarity with the subject matter and holding values and interests congruent with your students. Teachers now have more complex and technically challenging work due to new concepts in psychology, philosophy, and sociology and the utilization of technologies and resources. Teachers can develop to their maximum potential with the support of contemporary preservice and in-service training programs. Teachers must take personal responsibility for their student's academic growth and classroom behaviour if they are to achieve their goal of providing a high-quality education to all of their students. As the educational system evolves, so too must TEP.TEP is an Indian topic that needs to be addressed fairly. New approaches to teaching and learning, as well as a global perspective on the state of the sector and its potential, are needed. TEP was established on transparency, equity, excellence, efficiency, and accountability principles. It argues that education's ultimate purpose is to develop good humans with strong moral convictions, competent reasoning skills, and other admirable traits like empathy, compassion, courage, perseverance, intellectual curiosity, and drive for achievement. The program aspires to cultivate equal, inclusive, and plural individuals who will work to fulfil the promise of a more just and peaceful world as envisioned by the Constitution. In recent years, numerous reform initiatives have been initiated to improve the TE, with the support of the public and political establishment. Because colleges are the primary providers of TEP and autonomous, selfaccrediting bodies responsible for their admissions, higher education institutions have reason to be concerned about this development in India.

KEYWORDS: Promotion, Planning Teacher Education, Policies.

Introduction

Future teachers have several options when it comes to degree programs. There are different perspectives on how important universities are in preparing future teachers, as well as on what makes for

a good classroom setting and what constitutes sound pedagogy. The economic, political, and social settings should be given serious consideration. Craig (2016) contends that the organization of schools is becoming increasingly influenced by politics, history, culture, and economics. The foundational aspects of

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a TEP are based on its framework and pedagogical notions. To produce competent teachers for the twenty-first century. TEP has been seen as both a silver bullet to improve education, teaching, and learning in schools and classrooms and a fruitless undertaking (Flores, 2016). Teacher training programs need substantial investment to succeed in producing qualified educators. According to current studies, a high-quality teacher and TE may be defined differently depending on the setting (Darling Hammond & Lieberman, 2012a; Hilton, Flores, &Niklasson, 2013; Laurie, Nonoyama-Tarumi, McKeown, & Hopkins, 2016). When we say that teachers should have equitable access to excellent learning opportunities, what do we mean by that? It is important to think about everyone's needs while defining quality. Preservice teacher education is a topic that has been extensively researched and written about. Integrating these two crucial aspects of teacher preparation is one of TEP's ongoing challenges, as is the need to go beyond a technical rationality approach (Korthagen, 2010; Van Nuland, 2011; Flores, 2016). Even if there is room for multiple study paradigms, it has recently been argued that TE studies are still important (Flores, 2017a). Teachers may be seen as educators implementing the curriculum in a more technical, top-down structure. On the other hand, they may be considered leaders in shaping local curricula and social change. Mastering education requires delving into the philosophical foundations of various pedagogical approaches (Flores, 2016). Teachers should consider their work as a continuous learning process. Therefore, most countries will need to devote substantially more resources to helping new teachers get established and providing incentives and tools for continuing education. Increasing the time spent on pre-service education is not as helpful as focusing on enhancing induction and continuous training for teachers. TEP refers to programs that help train future educators better to help their pupils and the community. In order to properly prepare for the issues, they would confront in the classroom, teachers in India will benefit from having access to a TEP.

#### Policies on Teacher Education in India

There can only be an effective educational system with trained teachers. Educational attainment can influence the future of an individual or a nation. Most people agree that schools and their staff are the bedrock of every civilized society. Education for preservice teachers is a widespread issue in the profession. Before you can become a teacher, you must go over many challenges. As a result of the recent study, we must re-examine the quality of our educational systems. There should be a consideration for the environment while creating supply chain plans. There should be a regular practice of self-reflection from this perspective. Teacher preparation must be reconsidered in light of current education, delivery, and evaluation trends, all of which call for a more inclusive model.

Training teachers is of the highest importance in India. Education gives us the compass we need to navigate this confusing world. Reflection on one's own and others' personal experiences is critical for students seeking a well-rounded education. Modern education can transform the lives of individuals, families, whole economies, and political systems. The fair and equal treatment of all members of a society begins with educating and instructing them efficiently, as teachers can accelerate human progress. This fact cannot be overstated: the quality of a teacher's preparation is heavily linked to the quality of the classroom teacher in an inclusion classroom. To enhance a nation's educational system, it is necessary to address the issue of teacher training and quality. Preservice teachers should spend time preparing themselves for the unique demands of the job. TE at a college might be a fantastic resource in this regard. To ensure that all students may benefit from an excellent education, policymakers have long accepted the critical role played by high-quality teacher training (Kumari, P.,2019). Preparing potential teachers for the profession is vital to every teacher's education. TE is still a concern even inside the educational structure. As the Commission on Teacher Education encourages future teachers in inclusive classrooms, integrated courses in general and advanced education at academic institutions enhanced flexibility for self-study and conversation and widespread placements in reputed institutions in India,

A teacher is one of the most in-demand occupations in today's society. Teachers play a vital role in the process of student learning. A single person may be held responsible for any shift in educational policy. Moral authority demands respect for them. Establishing a passion for learning in students is one of the essential responsibilities of teachers. As a teacher, many Indians wonder why they must undergo the same training. The level of information is more important to us than the distribution of data as a group. It is impossible to overstate the relevance of a high-quality TE program. An education that prepares students for a successful career after completion should be open to all children in India. There has been a great deal of focus and effort in teacher preparation. The advent of new technologies has had a positive

impact on education. We still need to achieve the envisioned improvement initiatives in our teacher training. As part of this study, we examine the current situation of TE in India, focusing on IE. Various advanced countries' approaches were examined following the central commissions for reforming TE.

## **Education Commission (1966-67)**

The Education Commission was established by a Government of India resolution on July 14, 1964, to advise on the national educational pattern and fundamental concepts and techniques for education development at all academic levels and globally. Established on October 2, 1964, the commission worked until June 29, 1966, when it submitted its final report to India's education minister for review. A thorough examination of India's educational system was delegated to it, and it accomplished this goal admirably. The sixth commission was the first post-independence commission to include good education. From 1964 to 1966, India's National Education Commission (the Kothari Commission) examined every facet of the country's educational system to develop a comprehensive education strategy and establish guidelines for expanding TE in India. As chair of the education commission from 1964 to 1965, DS Kothari significantly impacted TE policy in India. The one above is the most successful education commission. While previous commissions focused on a single facet of the TE system, this one examined all aspects. In 1966, the Education Commission, popularly known as the Kothari Commission, took a severe interest in TE's efforts. Professional education for teachers was crucial to the quality enhancement of TE at all levels of the national educational system. The Kothari Commission on TE made one of the most significant recommendations; closer coordination amongst teacher training institutes. TE standards should be maintained by "relevant authorities" that provide in-service training and improve training courses (Education Commission, 1966). Teachers have a crucial role in shaping a nation's future growth, as the National Policy Statement on Education (1968) states. As a result, teachers should be given a high-ranking position in society.

# National Education Policy, 1968

The Indian government's national education policy (NEP) in India attempts to improve the quality and accessibility of educational opportunities for all citizens. The policy covers both rural and urban regions in India. After Indira Gandhi's administration issued the first NPE in 1968, Rajiv Gandhi published the second one in 1986. An important turning point in Indian independence history occurred with the implementation of the 1968 National Policy. We wanted to create a sense of belonging and pride in our country through this development's ultimate goal of creating a feeling of national togetherness. As a country, we were all involved in the project. Major educational reforms are needed to increase the standard for all students and prioritize Science subjects like science and technology, in addition to traditional subjects like literature and the humanities. Even though NPE-1968 was a significant effort in identifying ways forward, it could only be integrated with a detailed implementation plan, the assignment of defined duties, and insufficient financial and operational involvement. The NEP 1968 said that "... teachers should have freedom of invention, to design acceptable communication strategies and activities relevant to the needs... capabilities, and concerns of society." The policy declares that ". TE is a continual process; its preservice and in-service components are integrated. Teachers will be trained using a brandnew TE technique (NPE.1968). Preservice TE is an essential element of the educational process. Teachers are important in defending academic freedom, ensuring acceptable emotional well-being, and providing adequate social remunerations and services.

# National Education Policy, 1986

Even though the 1968 strategy's goals had been met by 1986, there were still issues with quality and accessibility. Even if the aims of the 1968 plan had been accomplished by 1986, the present policy's execution would have had little impact. The initiative's main aims were to raise educational standards and provide more options for students to pursue their education. Since its independence in 1947, India's public discussion has been affected by secularism, communism, and equality. Additionally, the commercial sector was heavily pressured for financial support. According to the national government, the new procedures have increased community support for an IE system. As an outcome, the TE initiative focused on developing a new curriculum. Preservice and in-service training are linked, as per NPE in 1986. Before boosting specific focus, NPE, 1986, and its Program of Action (POA) strongly argued for enhancing TE. Institutions of higher education that prepare teachers for school systems are known as teacher-preparation schools. Secondary, primary, or early childhood education should be options for those pursuing a Bachelor of Education (B.Ed.) degree. A student's time in the curriculum might be anywhere from one year to four years. The program's curriculum must be revised to meet evolving

educational needs (Bhattacharyya, A, 2021). Since the NPE reforms of 1986, the Indian TE has seen significant reforms. High-quality training and commissions have been highlighted several times in this debate. Existing TE programs have much work to do if they want to prepare teachers to use innovative pedagogies and practices to enhance the quality of education.

## Program of Action (1992)

The 1986 National Education Policy had to be rewritten entirely. Studying and devising an effective strategy for carrying out the NPE of 1986 was the work of a set of experts. Teaching talents were developed by constant training in real-world situations during placements, as proposed by Acharya Ramamurti Committee (1990). In 1990, the commission reviewed the NPE from 1986. It was therefore required to create the Program of Action (POA) 1992 to advise in this regard. Many countries need help implementing educational changes. Education in India has made great strides during the past few decades. This is why NPE 1986 provided India with several forward-looking academic concepts. These changes may have been possible because of the 1992 Plan of Action. The POA 1992 was another move to constrain India's educational system. Indian education policy was the first to lay such a focus on scientific advancement and anticipate student needs in the twenty-first century with this strategy. One of its goals was a dramatic shift in educating our children. We also looked at the things that might influence the development of our country. As part of the nation's plans, many reforms are being undertaken in India's educational system. Before this year's POA 1992, teacher training programs addressed long-term goals like wide acceptance and maintenance.

High-quality universities may ruin a country's future as a global power. It is difficult to predict where TE will go in countries like India. Issues including finance, equitable admissions, enhanced training for faculty and student alike, and retention of high standards of education and study are essential for academic institutions worldwide. Like in other developing nations, people face the same problems in India. The Yashpal Committee Report (1993) said that "...the substance of the (teacher preparation) program should be updated to retain its relevance to the developing demands of school education" in light of the inadequacies of programs for teacher preparation. As an outcome of these training programs, the goal should be to assist students in building their capacity to learn and think independently. The government should control graduate school. The National Commission would take its position for Higher Education and Research, supervising the nation's public and private institutions for teacher training. According to a Yash Pal commission report, legal battles between two regulatory authorities are "particularly unpleasant." The Pal Commission's suggestions should be coordinated by a national commission that includes all levels of government. Our educational system can only be improved if fundamental reforms are made, as outlined in the 2005 National Curriculum Framework. NCF knowledge is essential for teachers to deliver high-quality education and practical instruction.

# National Curriculum Framework, 2005

National Curriculum Framework (NCF) and its subsequent textbook production have sparked a debate. Equality, inclusion, and diversity were all hot topics in the classroom, as were students' religious affiliations and communalism. NCF, for example, has criticized poor and disadvantaged children's schooling for not addressing the quality of education they get (Nambisan, 2000). Traditional TE has slowed to a halt in India due to structural and procedural limitations, which has hurt student achievement. NCF-2005, the perspectives of policymakers, measures of progress in TE, and a framework are used to determine the role of schoolteachers in curriculum reform. Teacher participation in curriculum development is critical to the NCF's success. Teachers must be encouraged to participate (Batra, P. 2006). The curriculum of an inclusive school empowers students and teachers to take care of their education, allowing them to learn in a manner that is most comfortable for them. On this subject, the NCF-2005 has a significant focus. The NCF's decision implicitly acknowledges the role of teachers in promoting an empowering education that attempts to bridge the gap between caste, gender, and economic status. Still, a big difference exists between what students learn in school and what teachers teach them. Understanding the nuances of this division may be easier if we look at India's present TE model, which has remained mostly untouched by its colonial origins (Kumar, Krishna, 2001). Enhancing school facilities, making students more accessible, or revising the curriculum is insufficient for education reform. Immediate recognition is given in the NCF 2005 to teachers exposed to more equitable teachinglearning methods in their first phases of training. Using this information, teachers may advocate for more freedom in their efforts to influence school reform in the wake of the 2009 National Curriculum Framework for Teacher Education (NCFTE).

### National Curriculum Framework for Teacher Education, 2009

As a result of the NCF in 2005 and the National Curriculum Framework for Teacher Education (NCFTE) in 2009, new chances for action in the hitherto overlooked subject of teacher education have emerged. NCF and NCFTE have brought additional opportunities for addressing the formerly underrecognized issue of TE. Allowing kids to make meaning of what they see, hear, and experience will help them break free from memory. To be an effective teacher, you need to be able to plan and deliver exciting classes and know how to use assessment to improve your performance. Several types of help are required to make this happen. It is essential to be able to select age-appropriate books, have a critical perspective, and be able to engage students with resources outside of the classroom. All aspects of a teacher's profession, including training objectives, curriculum, resources, processes, and standards, are affected. Regardless of where they attend school, students in TE must follow the same educational framework as everyone else. A teacher must be ready to deal with any student, school, or learning process problem. Education faces a variety of challenges and opportunities. NCFTE is a great place to start when it comes to coordinating curriculum and teacher development in the United States (NCFTE, 2009). The new Five-Year Plan ambition necessitates an institutional response. This field warrants more investigation, regardless of how you feel about "TE." When wrongdoers are not held accountable, everyone's safety is compromised. Their popularity is skyrocketing right now.

The importance of education in today's society cannot be overstated if one wants to reach their most significant potential. Teachers' behaviours in the classroom are influenced by their attitudes outside of the school. Teaching in today's world requires broad and deep knowledge of the subject matter. The faculty members participating in this effort have a lot riding on their success. Teachers are increasingly referring to themselves as conduits for their attempts to encourage pupils to seek new sources of information and do it on their initiative. College administrators and students must know why universities cut back on high-quality teaching procedures and techniques. The National Education Policy 2020 will teach students about morality and civic obligation.

# National Educational Policy, 2020

The Indian government unveiled the NEP-2020 in July 2020, 34 years after the last policy was made public. The concepts of NEP-2020 and the day-to-day execution of NEP-2020 in TE must be overhauled massively and drastically by NEP-2020. By 2030, public universities and multidisciplinary colleges/institutions will be able to use the TE system, while multifunctional colleges and universities will use the integrated teacher education (ITE) system. All future school teachers must possess a four-year integrated bachelor's degree as a minimum prerequisite for work in the university/higher education system. NEP-2020 advocates, among other things, "rejuvenating the regulatory system to improve standards and restore integrity, confidence, effectiveness, and high quality to the TE system" (Panda, S. 2021). We need a 21st-century education model based on Indian principles and focused on enhancing each person. Lawmakers and administration will have to be restructured to meet these needs. This is a significant shift compared to the previous NEP2020 policy (Panditrao, M. M., &Panditrao, M. M. 2020). TE is necessary for the next generation of schoolteachers to be prepared for the challenges ahead. Hands-on experience under the guidance of qualified teachers is required during the process of becoming a teacher to build one's traits and ideals. All teachers must be familiar with Indian values and traditions and the most recent educational and pedagogical advances in the NEP-2020.

To address the need for enhanced teaching and learning processes necessary for outstanding education, current TE programs will be retained within existing frameworks. Still, they will get a significant boost in financing. The National Testing Agency will administer appropriate topic and aptitude examinations for preservice TE, which will be standardized to consider the country's language and cultural diversity. This year's NEP 2020 explicitly calls for incorporating Indian values, traditions, knowledge and nationalist feelings into education. Schools, in general, and TE, in particular, need greater attention. A country's TE program will reflect the values and traditions of that nation. Students, teachers, and politicians in India may create a system of education that includes TE, self-reflection, assessment, and evaluation. Rather than romantic academic discourses, please put this information into perspective and scale it up for a larger / national audience.

To meet the needs of all TE programs, they must be conducted in a composite multidisciplinary institution that provides high-quality content and teaching. For this reason, all multidisciplinary institutions will strive to establish education departments that, in addition to conducting cutting-edge research on various aspects of education, will also run B.Ed. Programs in collaboration with other departments, such

as psychology and philosophy; arts; music; history; literature; and physical education in science and mathematics. Since all standalone TE institutions will be required to offer the four-year integrated teacher preparation program by 2030, they must become multidisciplinary institutions. If you wish to teach, an integrated Bachelor of Education degree from an interdisciplinary higher education institution will be required in 2030. The four-year integrated Bachelor of Education program will cover all these study areas. Future teachers may expect to study sociology, scientific history, and psychology in their courses. Students with bachelor's degrees can choose between a two-year B.Ed. Curriculum and a four-year integrated bachelor's degree in education. With a bachelor's degree, candidates may be eligible for an additional year of study in the topic of their choice for the B.Ed.

Scholarships will be granted to qualified candidates to increase the number of people enrolling in bachelor's degree programs. An IE is no more an optional feature but a must. In a country like India, where education is still in its infancy, growth greatly depends on it. All people should have equal access to quality education if we are to be successful as a country. Despite the rules highlighting the right of children from all backgrounds and capacities to do so, there are still disparities in access to formal education. After 34 long years of waiting, the NEP is finally here. This research focuses on new tentative IE changes for NEP 2020.

# Conclusion

Future educators' ideas of functioning, which are vital to classroom practice, study data, and theory, will be shaped by the model and pedagogy employed to prepare them. Involving students in classroom settings from the outset of a teacher preparation program is possible through short-term employment and university/school-led study. A program's premise could also highlight the need for increased dialogue between scholars and learners. Teachers' perspectives must be heard if the problems identified by the study are to be addressed effectively. Establishing TEPs and the collaborative management of reform will only guarantee the effective introduction of major changes. Without intervention from special interests, fundamental strategies can improve educational quality. The institutional setting may influence the outcomes. There has been an increase in the number of countries with Teaching Councils established to monitor teacher education, and the formation of norms led by teachers is encouraged. There are educational institutions whose stated goal is to implement accountability models from the outside world. Therefore, teachers in India should have a larger voice in promoting and organizing TEP for future teachers.

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# उच्च माध्यमिक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों, व्यक्तित्व विकास एवं शैक्षिक उपलब्धि का अध्ययन

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#### सार

नैतिक मूल्यों की अवधारणा को शिक्षा से सम्बद्ध करके व्यक्ति एवं समाज में सार्थक व मनोनुकूल परिवर्तन लाया जा सकता है। आज देशवासियों का जिस तेजी से नैतिक पतन हो रहा है वह गहरी चिन्ता का विषय है। देश को चलाने वाले राजनेता पूरी तरह भ्रष्ट, चिरत्रहीन, स्वार्थी होने के कारण देश को तेजी से गर्त में ले जा रहे है। आज की नई पीढ़ी पश्चिमोन्मुख होने के कारण सभी बुरे व्यसनों से ग्रस्त होती जा रही है। संयुक्त परिवार टूटते जा रहे है। एकल परिवारों में वृद्ध मां—बाप का तिरस्कार आम बात हो गई है। विद्यालयों में नैतिक शिक्षा नहीं देने के कारण नइ पीढ़ी संस्कारविहीन व भारतीयता से कोसों दूर होती जा रही है। व्यक्ति का व्यक्तित्व विकास एवं नैतिक मूल्य उसके सम्पूर्ण जीवन को प्रभावित करते हैं, इस कारण प्रत्येक स्तर पर चाहे वह विद्यार्थी प्राथमिक स्तर का हो, उच्च प्राथमिक स्तर का हो, नाध्यमिक स्तर का हो या उच्च माध्यमिक स्तर का हो, उसके व्यक्तित्व विकास एवं नैतिक मूल्यों में श्रेष्ठता लाने का प्रयास होना चाहिए।

शब्दकोशः नैतिक मूल्य, व्यक्तित्व विकास, शैक्षिक उपलब्धि, संयुक्त परिवार।

# प्रस्तावना

किसी व्यक्ति के जीवन में उसकी सफलता केवल उसकी उच्च स्तरीय शिक्षा से ही निर्धारित नहीं होती है, यह निर्धारित होती है उसके 'स्व' की पहचान, उसके मूल्य और उसके व्यक्तित्व से।

वर्तमान समय की बदलती हुई परिस्थितियों के संदर्भ में नैतिक मूल्यों की अवधारणा को शिक्षा से सम्बद्ध करके व्यक्ति एवं समाज में सार्थक व मनोनुकूल परिवर्तन लाया जा सकता है। आज देशवासियों का जिस तेजी से नैतिक पतन हो रहा है वह गहरी चिन्ता का विषय है। देश को चलाने वाले राजनेता पूरी तरह भ्रष्ट, चिरत्रहीन, स्वार्थी होने के कारण देश को तेजी से गर्त में ले जा रहे है। आज की नई पीढ़ी पश्चिमोन्मुख होने के कारण सभी बुरे व्यसनों से ग्रस्त होती जा रही है। संयुक्त परिवार टूटते जा रहे है। एकल परिवारों में वृद्ध मां—बाप का तिरस्कार आम बात हो गई है। विद्यालयों में नैतिक शिक्षा नहीं देने के कारण नइ पीढ़ी संस्कारविहीन व भारतीयता से कोसों दूर होती जा रही है।

मनुष्य की सम्पूर्णता की पहचान उसका व्यक्तित्व है तथा वह जैसे—जैसे समाज के सम्पर्क में आता है उसे समाज के रीति—रिवाजों, परम्पराओं, मूल्यों, आदर्शों तथा जीवन—दर्शन का ज्ञान होता है। चूँिक उसे भी समाज के सदस्य के रूप में आदर्श नागरिक का स्थान प्राप्त करना होता है इसलिए वह स्वयं भी समाज के आदर्शों, मूल्यों, परम्पराओं तथा व्यवहारों को अंगीकार करने का प्रयास करने लगता है।

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# मुल्य

व्यक्ति के जीवन में मूल्यों का अति महत्वपूर्ण स्थान होता है, क्योंकि मूल्य ही मानव व्यवहार को नियन्त्रित एवं निर्देशित करते हैं तथा पथ—प्रदर्शक के रूप में कार्य करते हैं।

प्रत्येक मानव जीवन के कुछ मूल्य होते हैं। इसी प्रकार प्रत्येक समाज के भी अपने कुछ निश्चित मूल्य होते हैं। मनुष्य तथा समाज अपने इन्ही मूल्यों को प्राप्त करने की चेष्टा करता है और उनके प्रयास भी इन्ही मूल्यों की ओर इच्छित होते हैं। डॉ. कुलश्रेष्ठ ''मूल्य आचरण को संगठित करने की प्रविधियाँ है, ये सार्थक सिद्धान्त हैजो मानव कार्यों के निवेशित प्रारूपों को प्रभवक रूप से निदेशित करते है।''1

नैतिक मूल्यों से हमारा तात्पर्य उन मूल्यों से है जिन्हे मानवीय व्यवहारों से सम्बन्धित करने पर जीवन उज्ज्वल तथा उच्च बनता है एवं इन व्यवहारों को उस स्तर का बनाना जिस स्तर को संस्कृति ने मान्य किया है या जो हमारी सांस्कृतिक मान्यताओं परम्पराओं और आदर्शों के अनुकृल हो।

# व्यक्तित्व

शिक्षा के क्षेत्र में समस्त शैक्षिक प्रक्रिया का केन्द्र बिन्दु व्यक्तित्व ही माना जाता है। शिक्षा का उद्देश्य ही व्यक्तित्व का सर्वांगीण विकास स्वीकार किया गया है। विद्यार्थी किस प्रकार अपने आसपास के वातावरण से सूचनायें संकितत करते हैं तथा इनका प्रयोग किस शैली के अनुसार करते हैं। यह विद्यार्थियों के व्यक्तित्व निर्माण में एक प्रमुख कारक होता है। व्यक्तित्व व्यक्ति की रूचियों, आदतों, व्यवहारों, मनोवृतियों, आकांक्षाओं, इच्छाओं, भावों चारित्रिक गुणों, बौद्धिक क्षमताओं, आध्यात्मिक एवं संवेगात्मक गुणों व्यवहार शैलियों सामाजिक मूल्यों आदि का अनूठा संगम है जिसमें व्यक्ति के व्यक्तित्व का निर्माण एवं विकास होता है व्यक्तित्व के अर्न्तगत वे सभी बातें आ जाती है जो व्यक्ति के सम्पुर्ण विकास के लिए आवश्यक हैं। जीवन में नित्य बदलते परिवेश में, व्यक्तित्व का बड़ा ही महत्वपूर्ण स्थान है इसलिए आज आवश्यक है कि बालक के शारीरिक, मानसिक विकास के साथ अच्छा व्यक्तित्व विकास भी किया जाए।

वैलेन्टाइन² के अनुसार –'व्यक्तित्व जन्मजात और अर्जित प्रवृत्तियों का योग है।''

**ऑलपोर्ट (1948)³** के अनुसार "व्यक्तित्व व्यक्ति में मनोदैहिक गुणों का वह गत्यात्मक संगठन है जो व्यक्ति के वातावरण के प्रति अपूर्व समायोजन को निर्धारित करता है।"

वारेन⁴ के अनुसार "व्यक्तित्व व्यक्ति का सम्पूर्ण मानसिक संगठन है जो उसके विकास की किसी भी अवस्था में होता है।"

# शैक्षिक उपलब्धि

शैक्षिक उपलिख्य से अभिप्राय छात्रों द्वारा अर्जित ज्ञान, बोध, कौशल, अनुप्रयोग आदि योग्यताओं की मात्रात्मक अभिव्यक्ति से है। शैक्षिक उपलिख्य अंग्रेजी के दो शब्दों |बंकमउपब |बीपमअमउमदज से मिलकर बना है। जिसका अर्थ है शैक्षिक उपलिख्य। शैक्षिक उपलिख्य का अर्थ शिक्षा के क्षेत्र में प्राप्त परिणामों से होता है। शिक्षा से सम्बन्धित कारकों के परिणामों से होता है। शिक्षा से संबंधित कारकों के परिणामों को शैक्षिक उपलिख्य कहा जाता है। इसका मापन उपलिख्य परीक्षणों द्वारा किया जाता है। उपलिख्य व दक्षता परीक्षणों के माध्यम से यह निश्चित किया जाता है कि शिक्षार्थी क्या व कितना सीख गया है? इसमें भूतकाल का मूल्यांकन किया जाता है। भविष्य के दिशानिर्देशन के लिये यह परीक्षण उपयोगी सिद्ध होता है। इस प्रकार उपलिख्य परीक्षणों के द्वारा यह भी निश्चित किया जाता है कि कुछ समय अध्ययन करने के पश्चात शिक्षार्थी द्वारा क्या सीखा गया, व उसकी किन—किन आदतों व कुशलताओं का विकास हुआ। साथ ही उपलिख्य परीक्षणों द्वारा शिक्षार्थी की तुलना उसके समूह के साथ की जा सकती है।

# अध्ययन का औचित्य

मानव को अपनी सफलता प्राप्ति हेतु एक लक्ष्य निर्धारित करना होता है, किन्तु लक्ष्य की प्राप्ति के लिए कुछ नियमों, संयम, दया, करूणा आदि नैतिक मूल्यों का पालन करना चाहिए। मूल्य ही व्यक्तित्व निर्माण की कुंजी है।

<sup>ो</sup> सिंह, रामपाल एवं सिंह उमा (2007) शिक्षा तथा उदीयमान भारतीय समाज, विनोद पुस्तक मन्दिर, आगरा। पृ 25

<sup>2</sup> सिंह गया (2012) अधिगमकर्त्ता का विकास एवं शिक्षण अधिगम प्रक्रिया, आर.लाल.बुक डिपो,मेरट। पृ 288

अीवास्तव, डी.एन., वर्मा प्रीति (2014) बाल मनोविज्ञानः बाल विकास, श्री विनोद पुस्तक मन्दिर, आगरा। 408.

<sup>4</sup> एस.एस. माथुर (2008); एड्यूकेशन साइकोलॉजी, विनोद पुस्तक मन्दिर, रांगेय राघव मार्ग, आगरा, 413-414.

आधुनिक मनोवैज्ञानिकों के अनुसार व्यक्ति का व्यक्तित्व विकास एवं नैतिक मूल्य उसके सम्पूर्ण जीवन को प्रभावित करते हैं, इस कारण प्रत्येक स्तर पर चाहे वह विद्यार्थी प्राथमिक स्तर का हो, उच्च प्राथमिक स्तर का हो, माध्यमिक स्तर का हो या उच्च माध्यमिक स्तर का हो, उसके व्यक्तित्व विकास एवं नैतिक मूल्यों में श्रेष्ठता लाने का प्रयास होना चाहिए।

भारत जैसे देश में जहां मूल्यों पर विशेष जोर दिया जाता है। वहीं मूल्यों का तेजी से ह्रास हो रहा है। युवा पीढ़ी स्वतंत्रता, प्रयोग, नवाचार, भोगवाद, आनन्द चाहती है जबिक उनके माता—पिता या दादा—दादी की पीढ़ी परम्परागत समाजीकरण नियंत्रण तथा अधिकार को चाहते हैं। वर्तमान में आधुनिक समाज का एक बड़ा भाग नैतिक अराजकता में जी रहा है। आज मूल्यों का ह्रास नीति एवं सार्वजनिक जीवन के हर क्षेत्र में हो रहा है। आज की पीढ़ी भी इससे अछूती नहीं रही है। आज का विद्यार्थी भी स्वार्थ हित संहारक एवं विघटनकारी प्रवृत्तियों में डूबता जा रहा है। स्वार्थपरता एवं अनैतिकता का बोलबाला है। फलस्वरूप अन्तपीढ़ी मूल्यों में संघर्ष प्रारम्भ हो गया है।

संबंधित साहित्य के अवलोकन के आधार पर संबंधित क्षेत्र में कई शोध कार्य हुए है। किन्तु शिक्षा के क्षेत्र में कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्य, व्यक्तित्व विकास एवं शैक्षिक उपलब्धि के सम्बन्ध में कई प्रश्न उठते हैं जैसे— क्या विद्यार्थियों के नैतिक मूल्यों के विकास पर संकाय या विषयों का प्रभाव पड़ता है ? क्या विद्यार्थियों के व्यक्तित्व विकास पर संकाय या विषयों का प्रभाव पड़ता है ? क्या नैतिक मूल्यों व व्यक्तित्व विकास का विद्यार्थियों की शैक्षिक उपलब्धि पर प्रभाव पड़ता है ? क्या बालकों के नैतिक मूल्यों एवं उनकी शैक्षिक उपलब्धि में सार्थक सह सम्बन्ध होता है? क्या लिंग भेद विद्यार्थियों के व्यक्तित्व विकास को प्रभावित करता है? क्या लिंग भेद विद्यार्थियों के प्रश्न है इन्ही प्रश्नों के खोज में शोधकर्त्ता का ध्यान प्रस्तुत शोध की ओर उन्मुख हुआ। तदनुरूप शोधकर्त्ता ने शोध समस्या का चयन किया।

# समस्या कथन

शोध कार्य में समस्या कथन इस प्रकार है-

उच्च माध्यमिक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों, व्यक्तित्व विकास एवं शैक्षिक उपलब्धि का अध्ययन

# अध्ययन उद्देश्य

- कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मृल्यों का अध्ययन करना।
- कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास का अध्ययन करना।
- कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलब्धि का अध्ययन करना।

# अध्ययन परिकल्पनाएं

- कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों के मध्यमानों में कोई सार्थक अन्तर नहीं है।
- कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास के मध्यमानों में कोई सार्थक अन्तर नहीं है।
- कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलब्धि में कोई सार्थक अन्तर नहीं है।
- कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों एवं शैक्षिक उपलिब्ध के मध्य कोई सार्थक सह सम्बन्ध नहीं है।
- कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास एवं शैक्षिक उपलिब्ध के मध्य कोई सार्थक सह सम्बन्ध नहीं है।
- कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों एवं व्यक्तित्व विकास के मध्य कोई सार्थक सह सम्बन्ध नहीं है।

# न्यादर्श

उच्च माध्यमिक स्तर के कला एवं विज्ञान संकाय के विद्यार्थी 600							
कला संकाय के विद्यार्थी 300				विज्ञान संकाय के विद्यार्थी 300			
सरकारी विद्यालय के । गैर सरकारी विद्यालय			विद्यालय के	सरकारी विद्यालय के । गैर सरकारी विद्या			विद्यालय के
विद्यार्थ	विद्यार्थी १५० विद्यार्थी १५०		र्गी 150	विद्यार्थी	150	विद्यार्थ	र्गी 150
চার	छাत्रा	চার	छাत्रा	চার	চ্যাत्रा	চার	छাत्रा
75	75	75	75	75	75	75	75

### उपकरण

शोधकर्ता ने अपने शोध अध्ययन में नैतिक मूल्य, व्यक्तित्व विकास एवं शैक्षिक उपलब्धि, के परीक्षण लिये है। इस शोध के अन्तर्गत निम्नलिखित परीक्षणों का चयन किया गया है —

- विद्यार्थियों के 11वीं कक्षा के परीक्षा परिणामों के आधार पर "शैक्षिक उपलब्धि परीक्षण।"
- नैतिक मूल्य मापनी–डॉ. अल्पना सेन गुप्ता एवं डॉ. अरूण कुमार ।
- व्यक्तित्व विकास मापनी— डॉ. महेश भार्गव का प्रयोग किया गया है।

# निष्कर्ष

सारणी 1: कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों को प्रदर्शित करती तालिका

समूह	संख्या (N)	मध्यमान (MEAN)	मानक विचलन (S.D.)	मध्यमान का अंतर	टी —मान (T- Value)	सार्थकता के 0.05 स्तर पर
कला संकाय के विद्यार्थी	300	26.04	3.02	0.44	1.66	ागीक न
विज्ञान संकाय के विद्यार्थी	300	26.45	3.00	-0.41	1.66	स्वीकृत

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों में सार्थक अन्तर नहीं पाया गया है। अतः परिकल्पना संख्या 1 स्वीकृत की जाती है।

सारणी 2: कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास को प्रदर्शित करती तालिका

समूह	संख्या (N)	मध्यमान (MEAN)	मानक विचलन (S.D.)	मध्यमान का अंतर	टी —मान (T- Value)	सार्थकता के ०. ०५ स्तर पर
कला संकाय के विद्यार्थी	300	69.17	12.55	0.50	0.48	स्वीकृत
विज्ञान संकाय के विद्यार्थी	300	68.67	12.28	0.50	0.40	रवाष्ट्ररा

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास में कोई सार्थक अन्तर नहीं है। अतः परिकल्पना संख्या 2. स्वीकृत की जाती है।

सारणी 3: कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलब्धि को प्रदर्शित करती तालिका

समूह	संख्या (N)	मध्यमान (MEAN)	मानक विचलन (S.D.)	मध्यमान का अंतर	टी —मान (T- Value)	सार्थकता के 0.05 स्तर पर
कला संकाय के विद्यार्थी	300	71.05	9.72	0.05	0.06	स्वीकृत
विज्ञान संकाय के विद्यार्थी	300	70.99	11.30	0.05	0.06	स्पाकृत

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलिब्धि में सार्थक अन्तर नहीं है। अतः परिकल्पना संख्या 3 स्वीकृत की जाती है।

# सारणी 4: कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों एवं शैक्षिक उपलब्धि में सह—सम्बन्ध माप को प्रदर्शित करती तालिका

क्र. सं.	मापित चर	विद्यार्थियों की संख्या	सह—सम्बन्ध गुणांक (r)	निष्कर्ष
1	नैतिक मूल्य	600	0.040	सार्थक
2	शैक्षिक उपलब्धि	600	0-049	सह—सम्बन्ध नहीं है

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों का शैक्षिक उपलब्धि के साथ सह—सम्बन्ध नहीं है अतः परिकल्पना संख्या 4 स्वीकृत की जाती है।

सारणी 5: कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास एवं शैक्षिक उपलब्धि में सह—सम्बन्ध माप को प्रदर्शित करती तालिका

क्र. सं.	मापित चर	विद्यार्थियों की संख्या	सह—सम्बन्ध गुणांक (r)	निष्कर्ष
1	व्यक्तित्व विकास	600	0.16	सार्थक
2	शैक्षिक उपलब्धि	600	0.16	सह–सम्बन्ध है

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के व्यक्तित्व विकास का शैक्षिक उपलब्धि के साथ सह—सम्बन्ध पाया गया। जिन विद्यार्थियों का व्यक्तित्व विकास का स्तर उच्च पाया गया उनकी शैक्षिक उपलब्धि भी उच्च पायी गयी। अतः परिकल्पना संख्या 5 अस्वीकृत की जाती है।

सारणी 6: कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों एवं व्यक्तित्व विकास में सह—सम्बन्ध माप को प्रवर्शित करती तालिका

	क्र. सं.	मापित चर	विद्यार्थियों की संख्या	सह—सम्बन्ध गुणांक (r)	निष्कर्ष
	1	नैतिक मूल्य	600	-0.057	सार्थक
ſ	2	व्यक्तित्व विकास	600		सह—सम्बन्ध नहीं है

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के नैतिक मूल्यों का व्यक्तित्व विकास के साथ सह—सम्बन्ध नहीं पाया गया। अतः परिकल्पना संख्या 6 स्वीकृत की जाती है।

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# स्नातक स्तर के कला एवं विज्ञान संकाय विद्यार्थियों के आत्मविश्वास व समायोजन का शैक्षिक उपलब्धि पर प्रभाव का अध्ययन

योगेश कुमार दीक्षित\* डॉ. देवेन्द्र कुमार\*\*

#### सार

शिक्षा सदैव ही विकास व सामाजिक परिवर्तन का माध्यम रही है, यह मानव जीवन के विकास का प्रबल साधन है इसका मुख्य उद्देश्य व्यक्ति के अन्दर शारीरिक, मानसिक, सामाजिक, सांस्कृतिक तथा आध्यात्मिक बुद्धि व परिपक्वता ले आना है। शिक्षा से व्यक्ति में आत्मविश्वास बढ़ता है जिससे व्यक्ति अपने जीवन में सफलता की ओर अग्रसर होता है। निरन्तर चलने वाली प्रक्रिया के फलस्वरूप व्यक्ति अपना समायोजन चारों ओर के भौतिक, सामाजिक, सांस्कृतिक एवं आध्यात्मिक वातावरण से करता है एवं जीवन का प्रत्येक अनुभव उसके ज्ञान में वृद्धि करता है। बालक के समुचित एवं सोद्देश्य विकास के लिए बालक को आत्मविश्वासी एवं समायोजित होने पर बल दिया जाना चाहिए ताकि वह अपनी शैक्षिक उपलब्धियों को सोद्देश्य रूप में प्राप्त कर सकें।

शब्दकोशः शैक्षिक उपलब्धिः, सामाजिक परिवर्तनः, मानव जीवनः, आत्मविश्वासः, आध्यात्मिक वातावरणः।

# प्रस्तावना

शिक्षा आदि काल से चली आने वाली एक निरन्तर प्रक्रिया है जो अन्धकार से निकाल कर प्रकाश की ओर ले जाती है। शिक्षा सभ्यता और संस्कृति की जननी है। संसार में जन्म लेने के बाद व्यक्ति परिवार, विद्यालय, प्रकृति, पशु—पक्षी तथा अन्य साधनों से शिक्षा ग्रहण करता है। शिक्षा ही बालक का चारित्रिक विकास, नैतिक विकास, नागरिकता के गुणों का विकास एवं शारीरिक तथा मानसिक विकास करती है। कुल मिलाकर शिक्षा व्यक्ति के व्यक्तित्व का सर्वागींण विकास करती है। शिक्षा के अभाव में व्यक्ति पशु से समान है।

ड्रेवर<sup>1</sup> ने शिक्षा को संकुचित अर्थ में परिभाषित करते हुए लिखा है कि ''शिक्षा एक ऐसी प्रक्रिया है जिसके द्वारा बालक के ज्ञान, चरित्र तथा व्यवहारों को एक निश्चित दिशा तथा रूप प्रदान किया जाता है।''

प्राणी जिस साधन के द्वारा ज्ञान उपार्जित करता है उसी का नाम शिक्षा है। शिक्षा शब्द का प्रयोग आदिकाल से होता रहा है। शिक्षा के द्वारा ही मानव समाज में रहने योग्य बन पाता है। शिक्षा मनुष्य के परिष्कार एवं विकास की प्रक्रिया है। जीवन के प्रत्येक अनुभव हमें कुछ ना कुछ सिखाते हैं, इसलिए अनुभव ही शिक्षा है। शिक्षा मन, बुद्धि एवं आत्मा का विकास है। शिक्षा शब्द ऐसे अक्षय—पात्र के समान है, जिसमें जो कुछ भी चाहे

<sup>\*</sup> शोध छात्र, शिक्षा संकाय, लॉर्ड्स विश्वविद्यालय, चिकानी, अलवर, राजस्थान।

<sup>\*\*</sup> प्रोफेसर, शिक्षा विभाग, लॉर्ड्स विश्वविद्यालय, चिकानी, अलवर, राजस्थान।

<sup>&</sup>lt;sup>1</sup> सिंह रामपाल एवं सिंह उमा(2007) शिक्षा तथा उदीयमान भारतीय समाज, विनोद पुस्तक मन्दिर, आगरा। पृ 2

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शिक्षा सदैव ही विकास व सामाजिक परिवर्तन का माध्यम रही है, यह मानव जीवन के विकास का प्रबल साधन है इसका मुख्य उद्देश्य व्यक्ति के अन्दर शारीरिक, मानसिक, सामाजिक, सांस्कृतिक तथा आध्यात्मिक बुद्धि व परिपक्वता ले आना है। शिक्षा से व्यक्ति में आत्मविश्वास बढ़ता है जिससे व्यक्ति अपने जीवन में सफलता की ओर अग्रसर होता है।

# अध्ययन का औचित्य

उच्च स्तर विद्यार्थियों के भविष्य निर्माण का वह समय है जब विद्यार्थी अपने भावी व्यवसाय के चुनाव के आधार पर तथा अपनी रुचियों, योग्यताओं, क्षमताओं तथा जरुरतों के अनुसार विषय संकाय व व्यवसाय का चुनाव करते हैं। कला वर्ग व विज्ञान वर्ग की अपनी अलग—अलग प्रकृति है। जहाँ कला वर्ग रचनात्मक प्रकृति का है वहीं विज्ञान वर्ग में विषय वस्तु का क्रमबद्ध रूप से अध्ययन किया जाता है। इन दोनों वर्गों की अपनी अलग प्रकृति के साथ ही इनमें अध्ययनरत विद्यार्थियों का स्वभाव, काम करने के तरीके, अभिव्यक्ति, रुचि, आकांक्षा स्तर, आत्मविश्वास तथा समायोजन में विभिन्नता पाई जाती है। अतः विषयों की प्रकृति के संदर्भ में विद्यार्थियों के आत्मविश्वास, समायोजन तथा शैक्षिक उपलब्धि का अध्ययन करना भी आवश्यक प्रतीत होता है।

# समस्या कथन

''स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के आत्मविश्वास व समायोजन का शैक्षिक उपलब्धि का अध्ययन।''

# अध्ययन उद्देश्य

- रनातक स्तर के विद्यार्थियों के आत्मविश्वास का अध्ययन करना।
- स्नातक स्तर के विद्यार्थियों के समायोजन के स्तर का अध्ययन करना।
- स्नातक स्तर के विद्यार्थियों की शैक्षिक उपलब्धि के स्तर का अध्ययन करना।

# अध्ययन परिकल्पनाएं

- स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के आत्मविश्वास स्तर में कोई सार्थक अन्तर नहीं है।
- स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के समायोजन के स्तर में कोई सार्थक अन्तर नहीं है ।
- स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलब्धि के स्तर में कोई सार्थक अन्तर नहीं है ।

# न्यादर्श

स्नातक स्तर के विद्यार्थी 600					
कला र	नंकाय 300	विज्ञान संकाय 300			
<b>ভার 150</b>		<b>ভা</b> त्र 150	<b>ভা</b> त्रा 150		

### उपकरण

प्रस्तुत शोध अध्ययन में निम्नांकित प्रमापीकृत उपकरणों का चयन किया है-

- शैक्षिक उपलब्धि गत वर्ष के परीक्षा परिणाम।
- आत्मविश्वास मापनी डॉ. रेखा गृप्ता।
- समायोजन मापनी डॉ. ए.के.पी. सिन्हा व डॉ. आर.पी. सिंह।

# निष्कर्ष

परिकल्पना 1. स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के आत्मविश्वास स्तर में कोई सार्थक अन्तर नहीं है।

सारणी 1: कला एवं विज्ञान संकाय के विद्यार्थियों के आत्मविश्वास स्तर को प्रदर्शित करती तालिका

समूह	संख्या (N)	मध्यमान (MEAN)	मानक विचलन (S.D.)	मध्यमान का अंतर	ਟੀ –ਸਾਜ (T- Value)	सार्थकता के 0.05 स्तर पर
कला संकाय के विद्यार्थी	300	29.57	8.18	1 660	2.27	अस्वीकृत
विज्ञान संकाय के विद्यार्थी	300	31.23	8.93	1.660	2.37	अस्पाकृत

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के आत्मविश्वास स्तर में सार्थक अन्तर पाया गया है। विज्ञान संकाय के विद्यार्थियों का आत्मविश्वास कला संकाय के विद्यार्थियों की तुलना में उच्च पाया गया। अतः परिकल्पना अस्वीकृत की जाती है।

# परिकल्पना 2

स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों के समायोजन के स्तर में कोई सार्थक अन्तर नहीं है।

सारणी 2: कला एवं विज्ञान संकाय के विद्यार्थियों के समायोजन के स्तर को प्रदर्शित करती तालिका

	समूह	संख्या (N)	मध्यमान (MEAN)	मानक विचलन (S.D.)	मध्यमान का अंतर	टी —मान (T- Value)	सार्थकता के 0.05 स्तर पर
	कला संकाय के विद्यार्थी	300	54.07	13.54	1.64	1.59	स्वीकृत
Ī	विज्ञान संकाय के विद्यार्थी	300	55.72	11.59	1.04	1.59	स्यापृता

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के समायोजन के स्तर में कोई सार्थक अन्तर नही पाया गया। कला एवं विज्ञान संकाय के विद्यार्थियों के समायोजन का स्तर समान पाया गया। अतः परिकल्पना स्वीकृत की जाती है।

# परिकल्पना 3

स्नातक स्तर के कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलब्धि के स्तर में कोई सार्थक अन्तर नहीं है

समूह	संख्या (N)	मध्यमान (MEAN)	मानक विचलन (S.D.)	मध्यमान का अंतर	टी —मान (T- Value)	सार्थकता के 0.05 स्तर पर
कला संकाय के विद्यार्थी	300	69.18	10.62	0.37	0.43	स्वीकृत
विज्ञान संकाय के विद्यार्थी	300	68.80	10.54	0.37	0.43	स्पापृता

निष्कर्ष रूप से यह कहा जा सकता है कि कला एवं विज्ञान संकाय के विद्यार्थियों के शैक्षिक उपलिब्धि में कोई सार्थक अन्तर नही पाया गया। कला एवं विज्ञान संकाय के विद्यार्थियों की शैक्षिक उपलिब्धि का स्तर समान पाया गया। अतः परिकल्पना स्वीकृत की जाती है।

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# UNVEILING THE COMPLEXITIES OF RELATIONSHIPS: A STUDY OF PREETI SHENOY'S NOVEL 'THE ONE YOU CANNOT HAVE'

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### **ABSTRACT**

Relationships form the very foundation of human existence, shaping our lives in profound ways. Whether familial, romantic, or platonic, relationships can bring immense joy, support, and fulfilment while presenting challenges and opportunities for growth. Having positive relationships in our lives can contribute to our overall happiness and well-being. They can also help us learn how to regulate our emotions better, understand our feelings and experiences, solve problems more effectively, and face life's challenges with greater resilience. The present study on Preeti Shenoy's novel, 'The One You Cannot Have', delves into the multifaceted web of human emotions and relationships, exploring the complexities of love, loss, and second chances with hope, determination, and transformation. After reviewing a more significant number of articles, books and theses it has been proved that safeguarding our mental health is very essential and should be prioritised by all. Investing in healthy and meaningful relationships is an integral part of taking care of our mental health and well-being.

KEYWORDS: Relationships, Support, Joy, Fulfilment, Resilience.

# Introduction

# Indian Writing in English

India is a land of diverse culture and its citizens have adapted a wide range of languages in accordance with their local cultures. After Hindi, English is the language used most commonly in India. The growing demand for English in India started with the arrival of the East India Company in the 17<sup>th</sup> century. From that time, English began to be used for all official purposes. In 1794, Sake Dean Mahomed became the first Indian to publish his book in English. In the early 19th century, during the British colonial era, Indian writing in English first appeared with the introduction of British education and the influence of the English language on the Indian people to India.

The early Indian writers, began to express their views, personal narratives, and criticisms of colonial power through their writings. Due to its extensive and diverse literary history, Indian writing in English has earned great international praise.

Rabindranath Tagore, the first non-European to win the Nobel Prize in Literature, made a substantial contribution to the success of Indian literature in English. His writings, notably the well-known collection of poems Gitanjali, resonated with readers worldwide while showcasing India's rich cultural legacy and philosophical depth. Influential writers of this era included Aurobindo Ghosh, Sarojini Naidu, and Harindrnath Chattopadhyay.

Indian writing in English underwent an incredible rise and diversification in the 20th century. Influential authors like Raja Rao, Mulk Raj Anand, and R.K. Narayan created stories that were firmly steeped in Indian culture and explored issues like socioeconomic inequity, the conflict between traditional and modern values, and the ambiguities of identity in a world that is changing rapidly. These authors, who are frequently referred to as part of the "Indian English Renaissance," helped lay the groundwork for Indian literature in English and opened the door for succeeding generations of writers.

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It saw a significant shift in the years following independence. Incorporating aspects of magical realism, postmodernism, and a revived focus on subaltern narratives, writers like Salman Rushdie, Arundhati Roy, and Vikram Seth won accolades on a global scale. In addition to addressing the complex social and political realities of India, these works pushed the bounds of storytelling and questioned accepted literary conventions.

In the twenty-first century, Indian English writing is still a thriving, active field. Preeti Shenoy, Chetan Bhagat, Jhumpa Lahiri, Amitav Ghosh, and Aravind Adiga are acclaimed contemporary writers who examine a variety of areas, such as globalisation, diaspora, gender, and cultural identity. They weave complex narratives that reflect the intricacies of a fast-evolving Indian society.

The impact of Indian writing in English extends beyond literary circles. It has played a significant role in providing a platform for marginalised voices, challenging societal norms and shaping public discourse. Moreover, among a global readership, it has contributed to a deeper appreciation and understanding of Indian culture, traditions, and history.

# **Preeti Shenoy**

Preeti Shenoy is an accomplished Indian author known for her contemporary fiction novels. Her engaging storytelling and relatable characters have significantly impacted the literary world. She began her writing journey with her debut novel, '34 Bubblegums and Candies,' published in 2008. The book is a collection of short, real-life incidents and anecdotes that touch upon various aspects of life.

Its clarity and relatable storylines distinguish Preeti Shenoy's writing. She exclusively focuses on relationships, hope, marriage, family etc. Her novels frequently explore the nuances of daily life while highlighting the victories, setbacks, and moral choices made by her characters. She hopes to encourage and inspire readers through her novels, enabling them to consider their lives and look for purpose in their experiences.

The current study on the novel, 'The One You Cannot Have' explores the family relationship between Shruti and her parents and the relationship between Shruti and Aman, the love of her life. It revolves around the relationship between two main characters, Shruti and Aman. Shruti belongs to a South Indian family, and Aman is a North Indian. They have been very much in love with each other since the past four years. They have plans to spend the rest of their lives together. Their dreams are shattered as Shruti's parents are unwilling to get her married to Aman as he belongs to a different community. Moreover, Shruti's mother is suffering from cancer and wishes to see her daughter settled soon. Shruti is torn between her love for her parents and Aman. Even though she is unhappy from within, she decides to fulfil her parent's wish and suppresses her feelings for Aman.

She gets married to Rishab and moves to a far-off place. She cut ties with Aman without explaining and blocked his Facebook account. Aman goes to the UK. To the outside world, Shruti and Rishab are a happily married couple. But from within, they are heartbroken. Rishab discovers the relationship between both Aman and Shruti through her emails.

She has been unable to forget Aman but tries to control her feelings as she is married. But she is unable to do so. She decides to discover Aman's whereabouts without her husband's knowledge. She reaches his home with the hope of expressing the agony she is undergoing. But Aman has planned to get married to Anjali and forget Shruti. She expresses her feelings through these words:

I feel like a traitor to even think of Aman nearly two years into my marriage. Everybody says that things change after marriage. Everybody says that you forget the life you had before you got married. But they lie. How can you forget who you were? ... marriage does not take away your past. At best, it paints a rosy picture of a 'new life'. But can a new life be built on the foundations of a past soaked in unforgettable memories? (Shenoy, 44) But, Aman doesn't want to ruin Shruti's married life.

# **Relationships and Types**

A relationship is the close bonding shared between individuals or groups. Every relationship is inimitable, and there are various factors to keep it going. There are familial, romantic, or platonic types of relationships. The first two types of relationships as described in the following sections.

Our social and emotional support networks are built based on our family relationships, which have a unique position in our lives. They cover our close ties with our parents, siblings, grandparents, and other relatives. Our identity, values, and life experiences are shaped by our family relationships, which is why they are crucial to our personal development and general well-being.

Better family relationship quality was linked to better health and well-being, higher life satisfaction, and individual salutogenic characteristics. This finding empirically highlights the importance of the family constituting the social environment for the maturation and actualisation of an individual's dispositions. (Grevenstein et al., 2019)

The endurance of familial ties is one of their distinctive features. They cross generations and have relationships that develop through time. Particularly our parents significantly influence how our values, beliefs, and sense of self are shaped. They lay the groundwork for our moral and emotional growth through their direction, assistance, and role modelling.

Family ties are not always easy to maintain. Families are prone to disputes, divergent viewpoints, and differing expectations. However, open communication, comprehension, and grit are the foundations of successful family connections. Conflict resolution and relationship-building are made possible by open and honest communication. In harmonious families, empathy and acceptance of individual diversity are encouraged. In the current novel of study, Shruti's parents wanted her to be happy in life and fixed her marriage to Rishab.

There exist some things that give Indian parents great joy. One is the supreme happiness they derive from getting their adult children married. The other great joy for Indian parents is feeding their children... 4 (Shenoy p. 218)

Family ties also offer emotional support in the face of loss, difficulty, and catastrophe. Family members' unwavering support and compassion can give comfort and resiliency in the face of life's problems. A sense of community and shared experiences is created when people share their pleasures, achievements, and celebrations. Shruti cared deeply for her parents and was not willing to increase her mother's suffering by marrying Aman.

Family is frequently seen as the first and most significant social group we encounter. Our family members care for, love, and nurture us from birth. Thanks to them, we acquire social skills, build our first relationships, and learn to navigate the world in a secure and caring setting. A family is the most important network for love and support. Family relationships play a central role in shaping an individual's well-being across the life course. (Merz, Consedine, Schulze, & Schuengel, 2009). People with healthy family dynamics are better able to handle problems together, function as a unit, and have fun. Strong and loving family relationships help children feel safe and loved. Quality time, open communication, cooperation, and mutual respect are the foundations of a happy family life. Available channels of communication make everyone feel valued and heard. When the family members feel listened to and respected, they are more open to problem-solving, confident about themselves, and willing to let others express themselves.

Social bonds between children and their parents can be regarded as social capital – including norms and values – which may be as important as financial and human capital for health and well-being (Parcel & Bixby, 2016). Being a part of a caring and loving family feels terrific.

Love is a strong emotion that is fundamental to all romantic relationships. It is a complex mixture of affection, attraction, closeness, and vulnerability. They can come in various shapes, including love for our pets, friendships, family ties, and romantic relationships. Every kind of relationship has exceptional dynamics and characteristics, but they all have an emotional connection and mutual caring. Romantic relationships refer to the relationships between two individuals where feelings of attraction and love for one another are involved. It covers many emotional connections between people and is frequently regarded as one of human life's most profound and transformational experiences. Love connections can mould our lives, affect our sense of self, and significantly impact our general well-being since they are rooted in the core of our emotional and social beings.

In our lives, romantic relationships serve a variety of functions. They promote emotional security and intimacy by offering company, support, and belonging. These connections frequently serve as a form of affirmation, making people feel seen, heard, and understood. Due to the compromise, empathy, and willingness to face obstacles together that are required in loving partnerships, they also present chances for personal development. Love partnerships are not exempt from difficulties and challenges. Differences in values, wants, and expectations can lead to disputes and arguments, which can test the relationship's tenacity. However, relationships can develop a more robust and in-depth understanding via effective communication, empathy, and a willingness to work through challenges. But, Shruti was unwilling to openly communicate with Rishab about her feelings for Aman.

Recognising that romantic relationships are dynamic and change throughout time is vital. Relationships demand constant effort, adaptability, and the capacity to accept growth and change jointly as people and situations change. It's essential to strike a good balance between uniqueness and togetherness so that both partners can foster personal development while fostering a sense of shared connection.

According to research, having supportive relationships helps people feel happier, live longer, and have better mental and physical health. On the other hand, toxic or abusive relationships can have adverse outcomes and injure people emotionally. If a relationship turns poisonous or unhealthy, it is crucial to prioritise your well-being and get support.

Healthy love relationships are built on respect, communication, and trust. Individuals can express their needs, wants, and worries through honest and open communication, which promotes empathy and understanding between couples. An atmosphere of emotional safety and security is created through the gradual development of trust through consistent behaviour and mutual dependability. Respect, which includes admiration for each other's independence, boundaries, and uniqueness, enables a harmonious and balanced relationship.

### Conclusion

In "The One You Cannot Have," we see the detrimental effects of Shruti's parents' choice to wed her to a stranger despite the fact that they were well aware of her love for Aman. She gave up her love in order to make her parents happy, which led to discontentment in her marriage and family. Thus, we can draw the conclusion that in any kind of relationship, communication, understanding, respect, and listening are extremely important.

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# DIGITAL TECHNOLOGIES & WORK-LIFE INTEGRATION: A LITERATURE REVIEW

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### **ABSTRACT**

Digitalization at the workplace has changed the work & non-work equation in such a way that work follows an employee in the form of technology. People are virtually switching from work to nonwork domain without physically leaving either of these. This review paper discusses the changing concept of work-life balance to work-life integration with respect to digitalization of work, various terms (or devices) used for technology, and drivers leading to usage of digital technologies at the workplace have been discussed. The phenomenon of using technology wasn't much prevalent earlier but acceptance of digital technology has increased in the past few years, especially during pandemic Covid'19. Findings of the review suggest that more studies should be conducted to understand the digital technological advancements and its impact on work & non-work life on individuals.

KEYWORDS: Work-Life Balance, Work-Life Integration, Digital Technology, ICT.

Introduction

Work-life balance (WLB) & work-life integration (WLI) remained a topic for discussion for researchers over the years. Both the terms used to define the work-life scenario for an employee, have different contexts. The concept of work-life balance is still evolving and with the change in work-scenario & work-culture its definition keeps on changing. Traditional approach to WLB was more about balancing work & family life, equal engagement & satisfaction in both the domains (Greenhaus et al., 2003; Kalliath & Brough, 2008). The previous studies revolved around work-family conflict, work-to-home conflict, workfamily balance (Greenhaus et al., 2003; Ashforth et al., 2000; Clark, 2000). Boundary theory & border theory (Ashforth et al., 2000; Clark, 2000) stressed upon various roles played by an individual in his/her life and management of work & life related tasks revolved around the boundaries created by these roles. As per Clark's (2000) theory on work & life balance people cross the border physically & psychologically of two domains work & family to maintain a desired balance. Flexibility & permeability allows blending of both the domains work & family or vice-versa (Clark, 2000; Ashforth et al., 2000). Work-life balance can be interpreted in four ways (Ayudhya & Lewis, 2011), i.e., work & non-work activities are separated by the clear boundaries (balancers), focused on career at early stages of life (careerists), work is secondary to them (Career sacrificers) & lastly, having no set physical boundaries between work & non-work activities (integrators). Similarly, Kossek (2016) highlighted two types of behaviours, i.e., integrators & separators, to describe interruptions of work & non-work. Technology has given a virtual space in which work & life domains co-exists, a virtual transition happens while switching from personal to professional work (Chamakiotis et al., 2014). Various information & communication (ICT) devices do not directly interfere with the work-life boundaries created by an individual, that interference is managed by individuals by using some tricks, i.e., not reading work-emails, and switching off the communicating devices after work hours (Sayah, 2013; Cousins & Robey, 2015).

Work for fixed hours and at a fixed workplace has been challenged by the new technological advancements & globalization of work (Mellner et al., 2014), the boundaries separating work & personal life get affected by ICT devices (Sayah, 2013; Palm et al., 2020), employees use various technologies to complete the work after office hours subject to their preference for boundaries separating work & life, and the type of work one gets from the organization (Gazibaric, 2015). Technological advancement is drastically

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changing the work and life equation. It is more about integration of both the domains, i.e., personal & professional life. This change was highlighted by Haeger & Lingham (2014) as a fusion of work & life. And this fusion can be seen for all age group employees. In their previous study they highlighted a shift towards simultaneous completion of tasks under both the domains (Haeger & Lingham, 2013). Similarly, the decision to use technological devices helps to improve productivity and commitment to work and ensures control over work but reducing autonomy in reality (Mazmanian et al., 2013; Villadsen, 2016; Day et al., 2019). They called it the autonomy paradox (Mazmanian et al., 2013). Employees take their work home and incorporate both work & life activities through the use of technologies (Gazibaric, 2015; Adisa et al., 2016; De Wet & Koekemoer, 2016; Chamakiotis et al., 2014), moreover technologies assist employees to become integrators of work and life as completion of work and non-work activities can be achieved in either of the domains (Adisa et al., 2016). Different mobile devices help the workers to either connect or disconnect from the work as per their desire (Cousins & Robey, 2015; De Wet & Koekemoer, 2016), which helps them to manage work & life roles. Usage of ICT & technology devices improves the productivity of an individual and interference of non-work to work & work to non-work activities also increases (Gazibaric, 2015; Tennakoon et al., 2013; Fazili & Khan, 2017; Dén-Nagy, 2014), this was called a double-edged sword. Five types of trends were highlighted by Kossek (2016) for describing changes in work-life boundaries due to digitalization. These are i) blurred & overlapping work-life roles (boundarylessness), ii) customized flexible work-hours suitable for an employee (work-customization), iii) online or virtual presence of employees in non-work hours, means autonomy (psychological control on work time), iv) switching between personal & official work via mobile communication devices (fragmented work-life), & lastly, v) Diverse workforce, with different work-life demands and its inclusion in organization work-culture (diversity & inclusion). Further in his study three types of work-life styles were also highlighted, i.e., integrators, separators & combination of both (Kossek, 2016). Two main types of work-life styles revealed from the previous studies, i.e., separators & integrators.

# **Objectives**

The objectives of the study were to map-out the existing literature on work-life integration in terms of digital technology usage, and the changing concept of work-life balance in the previous studies. To find out various terms used for digital technologies & drivers behind usage of digital technologies and integration of work-life.

# **Research Methodology**

For the purpose of the study, appropriate and inclusive search terms, i.e., "work-life integration" or "work-life balance", or "work-life interface" were identified to search the available literature on work & life. These search terms were combined with various combinations of search terms related to digital technologies, i.e., technology or mobile devices, smartphone or communication devices, etc. The database of SCOPUS was used for updated & open-access research articles along with Google Scholar. For ease and clarity of the research articles were searched from 2013 to 2022. The articles extracted from these databases were then screened to find out the relevant literature only.

# Work-Life Balance (WLB) & Work-Life Integration (WLI)

Both the terms are used for describing work & personal life and WLB terms is widely used in previous studies and it's still being most popular among the researchers. As the work -life scenario is changing, a more comprehensive term representing the modern-day work-life scenario has gained attention of many researchers, i.e., work-life integration. As per Hilbrecht et al. (2013) WLB is the proper allocation of time and focus between work and other facets of life. According to Ratna & Kaur (2016) achieving a comfortable equilibrium in personal life & professional work is WLB. As defined by Afif (2019) in WLB work remains in office hours even with the use of technology, but in case of WLI work rely on technology for completion beyond office hours. WLI means that instead of dividing life between work and personal time, it can be combined (Afif, 2019); integration of work and life addresses the intersection of work & life. Present day work life put a pressure on the employee to integrate work and life creating difficulties for those who wants to achieve balanced work-life through segmentation (Mellner et al., 2014). Work & life balance gets fuzzy with the use of digital technologies (Cijan et al., 2019) as it becomes impossible to separate from work in non-work hours. In digitalized world and changing work demands, and diverse workforce, three types of work-life styles- Integrators, separators and both combined can be seen in organizations (Kossek, 2016). Higher permeability in work, more use of digital technologies makes it difficult to separate the work & personal life, hence work-life integration is a more suitable term in the digitized world.

### **Digital Technology**

Technologies play a vital role in modern work-life practices. Previous studies used terms, i.e., ICT, mobile technologies, communication devices, etc. for technologies used in completion of work (Table 1). Digitalization is a term that portrays the phenomenon of embracing computerized advances in business and society (Cijan et al., 2019). Digital age term was used by Kossek (2016) for communication devices, i.e., mobile phones, & laptops, etc. A very detailed study was done by Vargo et al. (2021) on types of digital technologies used during Covid'19. They used digital technology as an umbrella term comprising, hardware & software technologies, i.e., mobile phones, laptops, etc.; and email, WhatsApp, zoom, google meet, & facebook, twitter etc. respectively.

Table 1: Terms used for Digital Technology

Study	Terms
Grant et al. (2013); Haeger & Lingham (2014); Nam (2014);	Technology
Tomer & Mishra (2019); Wiradendi Wolor (2020)	
Cousins & Robey (2015); Adisa et al. (2017); Cousins & Robe	Mobile technologies, mobile
(2015); Khlaif (2018); Duxbury et al., 2014; Dén-Nagy, (2014)	phones
Mazmanian et al. (2013)	Mobile email devices
De Wet & Koekemoer (2016); Ladkin et al. (2016); Mellner et al.	Information & Communication
(2014); McDowall & Kinman (2017); Messenger (2019); Munyeka	Technology (ICT)
& Maharaj (2022); Sayah (2013); Chamakiotis et al. (2014);	
Tennakoon et al. (2013); Golden (2013); Ladkin et al. (2016);	
Fazili & Khan (2017)	
Cijan et al. (2019); Amankwah-Amoah et al. (2021); Bamel et al.	Digitalization & digital
(2022); Bakhai et al. (2022); Jääskeläinen (2015)	communication
Vargo et al. (2021)	Digital technology
Kondrysova et al. (2022); Harris (2014)	Smartphones

Source: Compiled by the authors

# Digital Technologies & Work- Life Integration: Drivers

Flexibility & demands made by work are one of the important drivers for ICT use (Tennakoon et al., 2013). Technologies play a vital role in modern work-life practices, growth for an organization & satisfaction in career (Tomer & Mishra, 2019). ICT devices give ease of doing work which becomes a facilitator in integration of work & non-work life (Tennakoon et al., 2013; Golden, 2013; Cousins & Robey, 2015; Ratna & Kaur, 2016); moreover, true flexibility requires that workers have the freedom to use ICTs to create the arrangements that work best for them and their families and in turn it is more beneficial to the organization (Golden, 2013). ICT gives a sense of connectedness with family when an employee is away from home and traveling due to official work (Ladkin et al., 2016), this virtual connection gives a feeling of balance in work & life, and on the other hand employee won't be able to disconnect from the family responsibilities which may affect the work. Achieving balance in work & life clubbed with career growth makes technology more important, especially to professionals in IT sector (Tomer & Mishra, 2019), setting a time limit for work in non-work hours become challenging and stressful for professionals working in education and health sector (Jääskeläinen, 2015), communication through digital technology although time consuming becomes a need during Covid'19 though it added to workload on health workers (Bakhai et al., 2022). Employing mobile email devices while maintaining the perception that doing this increased the independence and ability to work as professionals was one of the core reasons for using mobile technologies by employees (Mazmanian et al., 2013; Villadsen, 2016). Khlaif (2018) has conducted a study on teachers in context to factors affecting the adoption of mobile technologies, i.e., tablets, and ICT, etc. in teaching. He highlighted four factors in his study, i.e., effort & performance expectancy, facilitating conditions and social influence. Among these expectations for less effort and high performance was the main reason for using technology in work backed by institutional facilities and support systems.

If an organization promotes a culture of work-life integration then it becomes difficult for employees to detach from the work in non-work hours (Foucreault et al., 2018; Wepfer et al., 2018). Moreover, it has become a necessity to use technologies to assist the digital work, meaning where and how to complete the work (Dittes et al., 2019). If there are no organizational forces and strong job demands pressuring employees who prefer integration to use ICT after hours, then work to home conflict will be less (Gadeyne et al., 2018). On the other hand, employees also use ICT for non-work tasks in

working hours to maintain a balance in family & work responsibilities (Wang et al., 2019). Considering vast stakeholders and major players in the education industry, i.e., corporates, Govt. regulations & change in teaching-learning outcomes and process makes it inevitable to include ICT and other modern technological devices (Sharma & Gupta, 2020; Gachago et al., 2015). Inclusion of digital technologies also increased in almost every industry in the wake of Covid'19 and work-from home requirements (Savić, 2020). No doubt it caused techno-stress, anxiety & fatigue, etc. (Penado Abilleira et al., 2021; Ghasemi, 2021; Boyer-Davis, 2020) among the users, especially those who were using technologies for the first time. Major difficulties were faced by faculties or academicians who were not used to or inclusion of digital technologies was new for them (Christian et al., 2020; Boyer-Davis, 2020; Penado Abilleira et al., 2021). But gradually they have learned it as a vital part of their professional life (Boyer-Davis, 2020). Digital technologies, i.e., smartphones are means of balancing the demand made by personal & professional life for integrators (Derks et al., 2016). Office work can be completed at home in free hours via smartphones, which helps employees to reach home timely and spend time with family (Duxbury et al., 2014). No need to stay in office beyond work hours as the same work could be done via digital technologies, i.e., smartphones at home (Duxbury et al., 2014).

Table 2: Drivers of Digital Technology Usage & WLI

Study	Drivers of Digital Technology Use	Study Conducted On
Mazmanian et al., 2013	Control over work Flexibility & calm mind	knowledgeable experts, i.e., lawyers, investors, venture capitalists
Tennakoon et al., 2013	Organizational work culture Saves time Work & non-work communication Knowledge sharing & research purpose, especially for IT professionals.	Executive level employees from, i.e., IT, education, engineering & banking sector, etc.
Golden, 2013	Work-culture required structured-formal communication & responsiveness Technology assisted flexible work-hours & work from home	Employees from high tech organization- "DataTech"
Duxbury et al., 2014	No after-hours stay at office Balance of office work & family responsibility while at home	Executive employees
Gachago et al., 2015	Instant connectedness and approachable Improved & increased learning experience Creativeness	Teaching faculties at higher education level
Cousins & Robey, 2015	Affordability, Mobility, identifiability & connectedness helps in managing work-life boundaries	Mobile workers- travelling for work
Jääskeläinen, 2015	Information exchange, self-development & increased efficiency	"Business managers, technology innovators, higher education teachers, healthcare professionals and cybersecurity experts"
Derks et al., 2016	Facilitating WLB	Diverse work professionals
Ladkin et al., 2016	Organization promotes healthy work-life supported via technology ICT's a mean to connect with work &, connecting with & sharing family responsibilities while travelling for work	Business or work travellers
Ratna & Kaur, 2016	Improved productivity, performance & reduced workplace injuries Flexibility & attainment of WLB	IT professionals
Villadsen, 2016	Competitiveness & autonomy at work	Modern organizational employees
Khlaif, 2018	Effort & performance expectancy, support from institute, past experience and social influence	School teachers
Wang et al., 2019	Equilibrium in work & family responsibilities	working professionals from diverse organizations
Tomer & Mishra, 2019	Favourable technology use led to career growth & satisfaction & Balanced work-life	IT professionals

Sharma & Gupta, 2020; Boyer-Davis, 2020; Christian et al., 2020	Technology integrated education system Work from home due to exigencies, i.e., Covid'19	University teachers
Savić, 2020	Work from home due to exigencies, i.e., Covid'19	NA
Penado Abilleira et al., 2021	Work from home due to exigencies, i.e., Covid'19	University teachers
Bakhai et al., 2022	Increased work-related information sharing due to Covid'19	UK's national health service's employees

Source: Compiled by the authors

The previous studies revealed various drivers behind integration of work & life, Table 2. The key drivers leading to integration of work & life can be further summarized after reviewing the previous studies, i.e., flexibility in work, organizational work culture, ease of use, career & family demands, emergency situations like, Covid'19, etc.

# Conclusion

Various types of digital technologies are available now, which has evolved (Table 1) from emails, smartphones to virtual meetings & interactions, i.e., student-teachers, doctor-patients, organization-clients/customers via different tools and techniques. WhatsApp, an instant messaging app is one of the tools used by teachers to interact with students (Gachago et al., 2015) to bring creativity and instant connectivity with the students. The role of these digital technologies will increase in the future, which will be a challenge for organizations to integrate it in a more productive & employee friendly way. Organizations dealing with old & young generation employees must be careful with designing WL policies (Nam, 2014), as millennials & gen Y, though tech-savvy don't like to integrate work-to-life. More flexibility with self-regulation backed with technological and innovation support by the organization in future would be expected (Kauffeld et al., 2022). Most of the studies were based on border (Clark, 2000) & boundary theory (Ashforth et al., 2000), but new trends in managing work & non-work life can be seen. In a digital world, supporting a variety of boundary styles can help leaders and organizations develop the conditions required for boundary control, for a positive and productive work environment (Kossek, 2016). Adoption of digital technologies at work-place were centred around flexibility & autonomy in doing the work, and UTAT theory given by Venkatesh et al. (2012). It was found that most of the studies focussed on impact of digital technology use on WLB but the factors leading to use of digital technologies were less explored. Further, other factors resulting in technology use, i.e., societal norms, peer pressure, or market demand were less explored in the previous studies.

# **Limitations & Future Scope**

The study focused on digital technologies & work-life integration. Search was limited to only those articles including digital technologies, ICT, & mobile devices, etc. for a limited period, i.e., 2013-2022. A systematic literature review could be followed for future studies considering digital technologies & work-life integration. Though the number of studies increased during Covid'19 due to work-from-home implications. The present review revealed that more studies are required to measure the impact of digital technologies on work-life from the perspective of organization & employee while considering the diverse workforce and job demands. Previous studies were more focused on family life, i.e., married/working couples & professional life, thus, studies on individuals having responsibilities other than family & activities done at leisure time or for self-development could be explored in context of digital technology use and its impact.

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# **EXAMINING THE ISSUES AND CHALLENGES OF URBANIZATION IN HARYANA**

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### **ABSTRACT**

An indicator of the transition from agrarian to industrial economies is urbanisation. As more people move from rural areas to urban centers, the urbanization rate rises as a percentage of the total population. Rapid urbanization leads to the disorganized and uncontrolled expansion of cities, making this century's increasing urbanization and urban agglomeration the greatest problem. In both industrialized and developing nations, urbanization is on the rise. Unemployment, poverty, inadequate health, poor sanitation, urban slums, and environmental degradation are all highlighted as major issues in the research.

**KEYWORDS**: Urban Areas, Transport, Poverty, Challenges, Growth.

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### Introduction

Haryana has transformed from a state renowned for its horticultural generation to one renowned for its well-rounded development. Since becoming an independent state, there has been a lot of movement in terms of the state's growth and progress agenda. It has become one of the leading Haryana states in terms of per capita wage, and it has established the precedent for organized financial progress.

It is evident that Haryana has succeeded in its mission to become a hub for contemporary goods, since the state is now a major supplier of passenger cars, luxury vehicles, farm equipment, motorcycles, and electronic devices. The most pressing concern, though, is how to maintain this force. Haryana's urbanization and complexity have both grown as a result of the state's recent prosperity.

Increases in urbanization are directly related to GDP growth since more people living in cities means more opportunities for commerce. People are relocating from rural areas to metropolitan centers in the hopes of benefiting from this economic upheaval, opening up new professional and personal opportunities for themselves. Although urbanization has contributed to economic, social, and political development, it has also spawned serious societal and monetary problems. Three-fifths of Haryana's total population already resides in urban areas, and that number is expected to rise rapidly in the coming years. With such rapid urbanization, the physical, urban, and social infrastructure of Panipat, Rohtak, Gurugram, Rewari, Faridabad, and Sonipat are in dire need of an update to keep pace with population growth and provide basic needs.

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The government of Haryana recognizes that urbanization is a pressing issue on a national scale, and it is taking decisive action to transform already-established urban areas in preparation for more sustainable growth. The idea of "smart urbanization," which incorporates the utilization of innovation, existing and arranged framework ventures to provide a higher quality of life for residents, a positive speculation atmosphere for businesses, and the expansion of asset usage and straightforwardness for governments, is being implemented through the development of systems and execution designs. Smart cities are expected to deal with rapid urbanization, rising subject requirements, and the needs of more advanced social orders in the twenty-first century.

Urbanisation is the process through which rural regions become urban areas when prevalent agricultural activities become non-agricultural and accompanying behavioral patterns shift. The term "urbanisation" refers to the process through which a population adopts cultural, behavioral, and intellectual traits that are unique to or derived from urban settings. As a result, the term "urbanization" may be understood in terms of three dimensions: population, infrastructure, and lifestyle. According to the demographic definition, urbanization describes the trend toward greater population concentration in major cities. The structural explanation connects urbanization to the societal and economic shifts brought on by the rise of industry and the commercialization of urban areas. The behavioral explanation hinges on the idea that cities, and especially big ones, are dynamic hubs of social change. Different social movements begin in these locations and spread outward. Thus, urbanization encompasses a wide range of phenomena, from the actual expansion of land use to the cultural changes brought about by urbanism within a people. Other measures of urbanization may be found on a spectrum between these two extremes, including the percentage of the population that resides in urban areas, the total number of people who live in cities, the rate at which that percentage is increasing, and the total number of people who live in cities.

### **Causes of Urbanization**

Haryana's urbanization has been influenced by a number of factors. Listed below are just a few of them:

- Urbanization in Haryana is mostly attributable to the industrialization of the state. Both Faridabad and Gurgaon are rapidly becoming into major economic centers. As of late, Gurgaon has become a major center for the information technology industry.
- The state's urbanization trend has also been influenced by a number of societal variables. Rural residents are compelled to leave their homes and move to the city by a variety of factors.
- Many individuals from the countryside have moved to the big cities in search of work.
- Urbanization may be directly attributed to the process of modernisation. It is common knowledge that cities have superior technological sophistication, infrastructure, communication, and educational and health care services. As a result, people in rural areas across India's several states are starting to move to urban centers. One of them is the state of Haryana.
- Urbanization in Haryana can also be attributed to the rural-to-urban transition. Most people
  nowadays want and use contemporary forms of transportation and communication, and they are
  also adopting other forms of modern technology.

# **Effects of Urbanization**

The process of urbanization has had both beneficial and bad consequences in the Indian state of Haryana.

- People moving from rural areas to the state's major cities.
- There are increasingly job prospects in the city centers.
- Improved access to health care, as well as education and transportation options.
- The rising prosperity of urban dwellers and their improved quality of life.
- The technique has also generated the accommodation dilemma.
- It has been a driving force in the breakdown of nuclear families.
- The high cost of living in Haryana's metropolitan centers, such as the Gurgaon region, is a serious issue.

- The rising incidence of crimes like robbery, burglary, murder, cheating, pickpocketing, rape, etc. may be attributed in large part to the urbanization process in the state of Haryana.
- It's to blame for the pollution crisis we're in. It's safe to say that the quick pace of industrialization in cities like Faridabad, Panipat, Palwal, and Gurgaon is to blame for this issue.

# **Problems and Challenges of Haryana Cities**

Unchecked migration from rural areas and other states has led to unplanned urbanization in Haryana. Haryana has a lot of issues including unemployment, electrical problems, pollution, social problems, inappropriate sanitation facilities, etc. because of its uncontrolled urbanization. Haryana's rapid urbanization is producing a host of issues, including worsening living conditions in cities and the spread of slums. The issues listed below require special attention.

# • Urban Sprawl

The genuine increase of the Haryana cities, in terms of both people and land area, is the primary source of urban issues. The economic foundations of most cities are just not strong enough to address the issues that their bloated populations cause. Haryana's cities, and the National Capital Region in particular, have grown as a result of the steady influx of people from rural and small-town regions.

# Congestion

Having too many people crammed into a small area is what we call a congested city. When cities become oversaturated with people, congestion naturally ensues. Overcrowding is inevitable in densely populated urban areas where people have to live in close proximity to one another. Many of Haryana's larger cities are excellent examples of this.

### Accommodation and Settlement

Providing sufficient housing for the expanding urban population will be the primary task facing Haryana's government and urban planners. The rising cost of homes relative to the income of the urban middle class has made it difficult for most low-income groups to afford decent housing, therefore they are forced to live in overcrowded conditions, often without access to basic services like electricity, running water, and sewerage. Those who do not have access to proper housing, including safe and secure living quarters, clean running water, and waste management services are considered to be living in housing poverty.

There is no clear-cut difference between slums and squatter settlements in Haryana, except that slums tend to be more permanent and located in the older, inner parts of cities, while squatter settlements are often dispersed throughout the entire city, especially in the outer zones where urban areas merge with their rural hinterland. Makeshift homes built without proper permits and on unclaimed property is a common feature of squatter colonies.

### Transport

People with greater disposable wealth tend to prefer private automobiles to public transportation. With so many cars on the road, congestion is increasing and public transportation is becoming less effective. Also, public transportation isn't as widely available, therefore most individuals drive themselves. The accessibility of public transportation is decreasing. There is insufficient infrastructure, and the public transportation system that does exist is poorly maintained.

# Sanitation

Poor sanitation is a widespread problem in Haryana's major towns, especially in slums and illegal colonies. This is especially true in Fridabad, Gurugram, Ambala, Sonipat, Panipat, Hisar, and Rohtak. Malaria and diarrhoea are only two of the numerous sanitation-related illnesses that flourish in these filthy environments. One of the most serious issues plaguing cities is the lack of adequate waste collection and disposal services.

# Environmental

The growing frequency and severity of both natural and man-induced catastrophes has left Haryana's urban centers increasingly vulnerable. The United Nations Development Programme estimates that 60% of India's population is vulnerable to earthquakes, and 70% to floods. Because of population concentrations and congestion, the danger is magnified in cities. Heat islands are forming over cities, ground water is not being restored, and water shortages continue unabated.

#### Poverty

Around 35% of the urban population now has poor or no income. The gap between the haves and the have-nots is widening in metropolitan centers. Without a doubt, addressing poverty and establishing better living conditions for the urban poor is the most difficult urban task we face today. According to the United Nations Habitat Report published in 2010, urban inequality is on the rise. Between 1995 and 2005, the consumption-based inequality in India grew from 34% to 38%.

### Unemployment

The housing crisis is real, but unemployment is a much bigger concern. It is believed that between 15 and 25 percent of the urban population of Haryana is unemployed. The percentage of college graduates in this group is significantly greater.

#### Water

Since the dawn of urban civilization, people have carefully considered the accessibility of water when selecting settlement locations. Water is one of the most crucial natural resources for maintaining life. As the population and size of cities increased, however, water supplies began to fall short.

# Waste Disposal

As the population of the cities in the NCR region of Haryana increases, so does the problem of where to put all of the garbage. The massive amounts of trash created by our urban areas are a major public health concern in Haryana. Most urban areas lack adequate waste management infrastructure, and current landfills are already at capacity. These dumps are a breeding ground for illness, and they release many toxic chemicals into the environment.

### Urban Crimes

In the context of Haryana, cities serve as a hub where individuals who otherwise have nothing in common with one another may interact. As with many other issues, crime becomes more of a concern as cities expand. Actually, the rising pattern of urban crime tends to disrupt the serenity of city life and make it hazardous, especially for women.

# Conclusion

The physical expansion of urban areas as a result of rural migration is known as urbanization, and it is intrinsically tied to the social processes of modernization, industrialization, and rationalization. There is an epidemic of poverty, joblessness, and underemployment among rural immigrants, as well as beggary, thievery, and burglary. Politically motivated bias in policymaking also contributes to urbanization gaps across different regions. Consequently, the state's secondary and tertiary operations must be decentralized with a deliberate emphasis on equity in order to raise the lagging region and incorporate it into the main current of growth. The growing economic and social gaps caused by urbanization are fueling violent and antisocial behavior. When cities grow too quickly and without proper planning, they degrade their natural environments and become corrupt. The urban casual sector is inefficient and wasteful because it attracts migrants from rural areas who are either uneducated or lack the skills necessary for the job for a cheap salary.

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