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Editor's Column

The explosion of knowledge at the global hut due to technological dynamics has certainly redefined the very concept of education. The prevailing scenario of education--especially higher education--has become a matter of study and analysis for the scholars and practitioners who have a craving desire to face changes and challenges. It is because we, the human beings, are endowed with the faculty of choice and a free will.

Unlike other species, we are not programmed. We can make choices and use our free will to act and achieve our objectives. Despite the dramatic progress in ICT in education achieved so far at the school and college levels, much remains to be done: each country, to varying degrees, continues to struggle with issues of children out of school and illiterate youths and adults. Inequities in educational opportunities, quality of educational services and level of learning achievement persist by gender, rural/urban locality, ethnic background, and socioeconomic status.

The quality of learning and the capacity to define and monitor this quality is lacking in most developing countries. The means and scope of education continue to be narrow and confined to historical models of delivery, and the use of other channels continues to be ad hoc and marginal. The increase in quantitative and qualitative demand for education is not matched by an increase in resources.

At this juncture, it is safe to state that the polarity of views on the possibility of change is amazing. We, the publishers of Journal of research, are very much excited to view some aspects of these changes through scholarly articles contributed by august scholars and colleagues. The present issue contains papers with critical insight and analysis as well as systematic discussion and deliberation on various themes of language, literature, information technology, commerce and so on. We hope this will certainly be useful for the people who aspire change.

Chief Editor

Dr. Dinesh R. Chavda

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AI-Driven IoT in Rural Healthcare: A Digital Transformation for Enhanced Medical Services

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Abstract

Healthcare accessibility in rural areas faces significant challenges, including inadequate infrastructure, poor transportation, financial constraints, and a shortage of medical professionals. The integration of the Internet of Things (IoT), Artificial Intelligence (AI), and algorithm-driven solutions presents a transformative opportunity to enhance healthcare delivery in remote regions. IoT-enabled devices, real-time monitoring, and AI-powered telemedicine solutions can bridge these gaps by providing timely diagnoses, reducing costs, and improving patient outcomes. This paper explores the role of IoT and AI-driven algorithms in rural healthcare, emphasizing emergency care, teleconsultation, preventive health monitoring, and active patient engagement. The study also examines real-world case studies and their impact on rural communities.

Keywords:

Internet of Things (IoT), Artificial Intelligence (AI), Healthcare Accessibility, Remote Monitoring, Telemedicine, Algorithm-driven Healthcare, Rural Healthcare, Emergency Response, Smart Health Devices, Preventive Care

Introduction:

Rural healthcare systems worldwide, especially in developing countries, suffer from systemic inefficiencies, making medical services inaccessible and unaffordable for millions. Despite various government policies, disparities persist due to infrastructure limitations, financial constraints, and workforce shortages. With advancements in technology, IoT and AI-powered solutions can play a pivotal role in transforming rural healthcare by ensuring better access to medical services, real-time monitoring, and data-driven decision-making.

This paper explores how IoT and AI-based healthcare solutions, such as remote patient monitoring, AI-driven diagnostics, and algorithm-based resource allocation, can mitigate the challenges faced

by rural populations. It delves into case studies of IoT applications in healthcare and highlights their potential in revolutionizing rural health ecosystems.

Literature Review

1. Several studies emphasize the growing role of IoT in transforming healthcare. IoT-enabled devices such as wearable sensors, smart diagnostic tools, and connected medical equipment facilitate remote monitoring and real-time data collection (Wilson, 2022). These innovations reduce hospital visits and enhance the efficiency of healthcare services in underserved regions.

2. AI-driven algorithms are reshaping medical diagnostics and treatment plans. According to Patel et al. (2021), AI applications in healthcare can analyze patient history, detect diseases at early stages, and recommend personalized treatment approaches. Machine learning models trained on large datasets enhance the accuracy of disease prediction, enabling timely interventions.

3. Telemedicine platforms, powered by AI and IoT, have emerged as viable solutions for addressing the shortage of healthcare professionals in rural areas (Gupta & Sharma, 2020). These platforms enable remote consultations, virtual check-ups, and digital prescriptions, significantly reducing the need for travel and lowering treatment costs.

4. Studies highlight the effectiveness of AI-based emergency response systems in handling critical medical situations. AI-powered algorithms analyze vital signs and trigger alerts for timely intervention (Kumar et al., 2022). Smart ambulances and IoT-integrated wearables play a crucial role in ensuring immediate medical assistance.

5. A comparative study by Singh & Verma (2023) explores the economic benefits of AI and IoT adoption in healthcare. The study finds that AI-powered diagnostics and IoT-based remote monitoring significantly reduce hospitalization costs and improve healthcare affordability for rural populations.

Challenges in Rural Healthcare:

Healthcare in rural India faces multiple systemic and structural challenges that significantly impede access to quality medical services. Despite various government initiatives and policy interventions, disparities in healthcare infrastructure, service delivery, and resource allocation continue to persist.

These challenges can be broadly categorized into five key areas:

1. Infrastructure,
2. Transportation & Accessibility,
3. Awareness & Education,
4. Financial Constraints,
5. Workforce Shortages.

1. Infrastructure:

Infrastructure deficiencies in rural India pose a significant barrier to accessing quality healthcare. The lack of well-equipped healthcare facilities, inadequate medical equipment, and poor supply chain management severely impact the effectiveness of healthcare services. Many rural areas in India lack basic healthcare infrastructure, including hospitals, community health centers (CHCs), and primary health centers (PHCs). As per the **Rural Health Statistics 2021-22**, there is a **23% shortfall of Sub-Centers (SCs), 12% shortfall of PHCs, and 37% shortfall of CHCs** in rural regions. This results in people traveling long distances, often over **20-50 kilometers**, for essential healthcare services. Even when healthcare centers exist, they often lack adequate infrastructure, including clean drinking water, electricity, and proper sanitation. Rural healthcare centers frequently face shortages of critical medicines, including antibiotics, painkillers, and even life-saving vaccines. This is due to poor supply chain management, lack of cold storage facilities, and irregular government procurement.

Example: In **Jharkhand and Odisha**, studies show that nearly **30% of PHCs face medicine shortages** regularly, causing patients to either buy expensive medicines from private pharmacies or go untreated.

In Uttarakhand's hilly terrain, people from remote villages must trek **several kilometers** to reach a hospital, making emergency care difficult.

2. Transportation & Accessibility:

Transportation plays a critical role in healthcare accessibility, especially in rural India, where vast distances and poor road connectivity make reaching medical facilities a challenge. Many villages are located far from healthcare centers, and inadequate transportation infrastructure leads to delayed or missed treatments, worsening health conditions. Critical cases, such as **pregnant women in labor, accident victims, or patients with heart attacks**, often don't receive timely medical attention due to long travel distances. Public transport options like **buses or auto-rickshaws are limited** in remote villages, especially at night. Many families **avoid seeking medical help** due to the high cost of traveling long distances. Poor patients often rely on **traditional healers or home remedies** instead of visiting distant hospitals.

Example : **Ambulance response times exceed 45 minutes** in many parts of **Uttar Pradesh and Bihar**, leading to preventable deaths.

3.Awareness & Education:

Vaccine hesitancy and neglect of hygiene contribute to preventable diseases. Many still rely on **faith healers and home remedies**, avoiding professional medical care. Many rural populations **lack awareness about diseases, symptoms, and prevention**, resulting in late diagnoses. Women in rural areas often avoid **seeking gynecological care** due to **societal taboos**.

Example: **Diabetes and hypertension** often go unnoticed until complications arise.

4.Financial Constraints:

Financial barriers are one of the biggest challenges in accessing healthcare for rural populations. With limited government facilities and low income levels, many people struggle to afford essential medical care, leading to delayed treatments, debt burdens, or complete neglect of health issues. Many **skip hospital visits, reduce medicine intake, or delay treatments** due to financial constraints, worsening their condition. Without insurance, **medical emergencies result in high out-of-pocket expenses**, pushing families into debt. Rural areas have fewer government hospitals, **forcing people to rely on expensive private healthcare**.

Example: In states like Bihar and Uttar Pradesh, many patients mortgage land or take loans to afford treatment at private hospitals.

5.Shortage of Healthcare Workforce

The rural healthcare system in India faces a severe shortage of medical professionals, making quality healthcare inaccessible to millions. The scarcity of doctors, specialists, and paramedical staff leads to overburdened facilities, long waiting times, and compromised patient care. Rural health centers often **struggle to recruit and retain doctors**, leaving many Primary Health Centers (PHCs) without full-time physicians. Overburdened doctors often struggle to provide **quality care**, leading to increased **misdiagnoses, delayed treatments, and burnout**.

Example: A woman in a remote village experiencing pregnancy complications **may not find a gynecologist nearby**, increasing risks for both mother and child.

5A's of Telemedicine & IoT Integration

1. **Acute Care (Emergency Response)**
2. **Affordable Access to Healthcare**
3. **Anytime Consultation (Real-time Conversations)**
4. **Active Monitoring (Continuous Progression & Vital Tracking)**
5. **Awareness & Preventive Health Education**

1.Acute Care (Emergency Response)

In emergencies like heart attacks, strokes, or accidents, health centers can leverage telemedicine services and IoT tools to provide faster, more effective care by integrating remote monitoring, real-time data transmission, and virtual consultations. A remote doctor can guide first responders or family members on critical first-aid measures while the ambulance is en route. Cloud-based electronic health records (EHRs) allow doctors to access patient history instantly, ensuring personalized and accurate emergency care .In rural or remote areas, where hospitals are far away, teleconsultation with a specialist helps in making urgent life-saving decisions.

- **Case:** A remote village in India lacks immediate access to stroke specialists.
- **IoT Action:** A **local health worker** uses a **portable ECG device connected to a smartphone** to analyze a stroke patient's vitals.
- **Telemedicine Action:** A **neurologist from a city hospital** remotely **assesses** the patient's condition via video call and instructs the village health worker to **administer clot-dissolving medication**.
- **Outcome:** The **patient receives treatment within the critical "golden hour"**, preventing paralysis.

2. Affordable Access to Healthcare

Traditional healthcare is often **expensive** due to **travel, hospital visits, consultation fees, and diagnostic tests**. **Telemedicine, combined with IoT-powered smart diagnostic tools, significantly reduces costs** by enabling remote healthcare access. **Telemedicine platforms (video calls, mobile apps)** allow them to **consult specialists remotely, eliminating unnecessary travel expenses**. Virtual consultations are **cheaper than in-person visits** due to lower overhead cost. Virtual consultations are **cheaper than in-person visits** due to lower overhead cost.

- **Case:** A 55-year-old diabetic farmer in a remote village in Rajasthan, India, needs regular check-ups.
- **IoT Action:** He uses a **smart glucose monitor** that syncs data with a **telemedicine app**.
- **Telemedicine Action:** A **doctor reviews the glucose data remotely** and adjusts his insulin dosage via a virtual consultation.
- **Outcome:** The farmer **avoids frequent 100 km trips to the city, saving ₹2,000 per visit** in travel expenses

3. Anytime Consultation (Real-time Conversations)

Traditional healthcare often involves long waiting times for appointments, delays in diagnosis, and inefficient communication between patients and doctors. Telemedicine solutions such as video consultations, AI chatbots, and virtual health assistants provide instant interactions, while IoT devices supply real-time patient data, helping doctors make faster and more informed decisions. Patients can **connect with doctors instantly** via **telemedicine platforms** like Practo, Teladoc, or MDLIVE. Doctors can **visually examine** symptoms (e.g., rashes, swelling, eye infections) without requiring in-person visits. **Mobile telemedicine vans** bring **modern healthcare to villages**.

- **Case:** A mother in a remote village in India notices her baby has a **high fever and rash** but has no nearby pediatrician.
- **IoT Action:** She uses a **smart thermometer** that records the baby's temperature and syncs with a telemedicine app.
- **Telemedicine Action:** A **pediatrician conducts a video call** and, after analyzing real-time vitals, prescribes medication instantly.
- **Outcome:** The child receives **immediate care**, avoiding a **6-hour trip to the nearest hospital** and **potential complications**.

4. Active Monitoring (Continuous Progression & Vital Tracking)

Active monitoring allows continuous tracking of a patient's health condition through IoT-powered wearable devices and remote health platforms. Instead of waiting for symptoms to worsen, real-time monitoring ensures early detection and timely medical intervention. Remote rehabilitation tools guide post-surgery and physiotherapy exercises. Remote patient monitoring (RPM) allows continuous tracking of vitals like heart rate, blood pressure, and oxygen levels. Ensuring early detection of chronic conditions like hypertension and diabetes.

- **Case:** A man from a hilly village in Himachal Pradesh undergoes **heart surgery** but cannot travel frequently for checkups.
- **IoT Action:** He uses a **smart ECG patch** that transmits heart rate and ECG readings to his doctor's **telemedicine portal**.
- **Telemedicine Action:** If his heart rate becomes abnormal, a **telemedicine doctor calls him immediately**.
- **Outcome:** **Preventing post-surgery complications** without needing frequent hospital visits.

5. Awareness & Preventive Health Education

Preventive healthcare focuses on **educating people** about **diseases, healthy lifestyles, early diagnosis, and timely interventions** to avoid severe health issues. Telemedicine, combined with **IoT-powered health monitoring**, can be used to conduct **awareness programs, virtual camps, and digital health education initiatives** to reach remote areas, underprivileged communities.

- **Case:** A rural community in Maharashtra struggles with high maternal and infant mortality rates due to a lack of prenatal care and health awareness. Many expecting mothers miss checkups, leading to complications.
- **IoT Action:** Pregnant women are provided with wearable health monitoring devices that track vital signs like blood pressure, oxygen levels, and fetal heart rate. The data syncs with a telemedicine platform monitored by doctors.
- **Telemedicine Action:** AI-powered alerts notify healthcare workers of potential risks. Virtual consultations allow gynecologists to provide prenatal care remotely. Digital health education programs teach mothers about nutrition, hygiene, and safe pregnancy practices.
- **Outcome:** A significant reduction in pregnancy-related complications, improved maternal health, and higher awareness of prenatal care. The community benefits from preventive healthcare without the need for frequent hospital visits.

1. Maternal & Child Health Awareness

Problem: High maternal & infant mortality due to lack of prenatal care.

Virtual prenatal check-ups: Expecting mothers can consult doctors via video calls.

2. Infectious Disease Prevention (TB, Malaria, Dengue)

Problem: Lack of awareness, delayed diagnosis, and low testing rates for diseases like TB, Malaria, and COVID-19. Remote TB screenings through video calls with doctors.

Tele-education sessions on hygiene, vaccination & disease prevention.

3. Nutrition & Malnutrition Awareness

Problem: High malnutrition rates among children and pregnant women.

Online nutrition counseling for mothers & families.

Digital diet plans for undernourished children via mobile apps.

Virtual training on low-cost, nutrient-rich meal preparation.

Smart food analyzers detect deficiencies in locally grown crops.

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A REVIEW OF THE RESULTS OF TWO MODELS EXAMINING THE FINANCIAL DISTRESS OF VARIOUS INDIAN AND FOREIGN COMPANIES

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1. Abstract

Based on research articles from both Indian and international companies, a review study is offered here. "Altman Z-Score" and "Ohlson O-Score" are two significant tools of financial problems that have been examined. The researcher has written a review paper in which a literature review has been conducted to examine the financial difficulty of companies. This review paper's goal is to determine which two suitable models may be used to forecast financial problems in various business kinds. The financial investigation and viability of the organization have been analyzed using these models. The company's financial status has been presented by a number of researchers using both models; this review is included in this study. Several companies' historical circumstances have been analyzed and their futures forecasted using both approaches.

2. Keywords

Financial problems, Altman Z-score, Ohlson O-Score, Bankruptcy, Indian companies, Business Failure

3. Introduction

Technology, trade, and business have all advanced significantly in recent years. Additionally, managing the financial and administrative management of businesses is crucial in the current technological era. Should this be impossible, the business will have to deal with financial challenges. If the business detects this kind of problem early on, it will have to deal with fewer losses, improve its financial stability, lower its future bankruptcy rate, and be able to hold onto its market share. In order to ascertain this, this review paper employs two popular tools, "Altman Z-Score" & "Ohlson O-Score," which have been employed by numerous researchers to evaluate the company's financial status and for which the required accounting instruments have been

employed. which has served as the basis for the review of research conducted on Indian and foreign companies.

4. Literature Review—Study Work

- **‘Altman Z-Score’ model**

1) Bhakti Raval (2024) The impact of selected key financial performance indicators in India is examined in this research report. Evaluating the chosen companies' present situation and potential is the primary goal of the study. This study utilizes the popular “Altman Z-Score” model to evaluate the financial health of 5 Indian life insurance companies, representing financial problems. This involves the researcher methodically reviewing the profit and loss statement and balance sheet facts, presenting the financial statements, and making any necessary adjustments.(Raval Scholar & Joshi Assistant Professor, 2024)

2) Afifah Putri Rasyidah (2023) This study utilizes “Altman Z-Score” to determine the financial status of food franchise businesses. This study uses “Altman Z-Score” to determine the present financial status of the three companies that were chosen. The descriptive method is used in this study. Following an analysis, it was discovered that the three Indonesian food companies who were chosen are in fact facing challenges as a result of the economic climate and a decrease in their revenue in the post-Covid era. Additionally, there is a chance that things will get worse for the business if changes are not implemented in the near future. The findings of this study can be used to reduce hazards.(Rasyidah & Safitri, 2023)

3) Gurmeet Singh (2023) Using the “Altman Z-Score” methodology, the financial status of a few chosen Indian enterprises is investigated in this study. This study attempts to utilizes the recently upgraded “Altman Z-Score” with logistic regression to enhance and re-estimate the current financial data of listed manufacturing companies in India. This study paper comprises 117 companies, 42 of which are distressed and 75 of which are not, based on the division of the company's and industry's financial assets. The results showed that the recently created “Altman Z-Score” is more accurate than old model. Consequently, it is now simpler to forecast financial crises and could be helpful in lowering the likelihood that businesses would go bankrupt in the future.(Singh & Singla, 2023)

4) Dr Monika Dasharath Gorkhe(2023) In this research study, financial difficulty in a subset of FMCG companies is predicted using a modified version of the Altman Z-Score model. Its primary objective is to assist investors who wish to invest in them and to find financially sound businesses. The study looks at 20 FMCG companies in India and analyzes their financial results from 2018–19 to 2022–23. According to the findings, FMCG businesses in India exhibit financial viability in terms of mortality. In this case, the adjusted "Altman Z-Score" and Pearson correlation analysis also show a positive association. Thus, this demonstrates that the modified "Altman Z-Score" model is effective.(Gorkhe & Khartode, 2023)

5) Dr. Ratchana R. (2023) Utilizes the “Altman Z-Score” in the share price, the research intends to analyze financial viability of a selected group of Indian manufacturing companies listed on the NSE. This research was conducted in order to use financial data and the "Altman Z-Score" to clearly assess business failure. Here, 20 businesses chosen at random from the five years between 2018 and 2022 were taken into consideration. This study concluded that it is crucial for investors to invest in financially sound companies since the gap between the share price and the "Altman Z-Score" is significant. These financial outcomes can therefore be used to assess Zeta Index ratings.(Assistant, 2023)

6) Abdul Rahman (2022) “Altman Z-Score” is utilizes in this study article to evaluate the creditworthiness of passenger automobile firms. And five financial ratios are used to assess it. Predicting the likelihood of bankruptcy for specific passenger car businesses is the primary goal of this study, which spans five years, from 2015–16 to 2019–20. It is demonstrated by the statistical data that General Motors Company, Mahindra & Mahindra Limited, and "Ford Motors" have low "Altman Z-Scores," and that their likelihood of going bankrupt is still minimal. All of the companies have not been proven to be financially strong throughout this time, with the exception of Maruti Suzuki Passenger Vehicle Companies.(Rahman & Acharya, 2022)

- ‘Ohlson O-Score’

7) Asthie Zaskia Maharani (2024) This study predicts insolvency for certain insurance companies using the “Ohlson O-Score”. Using the “Ohlson O-Score” and known variables like firm leverage and profitability, the research paper's primary goal is to forecast the insolvency of Indonesian general insurance companies. The findings indicate that, according to the Ohlson

model, the valuations of thirteen general insurance businesses listed on the Indonesian Stock Exchange are less than 0.38. This suggests that the businesses taken into account in this study are in solid financial standing. This model is incredibly helpful in determining the likelihood that the business will file for bankruptcy.(Zaskia Maharani & Bisyarah, 2024)

8) Yuzhi Liu (2024) In the case of BYD, the researcher used the modified “Ohlson O-Score” model to assess industry equity. This is its primary goal. The updated “Ohlson O-Score” in this instance reflects the impact of the higher income equity value. The flaws of the previous evaluation methods have been removed in this case due to a superior evaluation of the present equity value. Ultimately, the study concluded that the model created here can be highly helpful for assessing new energy vehicle businesses after gathering all the data. and is able to evaluate thousands of cars with accuracy.(Liu & Zhao, 2024)

9) Krismularso seno Pamungkas(2023) Utilizes the “Ohlson O-Score” model, this study investigates the financial hardship of Indonesian state-owned businesses. This study examines the financial difficulties faced by a number of state-owned businesses operating in the non-financial sector between 2017 and 2020. The results show that they are more likely to be in financial trouble overall, particularly in the tourism industry, whereas the forestry and plantation industries are less distressed.(Handayani et al., 2023; Seno Pamungkas & Author, 2023)

10) Lutfi Handayani (2023) This study's primary goal is to use the “Ohlson O-Score” to examine how "intellectual capital disclosure," an independent commissioner also leverage affect cost of stock. A suitable sampling technique was used to choose a sample of specific firms that were listed on the Indonesian Stock Exchange between 2018 - 2021. The findings demonstrate the great value of the Ohlson model in assessing the cost of equity. The “Ohlson O-Score” model may be used for quantify and anticipate a company's value.(Handayani et al., 2023)

11) Anton Lisin (2022) In this study, the “Ohlson O-Score” is used for analyze the monetary stability of businesses with high Environmental, Social, & Governance scores utilizing data from a number of North American businesses. The first goal of this research paper to examine how ESG outcomes affect companies' financial stability. Six hundred and ninety-one North American enterprises were analyzed at the time of this study to see if bankruptcy would have any effect on ESG. In the end, it was determined that ESG significantly affects a company monetary stability

and that larger organizations score higher on ESG (Environmental, Social, and Governance) metrics.(Lisin et al., 2022)

12) Vu Thi Hau (2021) In this case, the research paper uses the “Ohlson O-Score” to examine the financial risk indicators of companies listed on Vietnamese stock market. From 2015 to 2019, 21 medical businesses were studied for this assignment. The “Ohlson O-Score” is used to analyze the risks which have an impact on their bottom line. An adverse association between short-term solvency ratio, return on assets, self-financing ratio, and firm size was discovered based on the results provided here.(Hau et al., 2021)

- **Altman Z Score and Ohlson O - Score - Matrix work**

Sr. No	Author	Year	Result
13.	(Senel & Kalfa,2025)	2025	The financial failure of insurance companies listed on the Borsa Istanbul is estimated in this study using the “Altman Z-score” and “Ohlson O-score”. Five insurance companies' financial failures between 2018 and 2022 are assessed in this study. Two businesses failed, but Ray Insurance, Aksigorta, and Anadolu Insurance companies stayed in the zone based on “Altman Z-score”. Additionally, the “Ohlson O-Score” results are identical.
14.	(Nur Bayyinah Zahra Helena,2024)	2024	This research article uses the “Altman Z-Score” and “Ohlson O-Score” to forecast and analyze the insolvency of life insurance firms. The study was carried out between 2020 and 2022, and all of the statistical information used was secondary. According to the work findings, “Altman Z-Score” is regarded as a superior tool to the “Ohlson O-Score” since it offers superior analysis and interpretation when compared to the latter.

15.	(Ahmed Faisal Saputro & Ujang Syahrul Mubarrok, 2024)	2024	This research study uses the “Altman Z-Score” and “Ohlson O-Score” to examine the financial problems of companies included in the Indonesian Sharia Stock Index from 2020 to 2023. According to the study's descriptive results, PT. Daria-Varia Laboratoria TBK seems healthy based on “Altman Z-Score” analysis, while Kimia Pharma Company is at the point of bankruptcy because of its high liabilities.
16.	(Singh Bodla & Sakshi Sharma, 2022)	2022	In this study, the “Ohlson O-Score” and “Altman z-score” models for forecasting business insolvency are compared. Two years earlier, 92 percent of bankruptcies were successfully predicted by the “Altman Z-Score” within the time period described in the research. Lastly, management of the organization were advised to apply this model to gather information about future insolvencies, and they should receive the desired outcomes.
17.	(Pramudita, 2021)	2021	This study predicts insolvency in Indonesia fiscal and medium-sized business sectors using the “Altman Z-score” and “Ohlson O-score”. The analysis revealed that the “Ohlson O-Score” indicated that the computation was accurate three years prior to bankruptcy, while the “Altman Z-score”, which was determined four years prior, indicated that the probability of bankruptcy was fully observed. It might not accurately reflect a company's reality, though, as it was based on conversations with bank workers.
18.	(Dhara & Basu, 2021)	2021	Researching GIC Re and assessing its financial performance was the goal of this report. According to both models, the company's position is weak, according to the research findings. According to the “Altman Z-Score” computation, the business had a

			poor financial situation in 2019, and “Ohlson O-Score” reflected this as well.
19.	(Septian Najib & Cahyaningh, 2020)	2020	This research paper's goal was to use the “Altman Z-Score” and “Ohlson O-Score” models to examine Indonesian co bankruptcy rates from 2015 to 2019. Seventeen companies were delisted, the investigation found. Eight businesses were sampled from this group. In compliance with to the findings, the “Altman Z-Score” accuracy levels were 58.30% and the “Ohlson O-Score” model accuracy levels were 79.20%. Future study is necessary to improve the accuracy of these findings.

5. Review Findings

It has been demonstrated after reviewing all of the research papers here that the “Altman Z-Score” and the “Ohlson O-Score” model are suitable instruments for analyzing financial problems for all businesses, sectors, and financial organizations. When it comes to forecasting bankruptcy outcomes, both models perform well. A comparison of the two reveals that the “Ohlson O-Score” model is effective at forecasting bankruptcy outcomes. because their model accounting ratios better correctly depict the company's financial situation. Regression analysis capabilities are more evident in the “Ohlson O-Score” model. Evidence suggests that the “Altman Z-Score” and “Ohlson O-Score” are appropriate to forecasting future bankruptcies when looking at the financial performance of businesses.

6. Conclusion

The two models in this case differ in that they can both accurately depict their respective capacities. Additionally, depending on the ratios shown in the model, they offer trustworthy findings in financial analysis. Here, ratios for profitability, leverage, and other financial and non-financial data are included in both models. The “Altman Z-Score” has become more widely accepted due to its accuracy and suitable outcomes, whereas the “Ohlson O-Score” has been established for its exactness, adaptability, and capacity to estimate the probability of conceivable events using the statistical logistic regression approach. As a result, the Altman Z and “Ohlson O-Score” are excellent at detecting and forecasting industry, company, and financial and non-financial institutions' insolvency and other bad situations.

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The Dynamics of Capital Adequacy: Analysing its impact on stability of Punjab National Bank

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Abstract:

Punjab National bank is the nation's second-biggest public sector bank, with 11,437 branches and assets of Rs 17.95 lakh crore(https://en.wikipedia.org/wiki/Punjab_National_Bank). A measure of a bank's capital is the capital adequacy ratio. It is stated as a proportion of the risk-weighted credit exposures of a bank. Enforcing controlled amounts of this percentage aims to safeguard depositors and advance the effectiveness and stability of the global financial system. Effective resource allocation, risk assessment and management, employment levels close to the natural rate of the economy, and the elimination of relative price movements of real or financial assets. Standard & Poor's Ratings Services announced that it had changed the stable rating outlook for the Philippine National Bank (PNB) to positive. Bank stability is crucial for the bank's development, efficient operation, and reduction of risks. The reason bank stability matters is that it makes a big difference in economic growth and keeps the banking sector strong in times of crisis. The objective of This study aims to ascertain how the capital adequacy ratio relates to with Interest coverage ratio, Debt to Asset ratio and Debt to equity ratio of Punjab National Bank to ascertain how the capital adequacy ratio affects the bank's stability. The capital adequacy ratio is contrasted in this essay with other solvency ratios, including the debt to equity, debt to asset, and interest coverage ratios. Regression analysis is used in this study to test the hypothesis using data spanning ten years.

Keywords : *Capital Adequacy Ratio, Punjab National Bank ,Stability of bank, Solvency Ratio, Interest coverage Ratio .*

1: Introduction: -

1.1: Ideal mark framework for merger

Due to increased exposure to domestic and international competition following economic reforms, Indian firms have begun to restructure their operations around their main business activities through mergers, acquisitions, and takeovers. The Council of the Chartered Accountants Institute of India has produced Accounting Standard (AS) 14, "Accounting for Amalgamations," which divides amalgamations into two main categories. The first type of amalgamations includes those wherein there is one true pooling of the businesses and interests of the merging companies' shareholders in addition to their combined assets and liabilities. These combinations are in the nature of "mergers," and the accounting treatment of these combinations should guarantee that the resulting figures of assets, liabilities, capital, and reserves roughly correspond to the total of the pertinent figures of the combining companies. The second category consists of combinations that are essentially a way for one company to buy another, in which case the acquired company's shareholders typically do not retain a proportionate share in the combined company's equity or the acquired company's business is not intended to be continued. These combinations are in the nature of "purchases." (Goyal, 2011). In 1991, the Indian government implemented a many reforms in the economy. Consequently, more businesses merged or acquired one another. The goal of these adjustments was to connect and open up the economy. India's economy was severely disrupted by this. These days, businesses aspire to be "big and good at what they do." Indian businesses understand they must expand in their primary markets to remain competitive. Leading corporations have therefore modified their operations. Parts that aren't essential to their business have been sold off. Rather, they concentrate on their primary enterprise (Varikunta & Lashitha, 2024). Long-term business goals now include buying or merging with other companies. It's also a fantastic technique to alter an organization's operations.

1.2: Punjab National bank:

Punjab National Bank, also known as PNB, it is an Indian public sector bank that is owned by the government and is based in New Delhi. In terms of business volume, it was established in May of 1894 and is currently the second-largest Indian public sector bank. A Punjab National Bank is an Indian public sector enterprise, is governed by the Reserve Bank of India Act 1934 and the Banking Regulation Act of 1949. It is operated through the government of India. With its headquarters located in Prior to India's independence, Anarkali Bazaar it was registered on day May 19, 1894, in accordance with the Indian Companies Act. The founding board's shared goal was to Create a bank that is truly national, that would serve India's economic interests. Members of the board came from all areas within the country, professing various faiths and on March 4, 2020, the Union Cabinet

gave its approval to the merger. PNB declared that the merger ratios had been authorized by its board following day. Each 1,000 shares of PNB will be distributed to shareholders of United Bank and Oriental Bank of Commerce in the amounts of 1,150 and 121 shares, respectively. they hold. The Combination became effective on April 1, 2020. Following the merger, all clients of the other two banks that merged are now regarded as customers of Punjab National bank. Punjab National Bank, with assets of Rs 17.95 lakh crore and 11,437 branches, would become the second largest public sector bank in the nation as a result of the proposed merger. The amalgamation of Punjab National Bank with United Bank of India and the Oriental Bank of Commerce was announced by August 30, 2019, with the Finance Minister. Utilizing ₹17.95 lakh crore in assets and 11,437 branches, PNB is now the second largest PSB behind SBI. Ashok kumar pradhan, MD and CEO UBI, stated that the amalgamated company would start operations on 1 April , 2020. On 4 March 2020, the Union Cabinet gave the merger its approval. The following day, PNB declared that the merger percentages had been accepted by its board. For each 1,000 shares that OBC and UBI shareholders own, they will receive Punjab National Bank shares totaling 1,150,121, respectively. The merger becomes official on 1 April 2020. Punjab National bank has been merged.

1.3: Solvency of banks and solvency ratio as per Basel III:-

A crucial indicator of a company's capacity to make good debt is the ratio of solvency, which potential lenders frequently look at. The solvency ratio displays the amount of cash flow a business has available to cover its short- and long-term debt. Basel III mandated that banks maintain appropriate reserve capital levels and leverage ratios. This framework was implemented in reaction to the shortcomings in financial regulation that the 2007–2008 financial crisis exposed. A financial metric known as a leverage ratio evaluates a company's capacity to pay its debts and determines how much of its capital is in this form. The capital buffers that banks must organized to meet legal and regulatory requirements are known as reserve capital. The capital of a bank compared to its risk-weighted assets is measured by the ratio of capital adequacy. A crucial indicator of a company's capacity to pay off debt is the solvency ratio, which potential lenders frequently look at. The solvency ratio displays the amount of cash flow a business has available to cover its short- and long-term debt. The minimum amount of common stock that banks are required to keep on their balance sheets is determined by the ratio of solvency. The regulatory capital divided by the risk-weighted assets yields the ratio of solvency, sometimes referred to as the risk-based capital ratio. When compared to businesses with lower solvency ratios, organizations with higher ratios are typically in better long-term health. Conversely, an excessively high solvency ratio could indicate that the business is not making the most of potentially inexpensive loans. Although solvency is

primarily employed as a gauge of financial health, where larger values are generally better, it is also used to assess certain operational efficiencies, where greater values are not always better.

Following are the given solvency ratio: -

1.3.1: Interest coverage ratio: -

A debt and profitability statistic that illustrates how readily a business can pay interest on its unpaid debt is the Interest coverage ratio. A greater coverage ratio is a sign of the solvency of the company, whereas a smaller ratio implies that the business is heavily indebted. The entire matter concerned solvency ratios, which gauge an organization's capacity to meet long-term financial obligations in order to assess its solvency.

Formula: *Interest coverage ratio* = $\frac{EBIT^*}{Interest\ Expenses}$ (*Earnings Before Interest and Tax)

1.3.2: Debt to Asset ratio: -

A company's total debt is split down by the total amount of its assets to get the debt ratio, also known as total debt-to-total assets. Another name for that is the debt-to-assets ratio. The leverage ratio indicates The quantity of debt a business has compare to the value of its assets. This data may demonstrate a company's level of monetary steadiness. Degree of leverage increases with a higher ratio.

Formula: - Debt to Asset ratio = $\frac{Short\ Term\ Debt + Long\ term\ Debt}{Total\ Assets}$

1.3.3: Debt to Equity ratio: -

The debt-to-equity ratio (D/E ratio) calculates a company's debt load in connection with the worth of its assets less its liabilities. Debt has several drawbacks, including the need for repayment or refinancing, interest costs that are usually non-deferrable, and the potential for default that could reduce or eliminate The significance of equity. Therefore, a high debt-to-equity ratio suggests that a business predominantly relies on debt financing and is frequently linked to significant investment risk.

Formula: - Debt to equity ratio = $\frac{Total\ liabilities}{Total\ shareholders's\ Equity}$

1.3.4: Limitation of solvency ratio

Even if a company may have minimal debt, its solvency situation may not be as strong as measures that just include debt if it has poor cash management procedures and rising accounts payable. To

fully grasp A business's financial stability and to understand why a particular ratio exists, it is essential to look into a range of ratios. Moreover, a number by itself won't provide much context. To determine whether a ratio is acceptable or not, a company must be compared to its peers, especially the powerful companies in its industry.

1.4: Capital adequacy ratio:

The proportion of capital in a bank to its risk is known as the ratio of capital adequacy (CAR), sometimes Known as the capital to risk (weighted) assets ratio (CRAR). So as to ensure a bank can withstand a reasonable level of loss and conforms with statutory capital requirements, national regulators monitor a bank's CAR. That's a gauge of the capital of a bank. That is stated as a proportion of the risk-weighted credit exposures of a Bank. The goal of enforcing controlled levels of this percentage is to safeguard depositors and advance global financial system efficiency and stability. The capital of a bank is divided by its risk-weighted assets to get the capital adequacy ratio. The current Basel II and Basel III minimum capital-to-risk-weighted asset ratios are 8% and 10.5%, respectively, and contain a 2.5% conservation buffer."Basel III: A Global Legal Structure for Banks and Banking That Is More Robust Systems," by The Bank for international settlements. A high ratio of capital adequacy is one that exceeds Basel II and Basel III's minimal criteria. The lowest ratio of capital adequacy is essential for making sure banks have adequate capital to losses prior to going bankrupt and lose depositor money. Two layers of capital are utilized to compute the ratio capital adequacy. The capital adequacy ratio of a bank is computed by multiplying the total of the two capital tiers by risk-weighted assets. By examining a bank's loans, assessing the risk, and then allocating a weight, risk-weighted assets are determined. A lender's balance sheet's asset value is adjusted in order to calculate credit exposures. There are two kinds of capital measured:

1. **Tier 1 Capital:** Capital at tier one can withstand losses without requiring a Bank to stop operation. Equity capital, Intangible assets, common share capital, and audited revenue reserves make up, also known as fundamental capital. Tier one capital is the readily available capital that banks can always rely on to absorb losses and protect themselves without having to shut down.
- **Tier 2 Capital:** If a winding-up occurs, capital can absorb losses but offers depositors less security. After a bank exhausts its Tier-1 capital, it uses Tier-2 capital, which is composed of general loss, unaudited reserves, and unaudited retained earnings. reserves. Tier-2 capital is what absorbs and cushions losses in the event that a bank is winding up, offering a lower level of protection to depositors and creditors.

1.4.1 Risk Weighted asset

The Lowest capital required by banks and other institutions to lower the possible danger of insolvency is determined using risk-weighted assets. A risk assessment is the foundation for the capital requirement for every kind of bank asset. For instance, compared to a mortgage loan secured by a home, a loan secured by a letter of credit is deemed riskier and requires more money. Credit risks also exist for off-balance sheet arrangements like foreign exchange contracts and guarantees. After being converted to their credit equivalent values, these exposures are weighted similarly to credit exposures displayed on the equilibrium Sheet. The total risk-weighted credit exposures are then calculated by adding the credit exposures on and off the balance sheet.

Formula:
$$CAR = \frac{\text{Tier 1 capital} + \text{tier 2 capital}}{\text{Risk weighed asset}}$$

2: Literature Review :-

(Jadhav, 2021)The Objective of this research article is to clarify the relationship between capital sufficiency and bank profitability. It makes an effort to draw a connection between the bank's net income and the capital adequacy ratio. Data from the top five private sector banks, including Kotak Mahindra Bank, ICICI Bank, HDFC Bank, and AXIS Bank, and YES Bank, accumulated in anticipation of this study's purposes. A relationship between the bank's profitability and the CAR ratio was determined by means of the analysis of the gathered data using Pearson's correlation. Based on the results of the study, capital adequacy is not the only factor that contributes to high profitability of bank . For this reason, bank regulators should concentrate not only on keeping capital adequacy levels high but also on strategic monitoring and on-going assessments to preserve the bank's stability and strength of finances, which will improve the bank's overall performance.

(Pervez et al., 2023)The purpose of this Research article is to evaluate the impact of risk and The impact of adequate capital on Indian banks' performance while accounting for the ownership, operational characteristics, financial events, and macroeconomic variables of the banks. Over a 14-year period, from 2005 to 2018, the performance of a sixty-five-person sample commercial banks operating in India's banking industry with varying ownership structures private, public, and foreign was analysed using the panel regression technique. The ratio of capital adequacy was found to be negatively correlated with the banks' performance. Net assets that are not performing have a detrimental impact on production as bank profitability. The quick rise in non-performing assets has had an effect on banks' ability to lend money as well as their profits. The ratio of capital adequacy has demonstrated a adverse relationship with business per employee and yield on equity, suggesting a adverse correlation between bank capital and and bank performance. The efficiency and earnings

of banks have been severely harmed by net non-performing assets. The lending capacity and earnings of Indian banks have experienced an impact from the notable increase in non-performing assets (NPAs).

(Duho, 2023)The factors that determine microfinance institutions' (MFIs') voluntary capital buffers and capital adequacy are investigated in this study. To take endogeneity into account, we use least squares with two stages method with instrumental variables. The study discovered that credit risk, income diversification, size, profitability, lending channel, and equity-to-asset ratio significantly affect capital adequacy. It used quarterly panel data of 439 MFIs in Ghana covering the period of 2015–2018. Additionally, size, equity-to-asset ratio, and income diversification are the main drivers of voluntary capital buffers; however, when Basel III standards are met, the effects of size and economic growth become negligible. In general, the findings don't matter for non-deposit-taking MFIs (i.e., Tier 3 institutions like financial NGOs). The results demonstrate how nonperforming loans have a detrimental impact on capital sufficiency. Income diversification boosts capital adequacy, particularly for MFIs that accept deposits and are allowed by regulations to take on more financial intermediation operations.

(Sridevi, 2023)The capital adequacy ratio was used in this paper to assess the execution of the banking sector. Based on their market capitalization, Ten banks in the private sector were chosen from the Banking sector to analyze the efficacy of capital sufficiency. SIB Bank, KVB, and CUB Bank now occupy the top three spots. These institutions are unparalleled Regarding asset quality, managerial efficacy, and profit potential. Bank of baroda and CUB were tied for third position. ICICI Bank, HDFC Bank, and IndusInd Bank ranked five, six, and seven places, respectively. Yes, Bank and KMB shared ninth place. FBL Bank ranked tenth overall due to low capital, earning capability, liquidity, and asset quality. Finding significant CAMEL traits that affect return on equity, investment, and assets is the project's second objective.

(Gakher, 2019)The study's goal is to examine the long-term relation between the variable and the ARDL model. To this end, tests for bound, Johansen cointegration, and Granger causality have been carried out. The current study comes to the conclusion that macroeconomic factors including GDPA, CPI inflation rate, currency rate, and lending interest rate affect CRAR. Indian schedule commercial banks must handle the macroeconomic conditions that impact the ratio of capital adequacy with more awareness and efficiency. Capital adequacy ratio's value determines how strong a bank is.

(Aspal & Nazneen, 2014)The study emphasized the effects of a few risks on the Capital sufficiency of Indian Private banks, including credit (loan), liquidity, and sensitivity. The most recent data on the industry of bank available immediately following The global financial crisis that

occurred in 2007 has been examined, and it originates from secondary information found in the yearly reports of pertinent institutions over a five-year period (2008–2012). The subsequent variables are utilized as explanatory factors to explain the relationship between the Capital Adequacy Ratio, the dependent variable : Sensitivity ($GAP = \text{Risk Sensitive Liabilities} - \text{Risk Sensitive Assets}$), Lending (Total Advances to Assets Ratio), Asset Quality (Net NPA to Net Advances Ratio), Management Efficiency (Expenditure to Income Ratio), and Liquidity (Liquid Asset to Total Asset Ratio). The results showed that the capital sufficiency ratio has a negative correlation with the proxy variables for asset quality, management effectiveness, and lending (loans).

(Satryo et al., 2017) The aim of this research is to examine how the share prices of companies incorporated into the LQ 45 Index are affected by the profitability, market, and solvency ratios. Within this research, the dependent variable is share price, while The return on equity is one of the independent variables. (ROE), Earnings per Share (EPS), Price to Book Value (PBV), Debt to Equity Ratio (DER), and Debt to Assets Ratio (DAR). Businesses that were listed in between 2010 and 2014 on the Indonesia Stock Exchange's LQ 45 Index served as the study's samples. Fifteen companies meet the specified criteria after the samples were selected using the purposive sampling method. Statistical tests and The application of multiple regression analysis is made to process the data. According to this study's findings, share price is influenced by price to book value (PBV) and earnings per share (EPS), but not consisting of return on equity and return on assets (ROA), debt to equity ratio (DER), or debt to assets ratio (DAR).

3.Objective

The Purpose of this study Ascertain the relation between capital adequacy and interest coverage ratio, debt to asset ratio, and debt to equity ratio of Punjab National bank for determine Impact of capital adequacy ratio on stability of Punjab national bank. which experienced mergers and acquisitions on April 1, 2020.

4: Hypothesis: -

1.H0: There is no relation between the capital adequacy ratio and the interest coverage ratio of Punjab National bank.

2. H0: There is no relation between the capital adequacy ratio and the debt-to Asset ratio of Punjab National bank.

3.H0: There is no relation between the capital adequacy ratio and the debt-to equity ratio of Punjab National bank.

5: Methodology:

This study aims to investigate the effects of the capital adequacy of Punjab National Bank on its solvency. A comparative analysis was conducted between Capital adequacy ratio, debt-to-equity ratio, debt-to-asset ratio, and interest coverage ratio. The Regression analysis was implemented in order to evaluate the research hypothesis regarding the capital adequacy on solvency of Punjab National bank. Data was entered into MS Excel to analysis in order to arrive at a sensible conclusion.

6: Data Collection

Data regarding capital adequacy ratios, interest coverage ratio, debt to asset ratio, and debt to equity ratio of Punjab national bank for the last ten years. from the Money Control website. The entire foundation of this paper is secondary data. Throughout the study, the annual reports of The Punjab National Bank has been utilized to compute several capital adequacy ratios and other ratios.

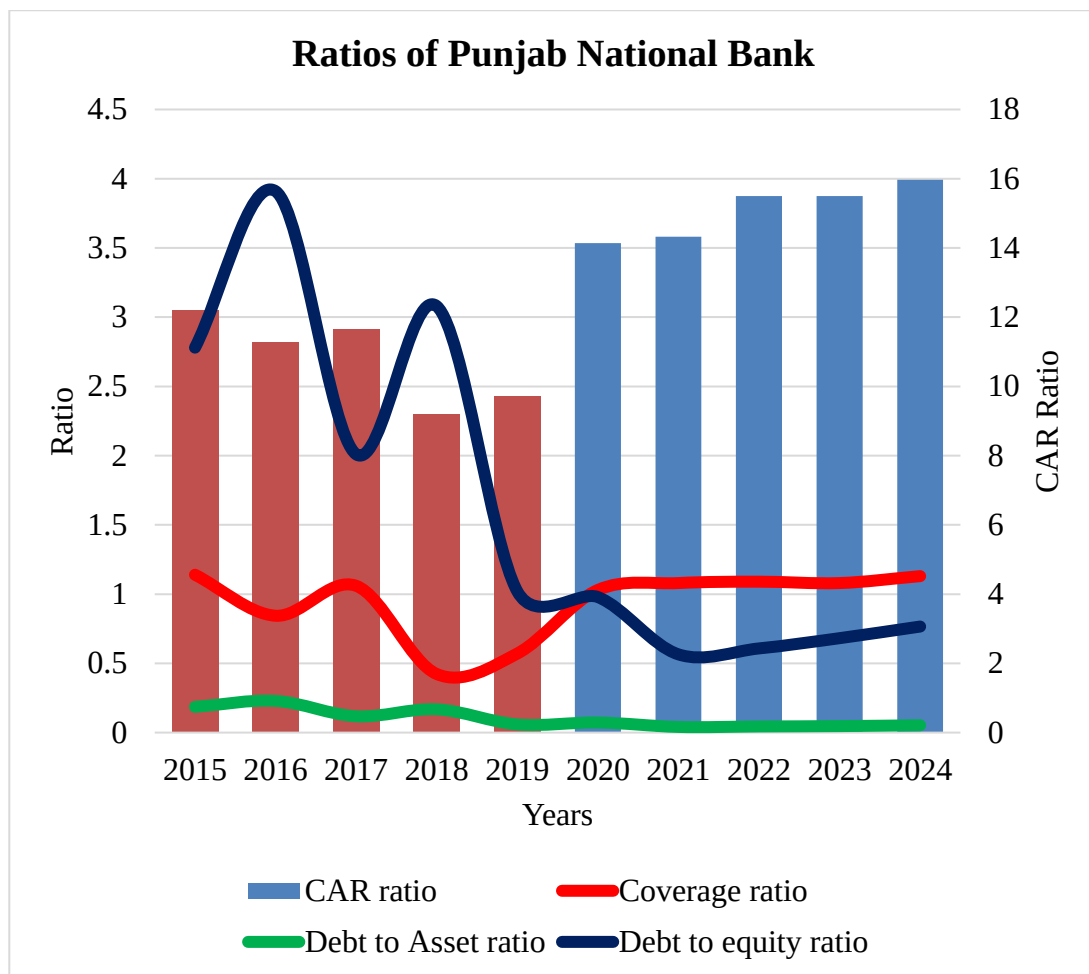
7: Discussion: -

Table 1.1 Ratios of Punjab national bank

year	CAR ratio	Coverage ratio	Debt to Asset ratio	Debt to equity ratio
2015	12.21	1.14	0.186	2.78
2016	11.28	0.844	0.229	3.91
2017	11.66	1.06	0.118	2.01
2018	9.20	0.423	0.168	3.08
2019	9.73	0.571	0.059	1.02
2020	14.14	1.03	0.073	0.979
2021	14.32	1.08	0.0409	0.565
2022	15.50	1.09	0.0443	0.608
2023	15.50	1.08	0.0470	0.682
2024	15.97	1.13	0.053	0.766

(source :- Financial statement of Panjab national bank)

Chart 1.1 Ratios of Punjab national bank



The chart shows that Punjab National Bank's financial ratios have evolved significantly from 2015 to 2024. Capital Adequacy Ratio (CAR) steadily increased from 2019 onwards, indicating a stronger capital position, while the Coverage Ratio initially declined but stabilized and slightly improved after 2020. The Debt to Asset Ratio remained low and stable, suggesting consistent debt management, and Before falling precipitously by 2020 and leveling off, the Debt to Equity Ratio peaked around 2018. Overall, these trends reflect the bank's efforts to strengthen its financial stability over the years.

Regression analysis :-

A collection of statistical techniques called Using regression analysis, one can determine the associations between one or more independent variable and dependent variable . Regression analysis is a tool that helps identify the the future relationship between variables and evaluate how strongly the variables are related to one another.

Hypothesis testing

H0: There is no relation between the capital adequacy ratio and the interest coverage ratio of Punjab National Bank.

<i>Regression Statistics</i>	
Multiple R	0.82011
R Square	0.67258
Adjusted R Square	0.631652
Standard Error	1.498289
Observations	10

ANOVA	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	36.8909	36.890	16.4334	0.0037
Residual	8	17.9589	2.2448		
Total	9	54.8498			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	5.3683	1.9295	2.7821	0.0238	0.9187	9.8179	0.9187	9.81793492
X Variable 1	8.0256	1.9797	4.0538	0.0036	3.4602	12.5910	3.4602	12.5910935

Result: - R square = 0.67258 P value = 0.003

According to above regression analysis between the interest coverage ratio and capital adequacy R square is 0.67258, It indicates that 67% data variability can be outlined by the appropriate regression model. Coefficient value are 5.368322 and 8.025696. To put it another way, the data fits the linear regression model quite well. P value is 0.003 which is smaller than the standard P value limit of 0.05. which means the null hypothesis would not be admissible in scenarios and the alternate hypothesis would be admissible. The interest coverage ratio and capital adequacy are related. It is observable that capital adequacy and interest coverage ratio have a positive relationship.

Finding: According to above analysing Therefore, it can be said that Punjab National Bank is able to pay the interest on its outstanding obligations based on a contrasting the interest coverage ratio and the capital adequacy ratio, and Punjab National Bank has sufficient assets to pay the interest.

H0: There is no relation between the capital adequacy ratio and the debt-to Asset ratio of Punjab National Bank.

<i>Regression Statistics</i>	
Multiple R	0.6236
R Square	0.3889
Adjusted R Square	0.3125
Standard Error	2.0468
Observations	10

<i>ANOVA</i>	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	21.33385	21.33385	5.092211	0.054008784
Residual	8	33.51604	4.189506		
Total	9	54.84989			

	<i>Co efficient</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	15.2196	1.1956	12.7289	0.0000	12.4624	17.9768	12.4623	17.9768
X Variable 1	-22.2805	9.8735	-2.2565	0.0540	-45.0489	0.4878	-45.0489	0.4878

Result: - R square = 0.38895 P value = 0.054

According to above regression analysis between the debt to asset ratio and capital adequacy R square is 0.38895, it suggests that The suitable regression model can account for 38.89% of the variability in the data. To put it another way, the data fits the regression using linear models model quite well. P value is 0.054 that exceeds the standard P value limit of 0.05. which means the null hypothesis would be admissible in scenarios There is no relation between capital adequacy and Debt to asset ratio. It is evident that the debt to asset ratio and capital adequacy have a negative relationship.

H0:- There is no relation between the capital adequacy ratio and the debt-to equity ratio of Punjab National Bank.

Regression Statistics	
Multiple R	0.682313
R Square	0.465551
Adjusted R Square	0.398745
Standard Error	1.914238
Observations	10

<i>ANOVA</i>	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	25.53542	25.53542	6.968689	0.029721
Residual	8	29.31447	3.664308		
Total	9	54.84989			

	<i>Co</i> <i>efficient</i>	<i>Standard</i> <i>Error</i>	<i>t Stat</i>	<i>P-</i> <i>value</i>	<i>Lower</i> <i>95%</i>	<i>Upper</i> <i>95%</i>	<i>Lower</i> <i>95.0%</i>	<i>Upper</i> <i>95.0%</i>
Intercept	15.2161	1.0501	14.4905	0.0000	12.7946	17.6375	12.7946	17.6375
X Variable 1	-1.3811	0.5232	-2.6398	0.0297	-2.5876	-0.1747	-2.5876	0.1747

According to above regression analysis between the debt-to-equity ratio and capital adequacy R square is **0.682313**, It indicates that 68.23% of the Above data variability can be outlined by the appropriate regression model. Coefficient value are 15.21606 and -1.38114 To put it another way, the data fits the linear regression model quite well. P value **0.02972** which is smaller than the standard P value limit of 0.05. That shows the null hypothesis would not be admissible in scenario. The debt-to-equity ratio and capital adequacy are related. It is evident that capital adequacy and the debt-to-equity ratio have a positive relationship.

Finding: -According to Above analysis of Debt-to-Equity ratio and capital adequacy ratio it can be see that P value is 0.02972 so that the Rejecting the null hypothesis which means there is positive

relation between the debt to equity ratio and capital adequacy. It is evident from this that Punjab National Bank possesses sufficient assets. to meet its liability for a particular difficult period.

8. Conclusion and Suggestion: -

An attempt has been made to analyse capital adequacy following the consolidate exercise Therefore, it can be said that Punjab National Bank is able to pay the interest on its outstanding obligations based on a contrasting the interest coverage ratio with the capital adequacy ratio, and Punjab National Bank has sufficient assets to pay the interest. As per Deb to Asset ratio, Punjab national banks have a good portion of assets compared to debt. It means the stability of the Punjab national bank is in good position, and Comparison of the debt-to-equity ratio and capital adequacy. Conversely, the relationship between CAR and the debt-to-asset ratio is found to be negative, indicating that as capital adequacy improves, the bank's reliance on debt relative to its assets decreases. Overall, the findings suggest that Punjab National Bank's capital adequacy plays a crucial role in enhancing its financial stability, enabling it to manage liabilities effectively and maintain resilience during challenging periods. In short, The aforementioned study looked at the Punjab National Bank's strong stability position.

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IMPACT OF LIQUIDITY ON THE PROFITABILITY OF THE SELECTED FMCG COMPANIES IN INDIA

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ABSTRACT

Liquidity is the prime issue for any business organization. The firm should have enough liquid assets to pay its short-term obligations as and when need arise. Many of the companies for this purpose invest their ideal cash on hands in easily marketable securities so that it can serve two purposes. One is to avoid extra burden of interest or dividend payment and the other is to pay liabilities if it is to pay. The main aspect of the study is to check out the impact of liquidity on the profitability of the selected FMCG companies in India. The study is based on secondary data of top 5 FMCG companies in India based on their market capitalization. The researcher has taken current ratio, quick ratio as a major liquidity ratios and ROE and ROA as indicator to profitability. The study reveals that liquidity affects the profitability of the concern and hence, it should manage with accuracy.

Keywords: *Liquidity, Obligations, Marketable securities, FMCG, Profitability*

INTRODUCTION

In India, FMCG is the sector having large business with high turnover of the products. The products of this sector are of low cost and consumers can purchase it easily and hence, the products of the sector sold quickly.¹ FMCG products have high consumer demand and some of the goods are of perishable nature. HUL, ITC, Britannia, Nestle India are the major players of the FMCG sector which offers variety of the products with multiple options.² Therefore, liquidity is the prime concern for this sector. The present study aimed to find out the impact of liquidity on the profitability of the selected FMCG companies in India. Liquidity indicates that how quickly the assets of the business transfers into cash.³ The firm has to focus on the liquidity management in order to maintain enough liquid assets for the smooth running of the business. In case the firm has

high liquid assets it becomes easy for the firm to overcome the sudden requirement of cash to pay obligations of the firm vice-a-versa when there are no liquid assets, it is quite difficult to pay the routine expenses of the firm and it may impact the market reputation of the firm too. Moreover, due to insufficient liquidity the firm has to raise funds from the outside for the payment of minor obligations and it negatively impacts the profitability of the firm. The present study is an effort to examine the liquidity aspects of the selected FMCG companies in India.

SECTOR OVERVIEW

FMCG is the abbreviation of the Fast-Moving Consumer Goods. It also termed as Consumer-Packaged Goods. These products are readily available and it has a high consumer demand and available at a very low cost. FMCG products includes food and beverages, personal care items, health care goods, home care commodities etc.... FMCG sector plays a major role in the Indian economy. Household and personal care segment covers half of the market share of the total FMCG market. It is the largest in Indian economy and stood on 4th rank. Increasing trend of income, modern life styles, awareness regarding the use of product and easy access are the prime growth drivers of the FMCG. The Government of India also took the initiatives to develop the sector and allow 51% of FDI in multi brand retail and 100% of FDI in food processing. The step of union government will result into increasing employment opportunities, supply chains and spending of customers. In spite of all these favorable situations, FMCG has witnesses some obstacles in form data management, media platform etc. Even though, FMCG sector shows significant development during the past 20 years and by 2025, it is expected that it may reach to \$220 billion and its growth rate may reach at 14.7%.⁴

CONCEPT OF LIQUIDITY & PROFITABILITY

Liquidity: Liquidity means ability of an asset to be converted into cash without affecting the market value.⁵

Profitability: Profitability is a relative concept which indicates the efficiency of the management regarding the capacity to earn the profit.⁵

REVIEW OF LITERATURE

Monika Bolek and Wojciech Wilinski (2012) in their study found that the financial liquidity may impact the profitability of the firm negatively as firm retain permanent working capital in form of current assets.⁶ **Pooja Khati (2020)** conclude that assets quality has negative and significant impact

with ROA and positive significant relationship with ROE. Cash Deposit Ratio has positive and insignificant relationship with ROA and ROE. Credit deposit ratio has positive insignificant relationship with ROA and negative insignificant relationship with ROE.⁷ **Tegbaru Awulo et. al. (2019)** conclude that the immediate impact of changes in the dummy variable of structural break negatively affect return on asset in the short run. Loan to deposit ratio negatively impacts the ROA in the long run. CR- in long run significantly and positively impacts the ROA.⁸ **Pokharel, Shiva Prasad and Pokhrel, Bisnu Prasad (2019)** found in their study that Liquidity ratios of the Nepalese commercial banks were lower than prescribed standard while CRR is higher than mentioned in monetary policy 2016/17. CRR and IGSCA are positively related to ROA. CRR and CBBISD inversely correlated with ROA. CR is inversely correlated to ROE while CRR, CBBISD and IGSCA are positively correlated with ROE. The result also shows significant relationship between liquidity ratios and profitability except with IGSCA and ROA.⁹ **Vishal N. Shah ()** in his research found that liquidity has the significant impact on the profitability of the selected companies of printing industry.¹⁰ **Yanshanti Buan et. al. ()** considered the CR, QR and LR as liquidity ratio while net profit margin, ROE, ROCE as the indicators of the profitability and found that CR significantly affect ROE and QR has the significant impact on ROCE.¹¹ **Mohamad Mushtaq Khan et.al. (2019)**. in their research found that CR and QR has no significant impact over the ROE and ROA and conclude that liquidity has no impact on profitability of the selected FMCG companies.¹²

OBJECTIVES OF THE STUDY

1. To examine the liquidity and profitability of the selected FMCG companies in India.
2. To analyze the impact of liquidity on the profitability of the selected FMCG companies in India.

HYPOTHESIS OF THE STUDY

H₀: There is no significant impact of liquidity on the ROE of the selected FMCG companies in India.

H₀: There is no significant impact of liquidity ratios on the ROA of the selected FMCG companies in India.

RESEARCH METHODOLOGY

The study is based on secondary data taken from the published annual reports, journals, magazines and research papers regarding the relevant topic. The researcher selects Current ratio (CR) and Quick Ratio (QR) to check the liquidity of the concern while Return on Assets (ROA) and Return on Equity (ROE) are taken to measure the profitability. ROE and ROA are selected as a dependent variable. Descriptive statistics, one-way ANOVA and Regression Analysis are used to analyze the data. The period of study is of 5 years that is from 2020-21 to 2024-25. Researcher has selected top 5 leading FMCG companies (Hindustan Unilever Limited, ITC Limited, Nestle India Limited, Varun Beverages Limited, Britannia Industries Limited) on the basis of market capitalization.¹³

DATA ANALYSIS & INTERPRETATION

Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
ROE	25	112.07	5.64	117.71	45.0212	6.59284	32.96418	1086.637
ROA	25	40.86	1.03	41.89	19.2404	2.00558	10.02789	100.559
CR	25	2.47	.66	3.13	1.4936	.16286	.81431	.663
QR	25	2.01	.19	2.20	.9628	.12365	.61825	.382
Valid N (listwise)	25							

(Calculated in SPSS based on ratios taken from the moneycontrol.com)

The above table shows the summary statistics for the selected liquidity and profitability ratios based on the 25 observations. **Return on Equity (ROE):** Mean value is 45.02 (Approx.) which indicates that the firm earns around 45.02% return of shareholders' equity. The value of ROE in selected companies ranges from 5.64 to 117.71. higher value indicates that there is a considerable variability exists in financial performance of the selected companies. Standard deviation is 32.96 and high variance of 1086.64 which shows the wide fluctuations in return of equity across the companies. **Return on Assets: (ROA)** The average ROA for the selected FMCG companies in India is 19.24 which indicates that the companies of the same sector earn approx. 19.24% return on their earnings. Range of ROA is 40.86 which shows moderate variability in assets of the company. Standard

deviation of ROA is 10.03 indicates moderate level of dispersion among the mean which shows effective utilization of the diverse assets in companies under study. **Current Ratio:** The mean of the CR is 1.49 which indicates that the firms under observation has 1.5 times more current assets than its current liabilities which shows that the firm has enough short-term liquidity. Range of 2.47 indicates low variability among the current ratios of the companies under observation. Low Standard Deviation of 0.81 indicates that the majority of the companies are in category of equal liquidity situation. **Quick Ratio:** Mean for quick ratio of the selected firms under observation is 0.96 which is less than 1 shows that if we exclude the part of inventory it will shows tight position of the liquidity. Range of Quick ratio of the firms is 2.01. standard deviation of quick ratio is 0.62 indicates limited dispersion which suggest that firms manage their quick assets and liabilities in a comparable scope.

IMPACT OF LIQUIDITY RATIOS OVER THE RETURN ON EQUITY RATIO

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. Change	F
1	.538 ^a	.289	.225	29.02303	.289	4.480	2	22	.023	

a. Predictors: (Constant), QR, CR

R value 0.538 indicates moderate positive relationship between the liquidity ratio with ROE. R square value is 0.289 which shows 28.9% variation in ROE due to combined effect of CR and QR. Adjusted R square is 0.225 which is slightly lower than R square indicates 22.5% of the variance in ROE when adjusted for model complexity. Standard error of estimates is 29.02 indicates moderate level of accuracy in prediction. The F-statistics is 4.480 with (2,22) degree of freedom. P value is 0.023 which is less than significance value of 0.05 and hence we reject null hypothesis and accept alternative hypothesis that the selected liquidity ratios have impact on the ROE.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7547.891	2	3773.946	4.480	.023 ^b
	Residual	18531.396	22	842.336		
	Total	26079.287	24			

a. Dependent Variable: ROE

b. Predictors: (Constant), QR, CR

The p-value is 0.023 which is less than 0.05 which indicates that the regression model is statistically significant at 5% level of significance and it conclude that liquidity ratios under study significantly predict the dependent variable ROE.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	50.606	13.466		3.758	.001
CR	58.482	30.040	1.445	1.947	.064
QR	-96.524	39.566	-1.810	-2.440	.023

a. Dependent Variable: ROE

Intercept value (B = 50.606) and significant value (p=0.001) means that when the liquidity ratios under observations are zero, its ROE would be at 50.61% approx. p value is 0.064 which is slightly above 0.05 states that the CR is not statistically significant at 5% level of significance. P value for QR is 0.023 states that QR is significantly inversely relate with ROE. Higher QR indicates more liquid current assets except inventory may relates to lower ROE which may indicates that the firm may have idle liquidity which may results into lower profitability.

The above regression analysis indicates that the QR has a significant negative impact on ROE, while CR has a positive but marginally insignificant effect with ROE. After analyzing the model, we can conclude that liquidity ratios have impact on profitability, but, not always in the expected direction.

IMPACT OF LIQUIDITY RATIOS ON RETURN ON ASSETS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.596 ^a	.355	.296	8.41113	.355	6.057	2	22	.008

a. Predictors: (Constant), QR, CR

R value 0.596 indicates moderate positive relationship between the liquidity ratio with ROA. R square value is 0.355 which shows 35.5% variation in ROA due to combine effect of CR and QR. Adjusted R square is 0.296 which is slightly lower than R square indicates 29.6% of the variance in ROA when adjusted for model complexity. Standard error of estimates is 8.41 which indicates lower level of accuracy in prediction. The F-statistics is 6.057 with (2,22) degree of freedom. p value is 0.008 which is less than significance value of 0.05 and hence, we reject null hypothesis and accept alternative hypothesis that the selected liquidity ratios have impact on the ROA.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	856.967	2	428.483	6.057	.008 ^b
	Residual	1556.437	22	70.747		
	Total	2413.404	24			

a. Dependent Variable: ROA

b. Predictors: (Constant), QR, CR

The p-value is 0.008 which is less than 0.05 which indicates that the regression model is statistically significant at 5% level of significance and it conclude that liquidity ratios under study significantly predict the dependent variable ROA.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.543	3.903		2.189	.039
	CR	28.437	8.706	2.309	3.266	.004
	QR	-33.003	11.467	-2.035	-2.878	.009

a. Dependent Variable: ROA

The above table shows that both CR and QR affect ROA but in opposite directions. CR is positively related with ROA while QR has a negative relationship which may be holding of more liquid assets except inventory by the firms under observation.

FINDINGS OF THE STUDY

No.	Null Hypothesis	p value	Accept/Reject
1	Liquidity has no significant impact on the ROA of the selected FMCG companies in India	0.023	Reject
2	Liquidity has no significant impact on the ROE of the selected FMCG companies in India	0.008	Reject

SUGGESTIONS OF THE STUDY

Liquidity is the prime issue for any business organization. The outcome of the present study indicates that the selected liquidity ratios have impact over the selected profitability ratios of the selected FMCG companies in India. The result shows that the firms have to concern about the liquidity of the firm. The firm should manage the quick current assets as the high portion of quick assets (Except inventories) adversely affects the profitability of the business.

SIGNIFICANCE OF THE STUDY

Liquidity is the prime issue for any business organization. It affects the cash position of the firm. liquidity means an ability of a firm to convert its assets into cash as and when immediate funds require. High profitability of the business doesn't mean that it has high liquidity. Sometimes due to less liquidity firm will not be able to pay some major obligations of the firm which may adversely affects the prestige of the business. The present study will help the various stakeholders of the firm to understand the liquidity aspects of the company. It also helps the academicians and research scholars in their research related to liquidity.

LIMITATIONS OF THE STUDY

The study is based on secondary data and it is based on the liquidity and profitability ratios of the selected FMCG companies in India which is limitation of the present research work. The study is for five years of period. To get insights and clear image of the liquidity position of the selected FMCG companies in India, it is necessary to expand the study period.

CONCLUSION

Liquidity indicates how smoothly firm can manage its short-term obligation by selling off its assets. A firm making handsome profit does not mean that it has no financial crisis. The present study tries to explain the relationship between liquidity ratios and profitability ratios. The study finds that the

liquidity has an impact over the selected profitability ratios of the selected FMCG companies in India.

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AN ANALYSIS OF THE ADVERSE EFFECTS OF SOCIAL MEDIA ON YOUNG PEOPLES' READING HABITS : SPECIAL REFERENCE OF GANDHINAGAR DISTRICT

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ABSTRACT

In recent years, the proliferation of social media has transformed communication patterns and information consumption habits globally. This study aims to explore the adverse effects of social media on the reading habits of young people in the Gandhinagar district. With increasing screen time on platforms such as Instagram, Facebook, and WhatsApp, traditional reading practices—particularly reading books, newspapers, and academic texts—appear to be in decline. Through a combination of survey data, interviews, and literature review, this research identifies the key factors contributing to this shift and its broader implications on literacy, attention span, and academic performance.

KEYWORDS: *Social media, ICT, Reading habit, technology, a smartphone, effect of social media. digital age*

1. INTRODUCTION

Social media has changed the way we share information. Now is the time to recognize how it is worth it and find ways to fit into the education system. Education social media allows students to receive more useful information and contact learning groups and other education systems to easily create education. Social networking tools provide student institutions with a variety of opportunities to improve their learning practices. Many learning management systems have used the concept of online learning for many years. Yes, these systems have been available for over 10 years. This isn't new, but we don't enjoy mainstream adoption and we're going to change it.

Teachers should use modified technology to improve students' learning processes. It helps students respond positively. Social media and technology are known to have a major impact on a wide range of industries, including healthcare, finance, arts, marketing and engineering. Over 60% of people over the age of 16 are active social media users. And most of these people are students who

regularly use social media websites for many purposes. In fact, social media has a positive effect on education and can help students improve their academic achievements. Social media helps students perform tasks, understand complex educational concepts, prepare for quizzes and exams, improve their practical skills, and find the right employment opportunities. It plays an important role in gaining good understanding. Social media channels like Facebook, Twitter, Instagram and YouTube are extremely useful as they allow students to stay up to date with what is happening in their field and reveal the latest research.

➤ **Social Media on Young People's Reading Habits**

In the digital era, social media has become an integral part of young people's daily lives. Platforms like WhatsApp, Instagram, Facebook, and YouTube offer instant access to communication, entertainment, and information. While these platforms provide various benefits, such as connecting with peers and accessing educational content, their increasing usage has significantly influenced traditional reading habits.



Young people are spending more time on social media than on reading books, newspapers, or academic materials. Social media encourages short, fast, and visual content, which often leads to reduced attention spans and a decline in deep reading skills. Unlike book reading, which requires concentration and comprehension, scrolling

through social media is quick, superficial, and often distracting.

Moreover, the habit of multitasking—reading while checking notifications—affects retention and focus. The constant exposure to fragmented information diminishes the interest and patience needed for long-form reading, affecting academic performance and critical thinking skills over time.

Despite its negative effects, social media can also be used positively if guided well. Educational content, online libraries, and learning groups can supplement academic reading. However, to maintain a healthy reading habit, it is essential for young people to balance social media use with focused reading time.

2. LITERATURE REVIEW

According to Girish Karnad of Girish Karnad, famous Hindi writers have influenced the reading habits of young people, and they miss the real joy of reading hardbound books. Karnado says the tendency to read from hardbound or pocket books ended in the younger generation. Now stick to

your tablet or iPad. Karnado, who writes his work for Kannada, said young people miss the true joy of reading. He said it's common for people of my age to believe that young people don't enjoy themselves as much as our time, so I have to be careful when I have to say that. Karnado said it's only natural for young people to attract new technology, but the appeal of printed books is timeless. Karnado said this beautiful world of books in the 21st century is trapped in a hard chain of e-books. According to Wikipedia, social media is a social discourse among people who create, share, share, share, or exchange information about virtual communities and networks. Overall, social media and social networking websites are very electronic media where humans can exchange ideas (including photos and videos) with members involved in this medium.

Information and Communication Technology (ICT) has changed individual reading habits. These new technology devices have become time-consuming machines and eliminate reading habits. IKTS, particularly technical online tools, have become part of traditional reading culture (Olszak, 2015). Loan (2009) examined new technologies such as television, radio, cell phones, computers and the Internet, resulting in shorter reading times. However, Olszak (2005) believed that the integration of ICT, particularly the online technology instrument, is integrated into traditional reading culture as a sign of advancement in various fields of education. Additionally, ICT should be used in schools to improve and develop reading. Mobile phones are an important means of accessing social networking websites (Hussain, Loan & Yaseen, 2017).

A Pakistani study conducted in a small city (Shabir et al., 2014) reported that the majority of students used social media in computer labs. Various studies have found a positive effect of social media on reading habits. Knowledge-acquired social networking websites include social-political and ecological perceptions, information (Hussain, Loan & Yaseen, 2017), and contact friends and family (Chander & Singh, 2017; Hussain, Loan & Yaseen, 2017; Madge et al., 2009; Shabir et al., 2017; Friend influence is the main reason). Respondents from another study on Pakistani origin (Shabir et al., 2014) agreed that social media is useful for social perception, professional opening, article publication, improved language skills, and language skills skills. British studies by students of basic research (Madge et al., 2009) supported that Facebook is used for social reasons rather than formal educational purposes, but is sometimes used informally for learning purposes. In an experimental study, Junco, Heiberger and Licken (2011) found that Twitter could increase student commitment and lead to higher class median values (GPAs). Many studies (Junco et al., 2011; Madge et al., 2009; Olutola et al., 2016) reported that active use of social media improved reading habits and student academic achievement. Meanwhile, Shabir et al. (2014) and Lubis et al. (2012) found no significant relationship between social media use and academic achievement. The study also reported the adverse effects of social media use on reading habits and student academic

achievement. Students spent much time checking social networking websites and finding friends who could negatively affect performance and reading habits (Wang, Chen & Liang, 2011). Social media is inherently very addictive, and young people seem to study on their mobile phones instead of studying (Bhatt & Arshad, 2016). The use of social media causes distractions in the classroom (Sharma & Shucua, 2016; Shehu & Shehu, 2014; Wang, Chen & Liang, 2011; Yeboah & Ewur, 2014). Similarly, Chander and Singh (2017) and Shabir et al. (2014) stated that personal information abuse and privacy violations are important drawbacks of social media.

3. RESEARCH OBJECTIVE

- To find out the purpose of using social media.
- To assess the impact of social media on their reading habit.
- To know the time being spent in accessing social media
- To identify the negative effects of social media.

4. SCOPE AND COVERAGE:

- Only colleges Gandhinagar district were considered for the study.
- This study excludes the young colleges students .
- Altogether 300 regular students are covered on day to day basis for a period of three months.

5. METHODOLOGY:

The work is mainly based on a survey method that consists of a structured questionnaire. Data are collected personally by visiting the different area of Gandhinagar district by distributing 225 questionnaires given to all regular students.

The analysis is based on the questionnaire collected data from the students. The data collected from the students are analyses and tabulated.

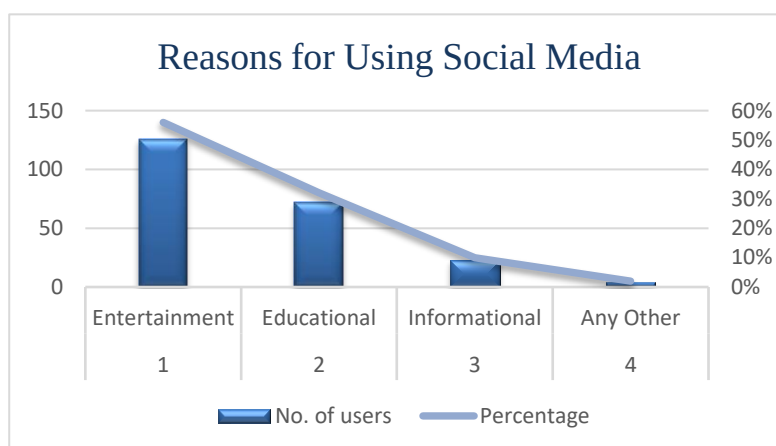
6. DATA ANALYSIS

The study opted for quantitative research design, and questionnaire-based survey method was used to collect data. The choice of research design has opted for the basis of the methodological dimensions of the already conducted research on similar topics in which structured questionnaire was used to study the phenomenon. The structured questionnaire was developed by reviewing the relevant literature.

Table 1: Reasons for Using Social Media

Sr.No.	Networking sites	No. of users	Percentage
1	Entertainment	126	56%
2	Educational	72	32%
3	Informational	23	10%
4	Any Other	4	2%

Graph 1.

**Analysis of Table 1:**

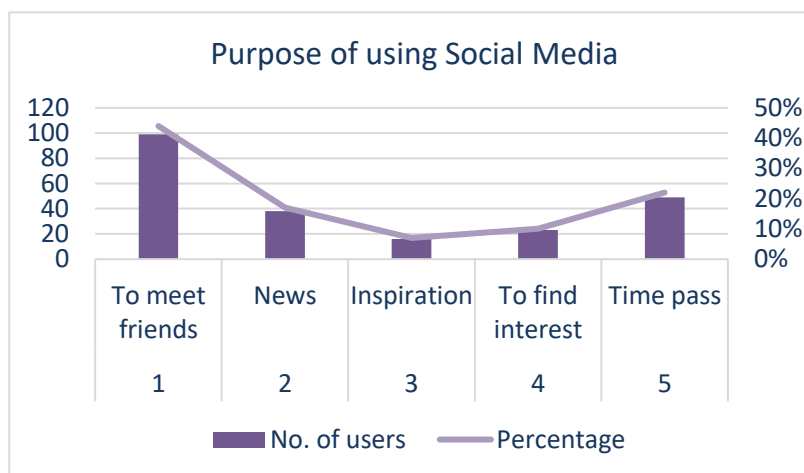
- **Entertainment (56%)** is the leading reason young people in Gandhinagar use social media, indicating a strong preference for leisure and recreational content.
- **Educational use (32%)** is also significant, showing that a considerable number of students are engaging with academic or learning-related material online.
- **Informational use (10%)**—such as keeping up with news or updates—is relatively low.
- **Other uses (2%)** suggest minimal engagement in areas not listed, such as activism or professional networking.

These results highlight that while educational potential exists on social media, it is overshadowed by the dominant entertainment focus. This may contribute to the reduced time and motivation for sustained academic reading.

Table 2: Purpose of using Social Media:

Sr.No.	Purpose	No. of users	Percentage
1	To meet friends	99	44%
2	News	38	17%
3	Inspiration	16	7%
4	To find interest	23	10%
5	Time pass	49	22%

Graph 2

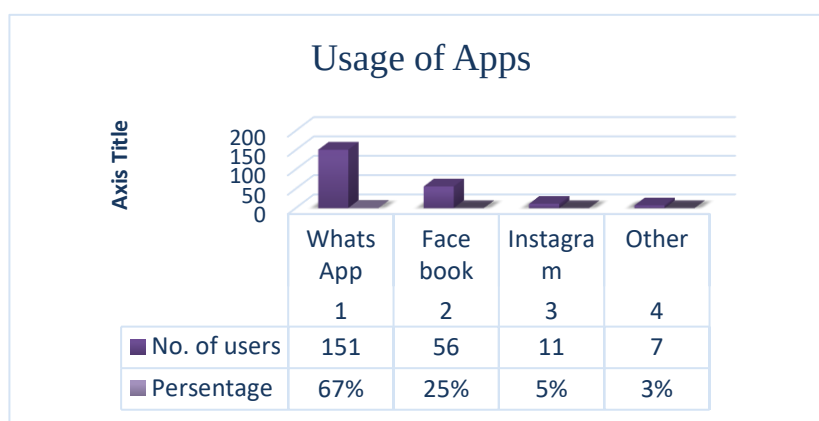
**Analysis of Table 2:**

- Social interaction remains a primary driver, with 44% of users engaging to meet friends.
- Time pass (22%) is also a major reason, reinforcing social media's role as a tool for leisure and distraction.
- News consumption (17%) shows some utility, but it's not the dominant purpose.
- Finding interests (10%) and seeking inspiration (7%) represent more personal or reflective motivations but are comparatively minor.

This data shows that social media is used predominantly for socializing and entertainment rather than productive or intellectual engagement. This supports the hypothesis that excessive use may be displacing time spent on reading and academic activities.

Table 3: Usage of Apps

Sr.No.	App used	No. of users	Percentage
1	Whats App	151	67%
2	Face book	56	25%
3	Instagram	11	5%
4	Other	7	3%

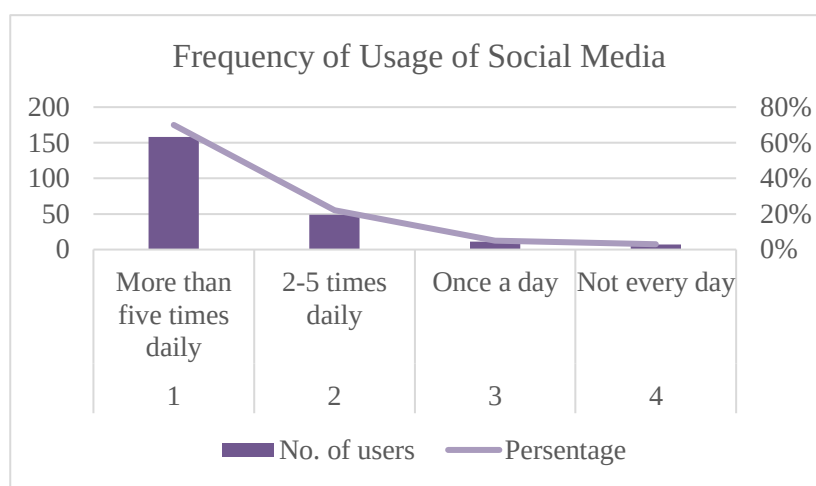
Graph 3**Analysis of Table 3:**

- WhatsApp is the most widely used platform, with 67% of users, indicating its dominance in daily communication and information sharing.
- Facebook (25%) remains relevant but is likely more popular among slightly older youth.
- Instagram (5%) is surprisingly low compared to national trends, possibly due to local preferences or the sample demographic.
- Other apps (3%)—such as Snapchat, Telegram, or Twitter—have minimal usage.

The dominance of WhatsApp suggests that messaging and group communications are central to social media engagement among youth in Gandhinagar. However, the relatively low use of visually driven platforms like Instagram might influence the nature of content consumed—possibly skewing it toward short, text-based or forwarded media rather than original reading or visual storytelling.

Table 4: Frequency of Usage of Social Media

Sr.No.	Frequency	No. of users	Percentage
1	More than five times daily	158	70%
2	2-5 times daily	49	22%
3	Once a day	11	5%
4	Not every day	7	3%

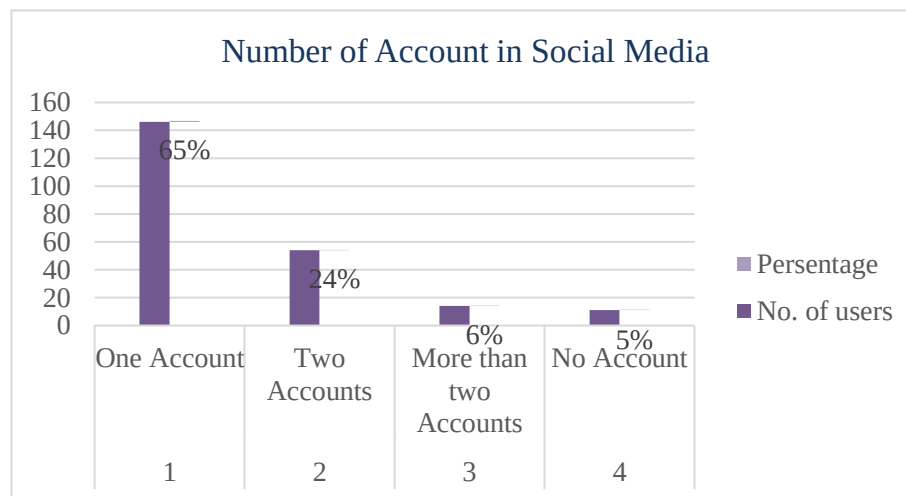
Graph 4**Analysis of Table 4:**

- A large majority (70%) access social media more than five times a day, reflecting a high level of dependency or habitual use.
- 22% use it 2–5 times daily, also suggesting regular engagement.
- Only 8% of users limit their usage to once a day or less, which is a very small proportion.

This table clearly shows frequent and possibly compulsive usage patterns, which may interfere with activities requiring sustained attention, such as reading books or studying. It strengthens the argument that high-frequency social media use is a key factor in the decline of traditional reading habits among youth in the Gandhinagar district.

Table 5: Number of Account in Social Media

Sr.No.	Accounts	No. of users	Percentage
1	One Account	146	65%
2	Two Accounts	54	24%
3	More than two Accounts	14	6%
4	No Account	11	5%

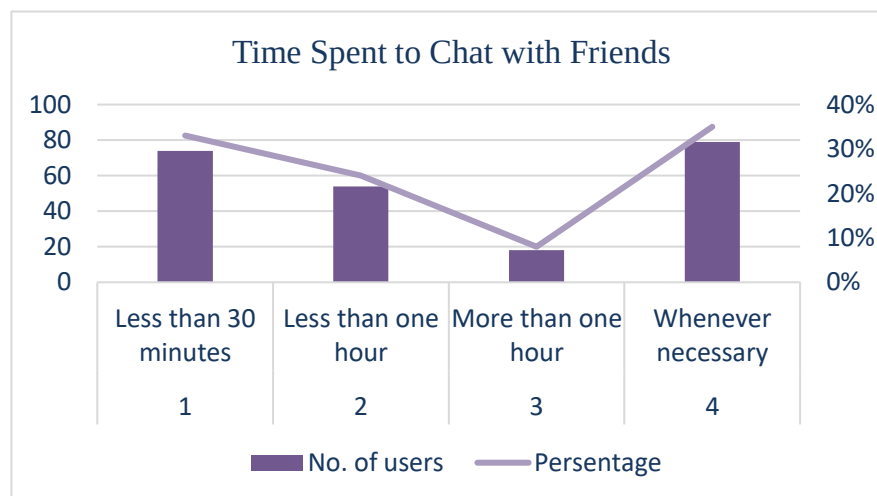
Graph 5**Analysis of Table 5:**

- 65% of respondents maintain one social media account, which may indicate moderate digital presence.
- 24% have two accounts, likely balancing personal and academic/professional platforms.
- 6% maintain more than two accounts, reflecting higher digital engagement or multitasking across platforms.
- Only 5% have no social media account, making them a small minority.

The majority of youth in Gandhinagar have at least one active social media account, indicating widespread adoption. While most do not maintain multiple profiles, even single-account users show high frequency and engagement (as seen in Table 4). This points to intensive use rather than just extensive platform spread, contributing to reduced time for traditional reading activities.

Table 6: Time Spent to Chat with Friends

Sr.No.	Time Spent	No. of users	Percentage
1	Less than 30 minutes	74	33%
2	Less than one hour	54	24%
3	More than one hour	18	8%
4	Whenever necessary	79	35%

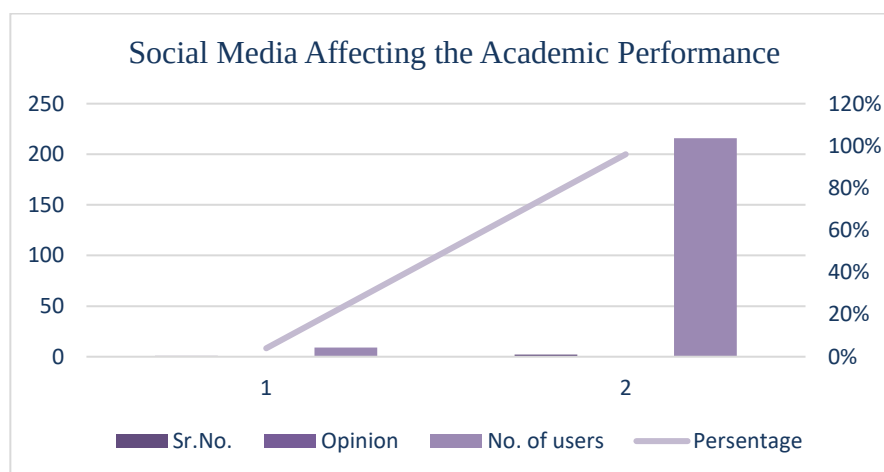
Graph 6

Analysis of Table 6:

- 35% of respondents chat with friends only when necessary, suggesting intentional or practical usage.
- 33% chat for less than 30 minutes, showing moderate engagement.
- 24% spend less than one hour, indicating fairly regular usage.
- 8% spend more than one hour daily, which may be excessive depending on context.

Most young users in Gandhinagar appear to limit their chatting time to under an hour or use it only as needed, which may reflect growing awareness of time management. However, combined with earlier tables showing high daily frequency of social media use, even short chat sessions may add up and contribute to overall screen time—possibly displacing time for reading and academic focus.

Table 7: Social Media Affecting the Academic Performance

Sr.No.	Opinion	No. of users	Percentage
1	Social Media affects Academic performance	9	4%
2	Does not affect	216	96%

Graph 7**Analysis of Table 7:**

- An overwhelming 96% of respondents believe social media does not affect their academic performance, whereas only 4% acknowledge a negative impact.

Critical Interpretation:

This result stands in contrast to broader research and earlier tables that highlight:

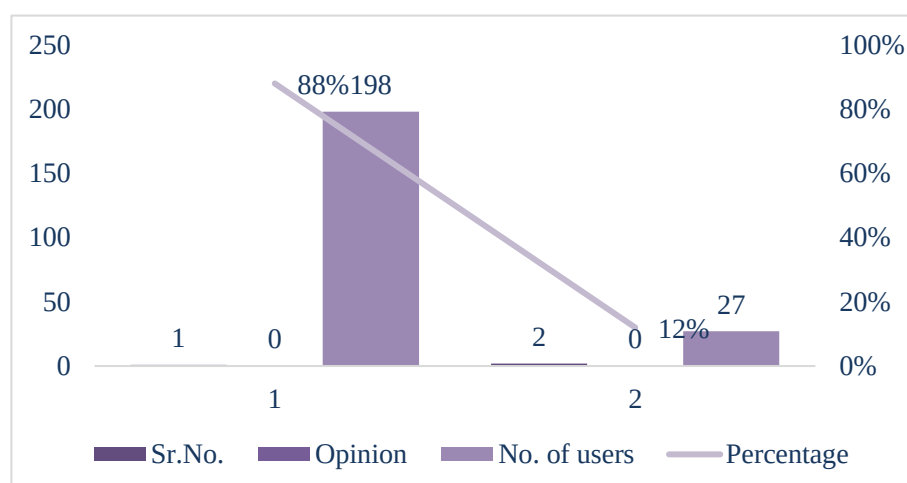
- High frequency of use (Table 4),
- Time spent chatting (Table 6), and
- Predominantly entertainment-based use (Table 1 and 2).

The discrepancy suggests a possible lack of self-awareness or denial among users about how social media might be affecting their study habits, concentration, and academic output.

While most students do not perceive social media as detrimental to their academic performance, objective data on usage patterns suggests otherwise. This gap between perception and reality should be addressed through awareness programs and self-assessment tools in educational institutions.

Table - 8: Opinion on the Academic Usefulness of Social Media

Sr.No.	Opinion	No. of users	Percentage
1	Yes	198	88%
2	No	27	12%

Graph 8


Analysis of Table 8:

- A strong majority (88%) of respondents believe that social media is academically useful.
- Only 12% feel that social media does not contribute to their academic needs.

Interpretation:

This result suggests that young users in Gandhinagar see value in using social media for academic purposes—possibly for:

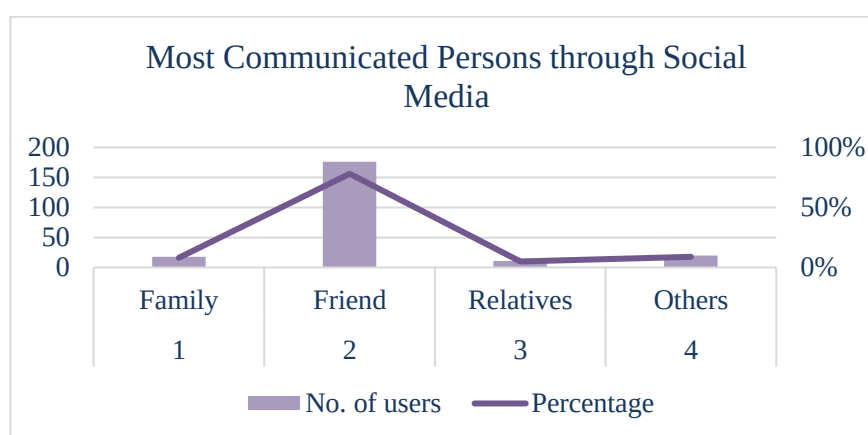
- Accessing study materials and tutorials,
- Joining class groups or discussion forums,
- Following educational pages or influencers.

However, as noted in Table 7, many do not perceive any negative academic impact from excessive usage, which again highlights a subjective bias toward the positive aspects, potentially overlooking distraction or procrastination issues.

Social media is seen as a supportive academic tool by most users, which indicates its potential for educational integration. However, there is a need to promote structured and mindful usage, so academic benefits are maximized without compromising focus or traditional reading habits.

Table - 9: Most Communicated Persons through Social Media

Sr.No.	People	No. of users	Percentage
1	Family	18	8%
2	Friend	176	78%
3	Relatives	11	5%
4	Others	20	9%

Graph 9**Analysis of Table 9:**

- The majority (78%) of users communicate most frequently with friends via social media.
- Only 8% primarily communicate with family, and 5% with relatives.
- 9% interact with others, such as classmates, teachers, or online acquaintances.

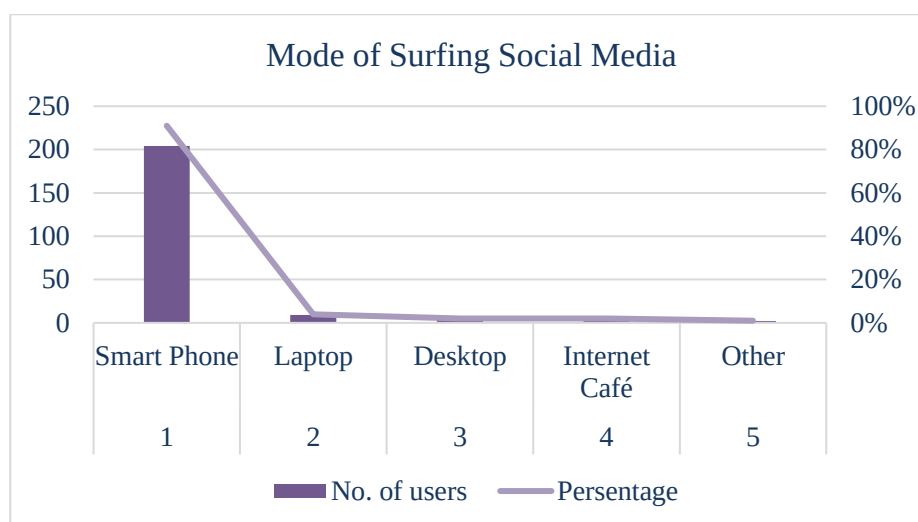
Interpretation:

The dominance of peer-to-peer communication reinforces social media's role as a socialization tool among youth rather than for familial bonding or academic networking. This aligns with previous data (e.g., Table 2: Purpose of Use), where "meeting friends" was a major motivation.

Social media use among youth in Gandhinagar is strongly friendship-oriented, reflecting a cultural and psychological shift toward digital peer interactions. This trend may contribute to both the benefits of peer learning and the drawbacks of distraction, especially when academic intent is diluted by continuous social conversations.

Table 10: Mode of Surfing Social Media

Sr.No.	Mode	No. of users	Percentage
1	Smart Phone	204	91%
2	Laptop	9	4%
3	Desktop	5	2%
4	Internet Café	5	2%
5	Other	2	1%

Graph 10

Analysis of Table 10:

- Smartphones dominate as the primary device for accessing social media, used by 91% of respondents.
- Other modes—laptops (4%), desktops (2%), and internet cafés (2%)—are minimally used.
- Only 1% use other means (likely tablets or shared devices).

Interpretation:

The overwhelming reliance on smartphones suggests:

- Constant access to social media (anytime, anywhere),
- A tendency toward short-form, fast-consumption content,
- Higher risk of distraction due to push notifications and multi-app usage.

This supports earlier findings regarding high frequency and entertainment-focused use, potentially undermining long-duration academic tasks like reading or studying.

Smartphones are the **central gateway** to social media for young people in Gandhinagar, making them both a powerful tool and a possible distraction. The portability and accessibility of

smartphones amplify social media's presence in daily life—impacting reading habits, attention spans, and time management.

7 . FINDINGS :

- The majority of students are familiar with social media and its applications.
- The data can lead to these possible outcomes:1. The study found that most students (56%) use social media for fun. Students, on the other hand, use social media for instructional purposes in (32%) of cases. .
- The most common reasons for using social media are to meet up with friends (44 percent), pass the time (22 %), and keep up with the news (17%). .
- Whats App is used by 67% of all students, followed by Facebook.
- A large number of students (70 %) access social media more than five times a day.
- Most students use social media, with 65% having only one account. Only a small fraction of students, 5%, do not use social media at all.
- About one-third of all students use social media whenever they need it.
- The usage of social media has no effect on academic achievement, according to 96% of users. .
- The majority of users (88%) believe that using social media is academically beneficial. .
- The study reveals that78% of students are connected with friends via social media.
- The majority of students (91%) use social media on their smart phones. .

The data suggest a negative correlation between excessive social media usage and traditional reading habits. Quick, fragmented content on social platforms may condition the brain to process information superficially, making sustained reading more difficult. However, not all digital content is harmful—educational apps and e-books may offer a hybrid solution if used wisely.

8. SUGGESTIONS

- Schools and colleges should encourage reading through library initiatives and reading clubs.
- Parents and educators must model positive reading behavior.
- Digital detox programs or time-management apps can help regulate social media usage.
- Promote awareness campaigns on the benefits of reading for cognitive development.

9. CONCLUSION:

In this day and age, the use of social media is quite important. Possible They use it a lot for their school work every day. Teachers and students often use their phones and social media a lot when they teach and learn. Possible Pupils can share what they know with others quickly. You can exchange your books with other students.

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The Role of Buddhist Paintings in the Development of Modern Art

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Abstract: The main summary of this research article is that in ancient times, Buddhist monks used to make various paintings related to Jataka stories with a spiritual spirit. Such paintings and sculptures are still seen in the caves of Ajanta and Ellora. Just by looking at them, a real picture of that time is obtained. Before making these paintings, their surface was leveled. Then it was covered with clay and limestone powder. Then the painting was done with natural and vegetable colors. Wax was applied on the painting to protect it from the environment. This type of technology was seen at that time. Due to continuous development, today resin, canvas, oil color, frame and lamination are used to preserve the painting.

The modern style of painting developed as the painting styles of this time continued to develop. Various methods of coloring and methods of painting decoration have also been taken from ancient times. Thus, ancient Buddhist art plays an important role in the development of modern art. Various animals and birds, human life, Buddha's teachings, plants, flowers and their designs, and various carvings of ancient times have been taken from ancient Buddhist paintings. In the modern era, the Ashoka Chakra, lion sculpture, peacock sculpture, bull, elephant, various female statues, etc. represent Buddhism. Thus, Buddhist painting has an important contribution in the development of painting in the modern era.

Keywords : *Indian painting, Buddhist art, Modern Indian art, Cave paintings, Frescoes, Wall murals, Religious symbolism, Iconography, Silk Road art, Indian sculpture, Ajanta caves, Ellora caves, Gandhara art, Mathura school, Gupta period art, Sanchi Stupa, Bharhut, Bodh-Gaya, Taxila, Mahayana Buddhism, Adi-Buddha, Dhyani Buddhas, Bodhisattva*

Introduction:

This essay explores the significant influence of Buddhist paintings on the evolution of Indian and modern art. It begins by tracing the roots of Indian painting back to prehistoric rock art, eventually

leading to the vibrant frescoes of Ajanta and Ellora, which reflect early religious and cultural expressions.

Buddhism played a pivotal role in shaping artistic traditions across India and Central Asia. Gandhara art, influenced by Greco-Roman styles, marked the first human representations of the Buddha, combining Indian, Greek, and Iranian elements. Wall paintings in Buddhist cave temples along the Silk Road—like those in Bamiyan, Kizil, and Dunhuang—depict stories of the Buddha, donors, and local life, offering both spiritual inspiration and historical documentation.

The shift from aniconic (symbolic) to iconic (human-form) depictions of the Buddha marked a key development, driven by schools like Mathura and Gandhara. This iconographic evolution paralleled the rise of Mahayana Buddhism, which introduced divine Bodhisattvas and transformed the Buddha into a transcendental godhead, leading to the rise of devotional art.

During the Gupta period, Indian sculpture and painting achieved classical refinement, blending earlier traditions into a graceful and spiritually expressive style. Coomaraswamy described this as art that is both philosophical and emotional, sensuous yet reserved.

Ultimately, Buddhist art contributed to a rich aesthetic legacy that deeply influenced modern Indian art, which continues to reflect this fusion of spirituality, cultural synthesis, and evolving artistic idioms.

Indian painting is a form of Indian art. The earliest Indian paintings were the rock paintings of pre-historic times, the petroglyphs as found in places like Bhimbetka, and some of them are older than 5500 BC. Such works continued and after several millennia, in the 7th century, carved pillars of Ellora, Maharashtra state present a fine example of Indian paintings, and the colours, mostly various shades of red and orange, were derived from minerals. Thereafter, frescoes of Ajanta and Ellora Caves appeared. India's Buddhist literature is replete with examples of texts which describe that palaces of kings and aristocratic class were embellished with paintings, but they have largely not survived. But, it is believed that some form of art painting was practiced during that time.

Indian paintings provide an aesthetic continuum that extends from the early civilization to the present day. From being essentially religious in purpose in the beginning. Indian paintings have evolved over the years to become a fusion of various cultures and traditions. The Indian painting was exposed to Greco-Roman as well as Iranian and Chinese influences. Cave paintings in different

parts of India bear testimony to these influences and a continuous evolution of new idiom is evident.

It is impossible to talk about Buddhism without mentioning its profound impact on the development of Central Asian art. It is through those art works that a fusion of eastern and western cultures was demonstrated. The art of Buddhism left the world the most powerful and enduring monuments along the Silk Road and among them some of the most precious Buddhist sculptures, paintings and murals. Furthermore the contact with Hellenized Gandharan culture resulted in the development of a new art form, the Buddha statue, sometimes referred as a Buddha image.

Before Buddhism reached Gandhara in the 3rd century BC, there had been no representation of the Buddha and it was in the Gandharan culture that the use of Buddha images had begun. The earliest Buddha images resembled the Greek god Apollo. It has been suggested by the scholars that the earliest Buddha images in Gandhara were created by the local Greeks who carried their classic artistic conception and Indianized it by transforming it into the figure of greek-featured Buddha, dressed in the toga and seated in the yoga pose. The Gandhara style represented a union of classical, Indian and Iranian elements continued in Afghanistans and the neighbouring regions throughout most of the first millennium until the end of the 8th century. Though it was largely as a result of Greek influence that Gandhara became the center of development in Buddhist sculpture, it was on the Indian foundation from which Buddhist architecture evolved. The development of Buddhism along the Silk Road resulted in a proliferation of monasteries, grattoes, vishanas and stupas throughout the entire Buddhist communities. However, the cave temples hold the most unique position in the development of Buddhist architecture. The Buddhists devotion was deeply reflected by the wall paintings of its rock-cut caves. From Gandhara, Bamyin, Kumtura, Kizil to Bezeklik and Dunhuang the Buddhist artists with arduous labor, created the most impressive wall paintings of cave temples dedicated to the Buddha, his saints and his legend. They present us an astonishing pageant of local societies with kings, queens, knights, ladies, monks and artists. Aside from their artistic values, those cave temples provide us with an immense amount of historical information. The portraits of Kizil donors with light complexions, blue eyes and blond or reddish hair teach us they are more Indo-European than Mongol in appearance. The processions of Uighur prince and princess from Dunhuang illustrate how Uighurs dressed in the 9th century. It is from these wall paintings that we can have a glance at the lives and cultures of these fascinating but vanished ancient peoples.

Buddhist art developed to the north through Central Asia and into Eastern Asia to form the northern branch of Buddhist art. It had spread to South-East Asia to form the Southern branch of Buddhist art. Buddhist art is meant for those monuments and paintings whose main purpose is the edification of Buddhism.

During the Vedic period, Hindu art was not found probably because of the perishability of the medium or because of absence of idol-worship. The art is non-Aryan which is mainly found in the Indus valley. This art is based on elements and materials of popular religion and folklore. The Indus art was represented by large towns, seals, sculpture, pottery, jewels and figurines.

The early Buddhist art in India is represented by religious monuments which are of two kinds, namely, rock-cut and structural. The latter comprises of two principal varieties, the Stupa and the temple. There is no representation of Buddha himself. He is being represented by symbols like footprints. Structural monuments are found in Sanchi Stupa, Sarnath, Bharhut, Taxila, Amravati, and Nagarjunakonda. Rock-cut architecture in Barabar and Nagarjuni hills in Bihar, Bhaja, Bedsa, Elephanta Caves, Ajanta caves and Ellora caves in Western India, Mahabalipuram, Undavalli, and Bhairavakonda in Madras while those of the temple are found in Sanchi, Besanagar, Taxila, Deogarh, Bhitargaon, Badami, Bodh-Gaya and Nalanda. Asokan sculptures are the masterpieces in style and technique.

Buddhist styles are natural in design; with a distinct element of sensuousness, its wood-carving technique, and the general absence of foreign influences make it distinct. Animals are represented beautifully.

In the Itushan phase there are controversies as to how the Buddha statue developed. The statue was a foreign importation or an indigenous evolution is doubtful. Lord Buddha was first represented by his relics, personal possessions and trees, then by his life and later through his material form. Mathura and Gandhara schools of art claim this honour and it may probably be the case that both developed this form simultaneously. Buddha with a moustache as in the Gandhara style is Greek and unthinkable in the Indian system where Buddha the Yogi reminds one of the Vedic conceptions. The Mathura style resembles the forms of divinities as found in Bharhut. Thus the Buddha image is Indian in both conception and origin and is fashioned strictly according to the iconographic traditions embodied in the older indigenous works.

In India, art has been so closely related to religion that for its proper understanding it is necessary to have some knowledge of various forms and symbols representing the supernatural powers in Hinduism, Buddhism and Jainism.

The earliest phase of Buddhism- a period of atleast two centuries-is shrouded in almost impenetrable darkness. In the beginning the enlightened teacher Gautama, the Sakya sage was the object of veneration to the devotees. Early Buddhism centered round the story of his life and episodes in his career, his birth, his remuneration of wife and kingdom, his enlightenment and death as well as folk stories of his good deeds in former lives. These formed the subjects of the reliefs which decorate the railings and gateways enclosing the stupas or mounds erected over his relics at Sanchi, Bharhut and Bodh-Gaya. Here Buddha is not portrayed in human form and his presence is indicated by symbols. His actual likeness was regarded as too sacred to admit of representation. His presence was shown by a tree (the Bodh tree), a wheel (the wheel of the law set turning at Sarnath), Stupa (his burial mound or else by the foot-prints, or an empty saddle or throne or even by his umbrella, for the umbrella had long been a symbol of royalty. The whole of Buddhism was composed of Trinity made up of the Buddha, Dharma (the law) and the Sangha (the monastic order). This was embodied in the triratna (three jewels) symbol. About the first century A.D. Buddhism had to bow before the carvings of the people for gods and objects of worship. Hinduism offered a religion where god was presented to the masses in the theistic form of Krishna, Vishnu or Mahadeva always ready and anxious to save genuine devotees, who threw themselves upon his mercy. This led to the rise of a new school in Buddhism in the form of Mahayana movement. The Arhat ideal, that of the human being who, by strenuous effort, acquired enlightenment, gave way to that of the Bodhisattva, the saviour of mankind and compassion replaced wisdom as receiving the greater emphasis.

The three chief Bodhisattvas of the Mahayana Buddhism are Manjusri, Avalokitesvara and Vajrapani. They form a triad corresponding to the Hindu triad of Brahma, Vishnu, Shiva and each has his shakti or consort. Another Bodhisattva, a kindly one is Maitreya, who is the Buddha to be. The central concept of Mahayana Buddhism is the worship of Adi- Buddha, a self- created primordial being who, when all was perfect void, produced the three worlds by his meditation. From Adi-Buddha's meditation were produced the five Dhyani Buddhas. According to this doctrine, the individual soul is an emanation of the mystic substance of Adi- Buddha and will return to him when cycle of transmigration is complete. The historical Buddha was distinguished from the Adi- Buddha and the Dhyani Buddhas. He was clearly deified and appeared in this great pantheon as a

supreme god. In the re-edited form of Buddhism, Buddha ceased to be the teacher and was slowly transformed into a transcendental God head with the recognition of the Buddha as a God, the only proper approach to him was through Bhakti and so art, in all its form became as means of adoration and glorification of this new God head. It grew and flourished as the god head became more and more popular.

With the rise of the Gupta dynasty in the fourth century, the Indian sculpture entered a new epoch¹. The Gupta period witnessed glory and greatness in every branch of national life. Plastic art reached a stage of beauty and completeness, it never had before. A style was evolved which combined the various elements of earlier Indian art traditions, eliminating or modifying features which indicated foreign origin. There emerged an element of refinement in the sculpture with a highly developed sense of rhythm and beauty. The artist guided by sublime idealism carved out images, full of charm and dignity, irradiating a spiritual joy. The main interest of the Indian artist was the human form, and during this period, he succeeded in carving out a figure more graceful in proportion and more balanced than hitherto and also in investing it with the highest spiritual values. The indigenous art of making images of men and deities reached its highest water mark. No art in the world can be compared with the Gupta art in the revelation of the majesty and sublimity, charm and tenderness of the human figure

Gupta sculpture reflects the high accomplishment and depth of human insight of the artist. The notable qualities of the art of the Gupta age have been assessed by Coomaraswamy, thus: "Earlier Indian art is, so to speak a product of nature, rather than of artifice and characterized by naturalism and simplicity. Gupta art is the flower of an established tradition, a polished and perfected medium like the Sanskrit language, for the statement of thought and feeling...its character is self- possessed, urbane, at once exuberant and formal...Philosophy and faith possess a common language in this art that is at once abstract and sensuous, and reserved and passionate.

The art of the period shows greater vitality. The examples are intensely lively; powerful and human. The artist derived inspiration from the day to day life, imparting into the sculpture rhythm and dynamism.

At last I would like to conclude that the modern art in India is a dynamic art form that has been flourishing for decades. Indian paintings provide an aesthetic continuum that extends from the early civilization to the present day. From being essentially religious in purpose in the beginning. Indian painting has evolved over the years to become a fusion of various cultures and traditions. The cave

paintings in different parts of India bear testimony to these influences and a continuous evolution of new idioms is evident.

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ANALYSIS OF SAVINGS AND INVESTMENT HABITS WITH REFERENCE TO GANDHINAGAR CITY

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ABSTRACT: -

This study investigates the interrelationships between Financial Literacy (FL), Saving and Investment Habits (SIH), Financial Influence (FI), and Financial Information (FIN). Utilizing statistical analysis using SMART PLS, the research identifies significant positive correlations among these financial constructs. The results reveal that Financial Literacy strongly influences Financial Influence, Financial Information, and Saving and Investment Habits, with all relationships proving statistically significant ($p < 0.05$). Furthermore, SIH is shown to positively impact FI, emphasizing the role of disciplined financial behaviour in increasing one's influence over financial decisions. The findings underscore the importance of improving financial education and accessibility to reliable financial information to foster better financial decision-making and behavioural outcomes. This study provides result of relationship between FL, FIN, SIH, FI.

Keywords: *Financial Literacy (FL), Saving and Investment Habits (SIH), Financial Influence (FI), and Financial Information (FIN)*

INTRODUCTION: -

The ways people manage their money – how they save it and what they choose to invest in – are fundamental aspects of both individual well-being and the overall health of an economy. Saving, the act of setting aside a portion of one's income for future use, provides a crucial safety net against unexpected events and allows individuals to pursue long-term goals. Investing, on the other hand, involves allocating resources with the expectation of generating income or profit, contributing to capital formation and economic growth. Understanding the dynamics of these behaviors is therefore essential for researchers, policymakers, and financial institutions alike.

At the heart of sound financial decision-making lies **Financial Literacy (FL)**. This encompasses the knowledge and understanding of financial concepts, including budgeting, debt management, and investment strategies. Individuals with higher financial literacy are generally better equipped to evaluate financial products, assess risks, and make informed choices that align with their financial objectives. Consequently, exploring the role of financial literacy in shaping saving and investment patterns is a critical area of inquiry.

Directly linked to financial literacy are **Saving and Investment Habits (SIH)**. These habits represent the consistent behaviors individuals adopt in managing their finances. Effective saving habits might include regular contributions to savings accounts, creating a budget, and controlling spending. Prudent investment habits involve diversifying investments, seeking professional advice when needed, and understanding the risk-return trade-off. Examining the factors that foster positive saving and investment habits is crucial for promoting financial stability.

However, financial decisions are not made in a vacuum. Individuals are often influenced by a variety of external factors, which we can broadly categorize as **Financial Influence (FI)**. This influence can stem from family members, friends, social networks, and even marketing and advertising. Understanding how these external forces shape an individual's saving and investment choices is essential for creating effective financial education and policy interventions.

Furthermore, access to and the processing of **Financial Information (FIN)** play a significant role in financial behavior. Financial information can come from various sources, including financial institutions, news outlets, online platforms, and financial advisors. The quality, accessibility, and understandability of this information can significantly impact an individual's ability to make informed financial decisions. Investigating how individuals acquire, interpret, and utilize financial information is therefore paramount.

This research project aims to delve into the intricate relationships between these key concepts: Financial Literacy, Saving and Investment Habits, Financial Influence, and Financial Information. By examining how these factors interact, we seek to gain a deeper understanding of the underlying drivers of saving and investment behavior.

Specifically, this study will explore how financial literacy empowers individuals to develop sound saving and investment habits. It will also investigate the extent to which financial influence shapes these habits, potentially leading to both positive and negative outcomes. Moreover, the research

will analyze the role of financial information in mediating the relationship between financial literacy and saving and investment behavior.

Ultimately, the findings of this research will contribute to a more comprehensive understanding of the complex interplay of factors that influence how individuals save and invest. This knowledge can then be used to inform the development of strategies and policies aimed at promoting financial well-being and fostering a more financially resilient society.

By examining these elements in detail, we can develop a more nuanced understanding of the factors that contribute to sound financial decision-making and, consequently, individual and societal financial prosperity.

This research seeks to provide valuable insights into these crucial aspects of financial behavior, offering a foundation for future studies and practical applications in financial education and planning.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT:

1.Rohit Mammen Thomas, Sujith Nair, Mukalel Johns Benny, & Dr. Shaeril Michael Almeida. (2024) working in 301 participants analyzing cross section of population helped the researcher to determine that the risk-taking propensity was high in millennials than Generation X. Furthermore, the analysis showed that Generation Y was more inclined to invest in retirement than Generation X, and the result differed across generations slightly. Based on this article, investment activity is fundamentally a changing activity that is influenced by a host of economic factors, culture, and technology.

2.Acharekar, S. V., Karmani, S. T., & Lodha, C. M. (2023), The purpose of this study is to improve the financial literacy skills among Youth Students in Thane city - Maharashtra with reference to demographic variables and investments. The research made no conclusion of that proportionality of age, sex or education and those of the respondents on investment information. An assessment of youths' knowledge of investment management, saving, borrowing and investing was undertaken and analysis of how student utilize their financial literacy to manage personal finances was done. The least significant variable should be adopted in this case in the policy making system in order to take appropriate actions for improvement. It is important for the youth to have such Investment awareness as a measure towards ensuring they have secure future.

3.Sakthivelu, S., & Karthikeyan, K. (2023), In Puducherry region, out of the 585 samples which the researcher used convenient selection method considering the availability of the investors, this study established that investors are highly influenced and have a preference towards some investment options. As per study customer's preference is high in gold and silver through Gold & Silver, second is Bank & Post Office deposit, and third preference is Cryptocurrency. On the other hand Mutual Funds and Real Estate have less influence on the investment preferences. The researcher also examines how investors prefer both conventional and non-conventional forms of investment. This points that while some of the investors prefer the traditional instruments such as gold and bond, others may have an eye on the modern-day instruments, which might have a different risk-reward proposition or any other value proposition.

4.Vaishali, MS & Patil, Rajendra & Mali, Nitin. (2021) said that most of the millennials in the Pune district preferred to invest in traditional investments like, Bank deposits, insurance, and gold/silver as compared to modern investments in the stock market and Mutual funds. As per their view, they are also less secure for investing in the Commodity market due to uncertainty and Volatility in the stock market.

5.Birwadkar A (2024), Identifies several aspects that influences Investor's Behavior toward various investment opportunities. The survey discovers that the majority of investors, particularly those aged 21 to 30, are drawn to stocks because of higher risk receptivity. Their primary objective for investing is to generate returns, indicating a willingness to accept considerable risks. Most investors want long term profits, demonstrating a high-level n of investing understanding.

6.Rajitha V. (2023) points out that investors' decisions on the investment opportunities to be engaged are influenced by individual characteristics such as income status, age and, investment objectives. New investors bear higher risk-takers hence are more inclined to make inversions which they believe will reap big even if the risks associated with those inversions are high. However, the older investors who invest in securities in the market barely care much on gains and high returns but majorly focus on the basic capital they have invested and discontinue income. In all groups, investors seek stocks that may not offer much chance for huge gains but will not cause significant losses either. As a result, risk and individual risk preference determine investment patterns and choices among each of the investors.

7.Gujar, R., & Thakka, J. (2021) Investment decisions of investors also depend on a number of factors such as: GD (Growth rate of Domestic Product), IR (Average Inflation rate), UR (Unemployment rate), NNP and GNP and also policies of the government. People in different age groups have made investment decision largely because various investment instruments have different risks, returns, and taxes. India has also had economic growth change from small rates up to 3% to high peaks of up to 8.5% with outstanding returns in equity markets. The survey of fifty prospective investors of varying age elicited the finding that old-age Investors prefer more safer investment tools. Again, younger investors prefer sound securities assumed to give better returns to care more about form□□. The latter, which is persons above the age of 45 rely more on short term products and less risks than the young persons in the 20-40 age bracket. Overall, investors tend to exhibit a medium level of information about influences affecting their transactional and portfolio investments decisions, sharing with experts and independently. All in all, broad analysis needs to enlighten and help investors to make decisions that will be conformable with their savings.

OBJECTIVES OF THE STUDY:

1. To identify impact of financial literacy (FL) on financial information (FIN).
2. To analyse the relationship between Financial Literacy (FL) and Financial Influence (FIN).
3. To access the mediating impact of Saving and investment habits (SIH) on financial influence (FI) & Financial literacy (FL).

HYPOTHESIS OF THE STUDY:

- **Alternative Hypothesis (H₀₁):** Financial Information (FIN) has a significant impact on Financial Literacy (FL).
- **Null Hypothesis (H₀):** Financial Information (FIN) doesn't significant impact on Financial Literacy (FL).
- **Alternative Hypothesis (H₀₂):** Financial Influence (FI) has a significant relationship with Financial Literacy (FL).
- **Null Hypothesis (H₀):** Financial Influence (FI) has doesn't significant relationship with Financial Literacy (FL).

- **Alternative Hypothesis (H₀₃):** Financial Information (FIN) significantly mediates the relationship between Financial Literacy (FL) and Saving & Investment Habits. (SIH).
- **Null Hypothesis (H₀):** Financial Information (FIN) Does not significantly mediate the relationship between Financial Literacy (FL) and Saving & Investment Habits.

RESEARCH METHODOLOGY:

RESEARCH DESIGN: -

Surveys were preferred as a major data collection technique in this study since it adopted both descriptive and analytical research approaches. A structured questionnaire which was precisely developed and validated for reliability was the most effective tool employed to collect information. The independent variables in the present study were Saving and Investment habits the dependent variable in this study is Financial Literacy, Financial Influence and Financial Information variable is Work Discipline Moderating Variable provide insights into the causal pathways and help researchers gain a deeper understanding of the Habits between variables in a given context.

SAMPLE SIZE: -

Location and Targeted population- Gandhinagar, Gujarat.

The population of this study consists of all employees working in Government Sector, Public Sector and Private Sector in Gandhinagar.

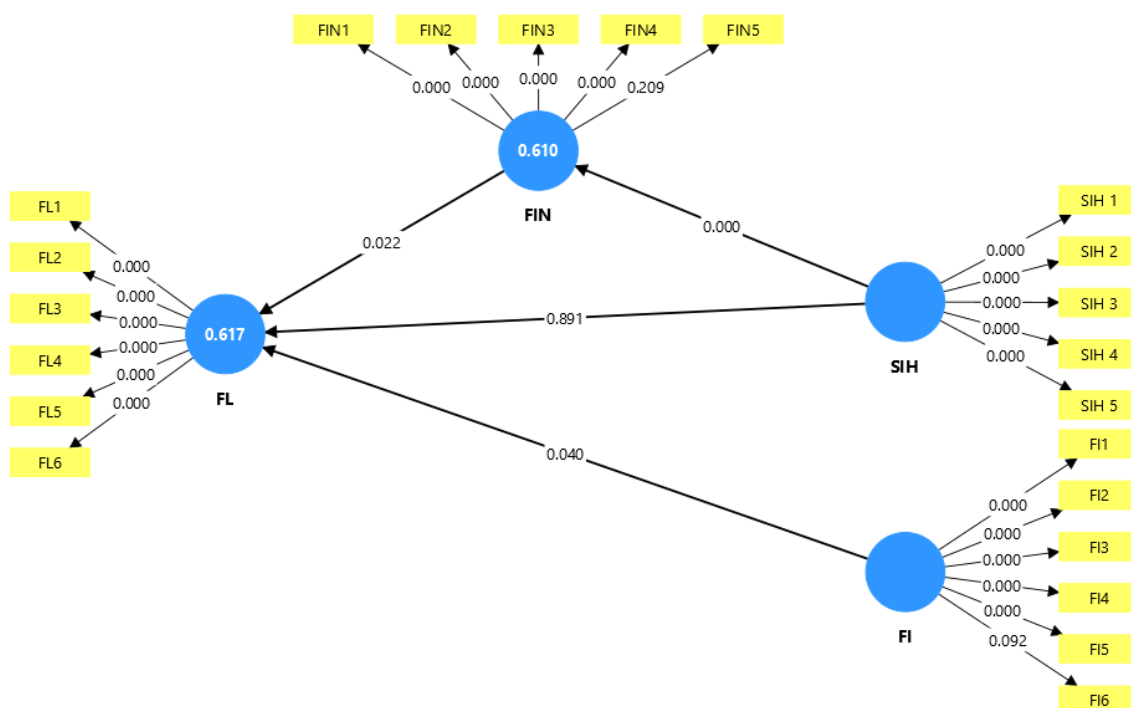
Sources of Data: For the research both primary and secondary data is collected. The primary data for the study is collected directly 1from target respondents through structured questionnaire. These secondary data is collected from journal, articles, internet, reports, and other publications.

RESEARCH GAP: -

Previous studies point to a rising trend in the fascination with the association between financial planning and investment profiles of the population. Some researcher also indicate that demographic and behavioral characteristics present major objects of interest in financial decision making and in selecting or choosing appropriate investment products. For instance, Also, research that has targeted Gen Y-millennials-indicated that this generation is likely to be

receptive to considering a variety of investment opportunities that captures their financial goals. While previous generations could be more structured and really rely on the definite point in one's life to attain a specific goal, millennials tend to learn a lot more about investments and take much more flexible approaches to it. My research that has targeted Specific Gandhinagar City that is likely to be receptive to considering a variety of investment opportunities that captures their financial goals. And I also take the Saving and investment as a mediator.

MODEL OF THE STUDY:



ANALYSIS AND INTERPRETATION:

The model highlights that Financial Literacy (FL) is the primary driver of Saving and Investment Habits (SIH), with a very strong positive effect (0.891), while its direct impacts on Financial Information (FIN) (0.022) and Financial Influence (FI) (0.040) are minimal. SIH shows no direct link to FIN (0.000). The R-square values—0.617 for FL and 0.610 for FIN—indicate that a substantial portion of their variances is explained by the model's predictors, and although FI's and SIH's R-squares aren't explicitly labeled, their outcomes are clearly shaped by FL's influence. In essence, improving financial literacy most directly and powerfully enhances people's saving and

investment behaviors, with only marginal effects on their information-gathering and social influences.

TABLE-1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS:

Demographic Profile	Particular	No of respondents	Percentage
Gender	Male	62	39.8
	Female	41	60.2
Total		103	100
Age	Below 18	5	4.9
	18 to 26	79	76.7
	27 to 35	17	16.5
	36 to 50	2	1.9
Total		103	100
Occupation	Student	27	26.2
	Salaried Employee	53	51.5
	Self-Employed	16	15.5
	Homemaker	4	3.9
	Retired	3	2.9
Total		103	100

Table-1 The 103-person sample is predominantly female (60.2% vs. 39.8% male), heavily weighted toward young adults—76.7% are aged 18–26, with far fewer in the 27–35 (16.5%), 36–50 (1.9%), or under-18 (4.9%) brackets—and is chiefly composed of salaried employees (51.5%), followed by students (26.2%), self-employed individuals (15.5%), homemakers (3.9%), and retirees (2.9%). This profile highlights a pronounced skew toward younger, formally employed women, which should be considered when interpreting and generalizing the study’s findings

TABLE-2 PATH COEFFICIENT:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FI -> FL	0.314	0.350	0.153	2.053	0.040
FIN -> FL	0.483	0.427	0.210	2.299	0.022
SIH -> FIN	0.781	0.788	0.057	13.769	0.000
SIH -> FL	0.037	0.066	0.270	0.137	0.891

Table-2 The results indicate that greater Financial Influence (coefficient 0.314, $p = 0.04$) and richer Financial Information (coefficient 0.483, $p = 0.022$) each significantly boost Financial Literacy, whereas Saving and Investment Habits—despite their strong link to Financial Information (coefficient 0.781, $p < 0.001$)—have virtually no direct effect on literacy itself (coefficient 0.037, $p = 0.891$). In other words, what people learn and the influences they encounter meaningfully

enhance their financial understanding, but their actual saving and investment behaviours do not directly translate into higher financial literacy.

TABLE-3 AVERAGE VARIANCE EXTRACTED:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FI	0.384	0.384	0.036	10.785	0.000
FIN	0.414	0.415	0.039	10.674	0.000
FL	0.443	0.444	0.038	11.717	0.000
SIH	0.513	0.511	0.052	9.864	0.000

Table-3 All four constructs show AVE values below the preferred 0.50 threshold (FI 0.384, FIN 0.414, FL 0.443, SIH 0.513), indicating that their indicators capture only a moderate share of each concept's variance. However, the very high T-statistics (all above 10) and p-values of 0.000 confirm that, despite these moderate AVE levels, each set of indicators is nonetheless strongly and significantly linked to its intended latent variable within the sample.

TABLE-4 HETEROTRAIT-MONOTRAIT RATION (HTMT):

	Original sample (O)	Sample mean (M)	2.5%	97.5%
FIN <-> FI	1.150	1.148	1.023	1.305
FL <-> FI	0.957	0.957	0.680	1.200
FL <-> FIN	1.051	1.054	0.901	1.221
SIH <-> FI	1.177	1.168	1.067	1.310
SIH <-> FIN	1.039	1.075	0.903	1.288
SIH <-> FL	0.886	0.907	0.537	1.204

Table-4 The HTMT results show that most pairs of constructs—Financial Information and Financial Influence, Financial Literacy and Financial Influence, Financial Literacy and Financial Information, Saving and Investment Habits and Financial Influence, and Saving and Investment Habits and Financial Information—exceed the 0.90 threshold, implying they may not be sufficiently distinct. Only the HTMT value between Saving and Investment Habits and Financial Literacy (0.886) falls below 0.90, suggesting these two constructs are likely distinct, whereas the others appear to overlap considerably.

TABLE-5 R-SQUARE:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FIN	0.610	0.625	0.089	6.887	0.000
FL	0.617	0.662	0.082	7.510	0.000

Table-5 The model explains that 61% of the variance in Financial Information ($R^2 = 0.61$) and 61.7% of the variance in Financial Literacy ($R^2 = 0.617$) are accounted for by its predictors. Strong T-statistics (6.887 for FIN; 7.510 for FL) and highly significant p-values (both 0.000) confirm that these explanatory powers are robust and meaningful.

TABLE-6 R-SQUARE ADJUSTED:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FIN	0.606	0.621	0.089	6.776	0.000
FL	0.606	0.651	0.085	7.152	0.000

Table-6 The model's adjusted R-square values show that, after accounting for the number of predictors, about 60.6% of the variation in both Financial Information and Financial Literacy is explained by the model. Strong T-statistics (6.776 for FIN and 7.152 for FL) and highly significant p-values (both 0.000) confirm that these adjusted explanatory powers are statistically robust.

TABLE-7 TOTAL INDIRECT – MEAN:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
SIH -> FL	0.377	0.330	0.157	2.397	0.017

Table-7 This table shows the total indirect effect of Saving and Investment Habits (SIH) on Financial Literacy (FL). The original sample's indirect effect is 0.377, with a sample mean from bootstrapping of 0.33 and a standard deviation of 0.157. The T-statistic of 2.397 and the p-value of 0.017 indicate a statistically significant positive indirect effect. This suggests that SIH significantly influences FL through one or more mediating variables within the model, implying that a person's saving and investment behaviours have a notable indirect impact on their overall financial understanding.

TABLE-8 COMPOSITE RELIABILITY (RHO_C):

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FI	0.726	0.721	0.034	21.295	0.000
FIN	0.756	0.752	0.035	21.515	0.000
FL	0.825	0.823	0.023	35.359	0.000
SIH	0.840	0.836	0.029	28.581	0.000

Table-8 This table shows the Composite Reliability (rho_c) for Financial Influence (FI), Financial Information (FIN), Financial Literacy (FL), and Saving and Investment Habits (SIH). Composite

reliability tells us how consistently the indicators measure each of these concepts. Generally, a score of 0.70 or higher is considered good. Here, all the original sample values are well above 0.70 (FI=0.726, FIN=0.756, FL=0.825, SIH=0.840), indicating strong internal consistency and reliability for all four concepts. The high T-statistics and p-values of 0.000 further support that these reliability estimates are statistically significant. In simple terms, the measures used for each of these financial concepts are consistently measuring what they are supposed to measure.

TABLE-9 COMPOSITE RELIABILITY (RHO_A):

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FI	0.713	0.713	0.051	13.910	0.000
FIN	0.699	0.694	0.060	11.721	0.000
FL	0.759	0.759	0.038	19.773	0.000
SIH	0.765	0.762	0.052	14.586	0.000

Table-9 This table presents the Composite Reliability (rho_a), also known as Dillon-Goldstein's rho, for Financial Influence (FI), Financial Information (FIN), Financial Literacy (FL), and Saving and Investment Habits (SIH). This measure assesses the internal consistency of each construct's indicators. Generally, values above 0.70 are considered acceptable. The original sample values for all constructs (FI=0.713, FIN=0.699, FL=0.759, SIH=0.765) are close to or above this threshold, indicating acceptable to good internal consistency. The high T-statistics and p-values of 0.000 for all constructs further support the reliability of these measures within the sample. Therefore, the indicators used for each of these financial concepts demonstrate a reasonable degree of consistency in measuring the underlying construct.

TABLE-10 CRONBACH'S ALPHA:

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
FI	0.569	0.561	0.056	10.149	0.000
FIN	0.623	0.616	0.059	10.543	0.000
FL	0.747	0.743	0.040	18.707	0.000
SIH	0.762	0.753	0.054	14.169	0.000

Table-10 This table displays the Cronbach's Alpha values for Financial Influence (FI), Financial Information (FIN), Financial Literacy (FL), and Saving and Investment Habits (SIH). Cronbach's Alpha is a measure of the internal consistency reliability of the indicators for each concept, with

values of 0.70 or higher generally considered acceptable. Here, Financial Literacy (0.747) and Saving and Investment Habits (0.762) show acceptable internal consistency. However, Financial Influence (0.569) and Financial Information (0.623) have Cronbach's Alpha values below the preferred threshold, suggesting potentially lower internal consistency among their respective measurement items. Despite this, the high T-statistics and significant p-values (0.000) for all constructs indicate that the observed reliability estimates are statistically significant within the sample.

TABLE-11 HYPOTHESIS TABLE: -

Hypothesis	P-value	Accept/Reject
H ₀₁	0.022	Accept
H ₀₂	0.040	Accept

H₀₃ MEDITATION ANALYSIS: -

About 91.1% of the effect of Savings and Investment Habits (SIH) on Financial Literacy (FL) occurs indirectly through Financial Investment (FIN). This suggests that SIH mainly boosts FL by encouraging financial investments, which in turn enhance financial literacy. Since the indirect effect is statistically significant and makes up the majority of the total effect, this indicates strong mediation, very close to full mediation. The direct impact of SIH on FL is minimal.

Direct Effect (SIH → FL) = 0.414

Indirect Effect (SIH → FIN → FL) = 0.377

Total Effect (Direct + Indirect) = 0.414 + 0.377 = 0.791 (close to the SIH → FL total effect in the "Total Effect" section: 0.414 direct + indirect ≈ 0.791)

Mediation Ratio = IE / TE = 0.377 / 0.414 = 0.911

INTERPRETATION

SIH significantly affects FIN ($\beta = 0.781$, $p < 0.001$)

FIN significantly affects FL ($\beta = 0.483$, $p = 0.022$)

The **indirect effect (SIH → FIN → FL)** is significant ($\beta = 0.377$, $p = 0.017$)

The **direct effect (SIH → FL)** is still significant even after accounting for FIN.

strong mediation effect—most of FL’s influence on FI occurs through the mediator SIH.

By the result we can say that there is **strong mediation effect** of SIH in the relation between FL and FI

CONCLUSION:

The study highlights the significant relationships between Financial Literacy (FL), Saving and Investment Habits (SIH), Financial Influence (FI), and Financial Information (FIN). The results consistently demonstrate that:

- The study indicates that Financial Influence (FI) and Financial Information (FIN) have a statistically significant positive relationship with Financial Literacy (FL). This suggests that external financial influence and the acquisition of financial information contribute to an individual's financial literacy.
- Saving and Investment Habits (SIH) have a strong positive relationship with Financial Information (FIN), but its direct impact on Financial Literacy (FL) was found to be negligible in this specific analysis.
- The model demonstrates a significant mediation effect, where the influence of SIH on FL is primarily exerted through other factors (mediators) rather than directly.

In essence, improving financial literacy plays a pivotal role in enhancing individuals’ financial behaviours, decision-making capacity, and access to financial information—ultimately leading to stronger financial influence and healthier saving and investment patterns.

RECOMMENDATION & SUGGESTION:

Enhance Financial Literacy Through Financial Information and Influence: The document indicates that Financial Information (FIN) and Financial Influence (FI) have a statistically significant positive relationship with Financial Literacy (FL). This suggests that increasing financial information and positive financial influence can lead to higher financial literacy.

- **Recommendation:** Develop and implement programs or initiatives that focus on providing individuals with accessible and understandable financial information.
- **Suggestion:** Encourage positive financial influence through community outreach or educational campaigns that promote healthy financial discussions and habits.

Acknowledge the Indirect Influence of Saving and Investment Habits: The analysis reveals that Saving and Investment Habits (SIH) have a strong positive relationship with Financial Information (FIN), and FIN, in turn, significantly affects FL. This points to an indirect effect of SIH on FL through FIN.

- **Recommendation:** While directly promoting saving and investment habits, emphasize their role in increasing financial information, which subsequently enhances financial literacy.
- **Suggestion:** Design interventions that combine financial education with practical guidance on saving and investment, recognizing that these habits contribute to both knowledge and behaviour.

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A STUDY OF AGRICULTURE MARKETING INFORMATION SYSTEMS MODELS AND THEIR IMPLICATIONS

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Abstract

The main purpose of marketing information system (MIS) is to support in marketing decision making and marketing efforts of entrepreneurs and farmers. Nevertheless, the information is also useful for various types of organizations, such as government, development organizations, academicians, and researchers. The availability of timely and accurate information to all interested parties is therefore essential, whether it be provided by the government itself or by the private sector. This paper looks into the various types of agricultural marketing information systems prevalent and attempts to provide a broad perspective on marketing information system. Using a descriptive approach, it attempts to describe relevant agriculture marketing information systems, and analyze them to generate ideas and insights which may be useful for developing and strengthening MIS in agriculture sector.

Keywords: *Marketing Information System, Agriculture Marketing, Arbitrage, AGMARKET*

Introduction

It has been demonstrated that farmers, traders, and policymakers all profit from effective market information providing. Market intelligence systems that aim to provide information on prices, arrivals, availability, trends, analysis, laws, etc., should be developed. It calls for a dependable program that gathers and distributes pertinent and accurate data in a way that is easy for farmers to understand. It is useless to merely provide information; instead, the exercise must be bolstered by allowing farmers to sell their produce. The following is the FAO's working definition of a market information service: "A service, typically provided by the public sector, that entails the timely and regular dissemination of information to farmers, traders, government officials, policymakers, and others, including consumers, through a variety of media on prices and, in certain situations, quantities of widely traded agricultural products from rural assembly markets, wholesale, and retail markets, as appropriate." It is crucial to distinguish between "market" and "marketing" information, the latter being a much broader concept that probably includes information on possible market channels, payment requirements, packaging, quality, and a host of other details a producer needs to

know in order to make a successful sale. Given the large number of small farmers who cannot afford to pay for information, market data can be considered a public utility. Therefore, it is crucial that all interested parties have access to timely and reliable information, whether that information comes from the public or private sectors. Although many nations do have some kind of MIS, the great majority of services do not offer information that farmers and traders can use for business purposes.

In an effort to present a comprehensive view of marketing information systems, this paper examines the several kinds of agricultural marketing information systems that are now in use. In order to produce concepts and insights that could be helpful for creating and enhancing MIS in the agriculture sector, it uses a descriptive method to try to characterize pertinent agriculture marketing information systems and analyze them.

Methodology

The information required to prepare this material principally come from various reports, documents and web site resources. The information has been analyzed to illustrate the use of market information, describe the underlying concepts and generate lessons, ideas, and insights useful for developing and strengthening agriculture marketing information system in our country. it revisits some of the themes identified from the general literature and relates the case study experiences to them.

It is important that the farmer should be able to sell his or her produce at a convenient stage of the marketing channel. For example, some farmers have the option of selling at farm gate, of delivering to a local assembly market, of supplying a wholesale market director of selling directly to retailers or even to consumers. Availability of information on market conditions at different locations or different points in the marketing chain is necessary for choosing where to market.

Market Information and Arbitrage

The way arbitrage operates has an impact on market performance. The practice of trading commodities with the intention of profiting from price differentials greater than transaction costs is known as arbitrage. Transaction costs are the expenses incurred when conducting business or completing a transaction, such as gathering information, funding a deal, and setting up required paperwork.

Spatial arbitrage between two markets will also be encouraged by the availability of market information, particularly when information and transportation costs are low. Both markets will clear supply and demand at their respective equilibrium prices if there is no transaction between them. If there are no restrictions to prevent exchange, trade contacts will arise when the price differences between the two exceed the transaction costs. The combined market for the two regions will have a new equilibrium pricing. The cost of information collecting for traders will be reduced when accurate pricing information is available, as will the chance of unexpected negative price fluctuations.

Market Information and Farmers

Farmers' ability to exploit geographic arbitrage opportunities are limited since they frequently have few markets for their produce and are constrained by traditional trading relationships. The fact that most only create tiny quantities further impedes such prospects. Even though small farmers might not have many opportunities for spatial arbitrage, this does not mean that they do not value market information. In many cases, the real-world advantages for farmers outweigh the potential for traders to profit from arbitrage. At the most basic level, farmers may compare the prices they receive to the going rates in the market thanks to the availability of market information. Farmers may decide to look for other traders in the future, bargain more firmly, or attempt to enhance the quality and presentation of their produce if they obtain prices that are less than those advertised. Farmers' marketing plans may also alter in response to market conditions. Collectively, farmers may be able to arrange transportation to more distant and lucrative markets, even though they may not be able to take advantage of spatial arbitrage opportunities on their own.

Market Information and Storage

A key factor in increasing the variety of meals that are available to consumers over an extended period of time is storage. Storage expenses can be high and include manpower for upkeep, chemicals, depreciation of storage facilities, and capital expenditures. However, seasonal production levels and the amount of a product stored for later release onto the market have a greater influence on price fluctuations over time than storage costs. This limits the question of "when to produce" to a specific time frame. But this raises the significance of the "when to sell" question. In addition to preventing urban customers from experiencing alternating gluts and shortages, timely access to information regarding seasonal price swings should help with agricultural sale decisions.

Market Information and Policymakers

Because there are noticeable disparities between farm-gate and urban retail pricing, regulators sometimes accuse traders of engaging in exploitative activity. Given that traders have superior market and pricing expertise and there is imperfect competition, it is expected that the imbalanced relationship between farmers and traders, or between traders and consumers, leads to excessively high profits for traders. Due to a lack of precise information, it is frequently very difficult to substantiate these accusations. There is a lack of trustworthy price information, and it is challenging to get estimates of the expenses and risks that traders must take. Although more information on marketing expenses will be required to form a trustworthy opinion regarding the market's efficiency, market data provides the chance to assess the performance of agricultural product markets and identify microeconomic constraints.

Types of Agriculture MIS

There are several methods for gathering, evaluating, and sharing information in structured marketing information systems. While some systems incorporate market research, others rely largely on internal records and reports. The purpose of marketing information models and market intelligence systems is to assist decision makers and offer marketing insights (Kotler 1988). Responsibility centers—different people, departments/sections, or organizations—are designated to facilitate data collection, analysis, and distribution. Complex protocols can also be implemented. However, with thoughtful planning and the creation of a positive atmosphere, the functions of informal networking and sharing can be maximized.

The marketing information systems used by various organizations are always different due to variations in the mix of ingredients (use of technologies and communication media; structure and design components for information collection, analysis, and dissemination; markets and content coverage; types of users; and their information needs and locality). Although they contain elements for gathering, evaluating, and sharing data, their primary goal is to enable information users to make informed marketing decisions. The design of marketing information systems is mostly determined by the target users' information needs (about markets and product range, content coverage, data and analysis, and timing) and the information system budget that is available. Based on the MIS purpose and organization managing it, the marketing information systems can be broadly categorized as follows.

a) MIS supported by development projects- The primary goal of MIS systems overseen by development initiatives is often to assist entrepreneurs and grassroots communities. The underlying premise is that the actions of the direct information users help to improve the circumstances of the target grassroots communities. These users may be other development projects, development organizations, government agencies, businesses, and other participants in the product value chain. Typically, these marketing information systems start with clearly stated goals, target users, and system management procedures. It is discovered that these systems are implemented at both the local and national levels. These are frequently questioned for their viability, while having goals of making a substantial contribution to marketing initiatives and the beneficiaries' revenue generating.

b) MIS of agri-enterprises- Such a MIS is mostly used by the organization's internal clients, and it aids in the marketing initiatives and decision-making of the relevant business and its network. Agribusiness companies have their own management information system (MIS), and they can use it with their business partners. The company's departments and different levels of decision-makers have access to controlled information, and external parties can obtain information that the company deems useful for achieving its goals (public relations, supply chain management, product positioning in the market, and sales facilitation). One significant example is the ITC's e-Choupal system.

MIS business model of ITC

ITC installs internet kiosks and converts them into e-Copulas in the chosen villages. ITC offers solar batteries and VSAT satellite communications to areas that struggle with a lack of electricity and phone lines. Selected farmers receive system usage training. To be an e-Choupal manager (also known as a sanchalak), a local farmer or trader who is educated and entrepreneurial is carefully selected. The websites that ITC carefully develops in local languages for the farmers it targets are linked to the e-Choupal. Every crop, including soy, wheat, coffee, and aquaculture (shrimp), has its own website. ITC ensures that the information is current and pertinent. Farmer access to several crop-specific websites is facilitated by Sanchalaks. For their services, they earn commissions for the transactions facilitated by them through the system to ITC or the third party affiliated to the system.

c) MIS services of member based organizations and business service providers- Member-based organisations such as cooperatives, producers groups, and trade associations offer marketing information services to their members. The needs of its clients, who are primarily business

communities and have the financial means to pay for the information and services, are frequently met by MIS services run by service providers. Market research and analysis on particular products and issues, regular updates on product demand and prices, general market news, and customized services for feasibility studies, business planning, marketing research, and product positioning are all included in MIS services. Such models are Indian Agribusiness Systems Private Limited's (IASL) MIS services and the National News Service's (NNS).

MIS services of Indian Agribusiness Systems Private Limited, India

Founded in 2000, Indian Agribusiness Systems Private Limited (IASL) is a provider of information services for the food processing and agriculture industries. IASL offers services in publishing, consulting, trading, workforce recruitment, and commodity research. Additionally, it offers its services to improve the non-profit sector's knowledge and proficiency in marketing in India. Prices at major national and international markets, demand and supply analysis, price trend forecasting, export/import trade flows and port statistics, crop forecasting, news analysis, freight market information, weather news and its effects, and expert opinion are all covered in a commodity's trade research report.

Additionally, it offers daily updates on prices, arrivals, and stocks from India's main agricultural markets. The reports are released every day, every week, or every two weeks. All users of the provider's growing website are given free access to part of the material in the aforementioned sections. For a fee, users can access a vast database of businesses, organisations, and organisations in the Indian agriculture industry through Agriwatch's yellow pages.

MIS of Spices Board of India

Under the Ministry of Commerce, India, the Spices Board India assists the country's spice business by offering services like technology, product development, marketing information, and policy support. Through a variety of initiatives, including the creation and execution of quality improvement systems, research and development initiatives, marketing information services, post-harvest handling education and training for farmers, processors, and exporters, as well as the registration and licensing of traders and exporters, the board assists Indian exporters in establishing connections with importers overseas. Along with serving as a data bank and communication route for importers and exporters, it also promotes Indian spices. The Spice House Certificate and the Indian Spices Logo, which reassure consumers of the spices' quality, were introduced by the board to support the growth of worldwide trade in Indian spices.

Agriculture MIS of Indian government- AGMARKNET

To ensure that farmers received fair rewards, the Indian government experimented with a variety of policies, including market control, agricultural produce grading, cooperative marketing, etc. However, it was discovered that farmers were not reaping many benefits because they were unable to develop effective marketing plans for their goods and were not receiving fair pricing due to the lack of timely and accurate market information about the agricultural products. The states, union territories, and the relevant offices did not offer adequate or timely market information. To address this void, the government of India started a Central Sector Scheme “Agricultural Marketing Information System Network” with the following objectives. Directorate of Marketing and Inspection (DMI) under Department of Agriculture and Cooperation implements the scheme and manages MIS network.

- create a nationwide information network to quickly gather and disseminate market data and information for effective use;

- help companies realise higher prices for their goods by facilitating the gathering and sharing of information about the market, including:

- a) market-related data, including market fees, charges, costs, methods of sale, payment, handling, market functionaries, development programs, market laws, dispute resolution procedures, market committee composition, and income and expenditure

- b) price-related data, including total arrivals and dispatches with destination, marketing expenses and margins, and the minimum, maximum, and model prices of kinds and quality traded

- c) information pertaining to infrastructure, which includes the facilities and services that farmers can access in the areas of cold storage, storage and warehousing, direct markets, grading, re-handling, and repackaging; and

- d) information pertaining to promotion, which includes labelling, sanitary and phytosanitary requirements, pledge finance, marketing credit, and new opportunities for improved marketing;

- Sensitize and orient farmers to respond to new challenges in agricultural marketing by using information and communication technologies (ICT) as a vehicle of extension;

- Improve efficiency in agricultural marketing through regular training and extension for region-specific farmers in their own language;
- Provide assistance for marketing research to generate marketing information for its dissemination to farmers and other marketing functionaries at grassroots level to create an ambience of good marketing practices in the country.

Major issues and concerns

1.Setting up a Market Information Service

It is quite difficult to create a MIS that is effective, pertinent, and long-lasting. One must consider the counterparty organization's ability to run a service, both technically and in terms of its capacity to cover ongoing expenses. The likelihood that the MIS will be beneficial to its intended users increases with the initial amount of study. More sustainability is probably in store if the service's size and scope are adjusted to fit the available financial resources. A more accurate MIS should be the outcome of making sure all operators are properly trained.

Theoretically, no MIS should be designed without a thorough comprehension of the marketing system's operation. To determine the information needs of every type of system member, a thorough study of the marketing system should be conducted. These include government agencies, extension services, exporters, retailers, customers, farmers, traders, and commission agents. The survey should attempt to determine what kind of information each group needs, how it should be presented, how often it should be provided, and what times of day it should be distributed.

The primary target audience or audiences for the information should be clearly identified in every marketing information system. In any situation, the foundation of marketing information design is the information needs. Marketing information demands span from routine price and demand information to new markets and product development prospects, as its primary goal is to help the target users make suitable marketing decisions and facilitate marketing activities. Even though the majority of marketing information systems track and share market prices for their target products, other information—like post-harvest and processing technologies, new markets and buyers, buyer requirements and quality control, production best practices, and policy issues—plays a significant role in fostering business growth and better marketing of agricultural products.

To gather, evaluate, and distribute the data, large-scale marketing information systems should create advanced database and information and communication technologies. The e-Choupals story demonstrates that, with appropriate development, the marketing information system can even alter farmers' information-use habits. With greater market transparency, MIS can also aid in the development of various marketing channels.

The use of information and communication technologies (ICT) to improve marketing information systems maintained by numerous organisations, including the government, agricultural businesses, and service providers, is becoming more and more popular. If there is a robust communication infrastructure, a big number of users spread across multiple locations, and users have internet access, email and web-based dissemination are deemed appropriate and economical.

Collecting Information

There are situations in which the trade itself might be able to handle price collection. Some marketplaces provide information on daily transactions, as was previously mentioned. Such data can be utilised by governmental, semi-governmental, or commercial MISs, or it can serve as the foundation for a MIS run by the market itself. It is also possible for market participants to supply information through organisations like chambers of commerce, agriculture, or traders' groups. However, considering the potential for certain traders to want to skew information to their perceived advantage, any MIS utilising such private sector data would need to include accuracy checks.

The best time to gather data is when each market is experiencing its busiest trading. It might be better to broadcast the market prices from the previous evening rather than the previous morning if early in the morning is the ideal time to distribute information. It should be mentioned that farmers are interested in marketing issues such as demand forecasts and waste generation difficulties in addition to current price information. The crops to be covered must be chosen early on by a MIS. Additionally, it must choose which varieties to report on because, frequently, the prices of various varieties will differ significantly. Selecting the most significant variants of each product—at the expense of the others—and naming them when prices are announced are crucial if resource and other constraints restrict the number of crops that may be reported on. The marketing information systems should have methods to gather and distribute more descriptive forms of value chain improvement and marketing capacity building information, as well as regular market monitoring mechanisms for pricing and demand, in order to meet the information needs.

Products and Markets

Starting small and scaling up as resources allow should be the golden rule. For example, based on the marketing system analysis, it could be preferable to start a service that provides price information in a few key wholesale markets before progressively growing to cover other wholesale centres and some assembly markets. The likelihood of a MIS handling an excessive volume of data and workers whose pay and training are unaffordable increases with the number of markets serviced. Commercially significant crops should be the ones that are included in a MIS. This may include more than one variety in some situations (e.g. red and white onions). It is important to resist the urge to grow as many crops as possible in order to create a robust statistical record. Costs increase with the number of crops covered, but there is little additional benefit. Data collection also gets more complicated, data processing and transmission slow down, and information dissemination takes longer.

Disseminating Information

The media must be pertinent to the information user. For instance, if a large number of farmers lack literacy, it is useless to limit information to newspapers. Making arrangements for radio, television, or newspaper columns and then assuming that dissemination is handled is insufficient. The manner in which the data is presented requires careful consideration. Market circumstances and opportunities should be analysed in between price broadcasts. In general, farmers gain more from straightforward technology that conveys information in an understandable and pertinent manner. One of the key tactics for getting marketing information from a wide-scale marketing information system to a big number of farmers is cooperation with groups, organisations, and government bodies that engage with farmers.

Conclusion

In a marketing system, market data plays a crucial enabling role. An effective marketing information system may control product delivery on time, lower marketing expenses, boost output and productivity, and maintain a healthy market. Current marketing information system techniques often solely focus on gathering the selling prices of various agricultural commodities, as well as the number of arrivals and the origins of the products. It should be mentioned that farmers are interested in marketing issues like waste generation issues and demand forecasts in addition to current price information. Numerous organisations have made an effort to offer market data, but these initiatives are sometimes disorganised. An appropriately designed and coordinated

agricultural information system has the potential to support free trade based on an open, transparent, and competitive agricultural marketing system and could act as a decision support tool for farmers, traders, and policy makers. This is because the socioeconomic environments are constantly changing and private sector actors are increasingly taking over the management of services that were previously handled by the public sector.

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The Women Role of entrepreneurship (With reference small scale industries)

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Abstract :-

This research paper has been done on the role of women in the industrial sector. Under this study, what is the role of women as entrepreneurs in the industrial sector in home, small and medium scale industries? What is the position of women in the industry? Women's work? It is imperative to investigate the issues related to employment, income, expenditure and savings. Accordingly, this study has been presented keeping women working in the industrial sector at the center.

Keyword :- *Growth, Development, Improvement, Employment, Status.*

Introduction :-

Small scale industries in Indian economy play an important role in economic development of the country. It contributes about 40% of the country's national income. At the same time, the industrial value of the country's economy increases significantly. Small-scale industries have contributed significantly to employment generation and rural industrialization in the agriculture sector through their low capital input and high labor intensive nature. At present people face various problems with the changing economic situation including non-employment and underemployment and shortage of capital resources. So the government is providing some special facilities through various policies and programs to overcome such problems. The efforts of the government for the development of small scale industries have led to an extraordinary increase in the number of small scale units. The government has been continuously supporting this sector by introducing various schemes and giving incentives to small scale industries. The development fiscal and monetary policies in terms of infrastructure have helped India emerge as a progressive and dynamic sector.

Economic development of the country is directly related to the level of industrial development. The expansion of the industrial sector leads to over-exploitation of natural resources. Agriculture produces raw goods and services, creates employment opportunities and improves general living standards. After independence in India, the government has been continuously striving to develop the industrial sector of the country. Various policies have been formulated by the government keeping in mind the development of industries in public and private sectors. In which special

emphasis has been laid on small scale industry. Small scale industries play a key role in planned development with the advantage of low investment, high potential for employment generation, diversification of industrial base and expansion of industries in rural and semi-urban areas. The definition of small scale sector is widened from small scale industries to medium scale industries, which include all business enterprises in the service sector which provide services to the industrial sector in addition to small scale industries taking into account all these factors.

Objective of Research study :-

1. To study small scale industries in the economic development of the country
2. To study the socio-economic status of women involved in small scale industries
3. To examine the role of women as entrepreneurs in women's industries
4. To examine the importance of small scale industries in the standard of living of women

Research Methodology:-

This research paper has been presented based on secondary data under the research methodology. Secondary data is classified in such a way that the researcher collects this data from another organization or management and uses it for the purpose of research.

Current scenario of small scale industry:-

In India 96% of industrial units in the Indian economy belong to small companies. Small firms account for 40% of the country's overall industrial output and 42% of India's exports. Small firms also provide various employment opportunities in rural and urban areas of the country. Small businesses have helped to increase the employment opportunities for the people in the Indian economy in general to overcome the unemployment rate. In India, 7.56 lakh jobs were created, 75,000 recognized start-ups, 12% in information technology services, 9% in healthcare and life sciences, 7% in education, 5% in professional and professional services and 5% in agriculture. In the last 6 years, employment generation has increased by 110% annually.

Small businesses have the impression of being the second largest employment generator in the Indian economy. Less than 250 persons are employed in small and medium-sized enterprises. Micro enterprises employ fewer than 10 employees, small businesses have a range of 10 to 49 employees, and medium-sized businesses have a range of 50 to 249 employees. More than 250 people are employed by large industries.

Urban and rural employment ratio (2023)

Sr.No.	MSME	Urban (in lakhs)	Rural (in lakhs)
1	Micro Industry	306.43	324.9
2	Small Scale Industry	2.53	0.78
3	Medium Scale Industry	0.4	0.01

Sources : <https://www.forbes.com/advisor/in/business/msme-statistics/#:~:text=MSME>

According to data from the Ministry of Micro, Small and Medium Enterprises, as of March 2024, the number of small scale enterprises registered on Udyam Portal is 3,93,18,355. This includes the Udyam Assist Platform (UAP) which accounts for 97.7% of the economic growth of the country. The number of small enterprises in India is 6,08,935, accounting for about 1.5%, while the medium-sized enterprises total 55,488, accounting for about 0.8% of the total registered units.

Indian women have an innate power that can make them successful entrepreneurs. But they do not get proper guidance in this regard due to which they cannot become a successful woman entrepreneur. However, women entrepreneurship is inherent and is also a natural process. Entrepreneurship is considered one of the most important factors contributing to the economic development of the society. Entrepreneurs play a vital role in initiating and sustaining socio-economic development. In developing countries, small, medium and cottage industries are able to create livelihoods for the poor and needy people of the society which positively impacts the economy of that country. Small savings in rural areas are further contributing to the establishment of small and micro industries in India. Keeping in mind the destruction of rural craftsmanship, empowerment has also been given great importance along with entrepreneurship. Empowering women has been an important role of governments and other non-governmental organizations.

Women in entrepreneurship :-

Indian women have an innate power that can make them successful entrepreneurs. But they do not get proper guidance in this regard due to which they cannot become a successful woman entrepreneur. However, women entrepreneurship is inherent and is also a natural process. Entrepreneurship is considered one of the most important factors contributing to the economic development of the society. Entrepreneurs play a vital role in initiating and sustaining socio-economic development. In developing countries, small, medium and cottage industries are able to

create livelihoods for the poor and needy people of the society which positively impacts the economy of that country. Small savings in rural areas are further contributing to the establishment of small and micro industries in India. Keeping in mind the destruction of rural craftsmanship, empowerment has also been given great importance along with entrepreneurship. Empowering women has been an important role of governments and other non-governmental organizations.

India's population has grown significantly with the entry of women into every sector. Earlier studies have shown that the increase in women's share in the workforce since the 1980s is responsible for the increase in GDP in 2012. While more women have gained employment in greater numbers, their participation as entrepreneurs was initially uneven. Due to which fewer women became entrepreneurs, which meant that their contribution to job creation, innovation and economic growth was unrealized. Unleashing the power of women entrepreneurship has a dramatic impact on the country's economy. Women are also having multiple impacts on the process of women empowerment as business leaders, team leaders, innovators, etc.

Impediments of women entrepreneurship :-

- Less access to education
- Family Ties
- Gender inequality-Male dominated society
- Financial constraints- lack of working capital
- Gendering of entrepreneurship
- Socio-cultural barriers
- Low mobility
- Strong competitions
- Low ability to bear the risk
- Family responsibilities& obligations
- Inaccessibility to information
- Lack of training
- Lack of awareness about opportunities
- Lack of role models
- Violence against women

CONCLUSION :-

There are many opportunities for women entrepreneurs to overcome the shortcomings in various sectors of India, and various opportunities are available to become successful investors and achievers in entrepreneurship. Women have the creativity, entrepreneurial potential and whatever they choose to become. For which they have to adopt new approaches, policies and processes to face and face with many challenges. In accordance with which education is the most important driver of social and economic development of any country. High level of literacy leads to higher economic output, higher employment level and better social structure. Access to information and knowledge for women will determine their progress and performance in social participation and entrepreneurship. Even though the country is making progress in bridging the digital divide through rapid and widespread use of ICT and social networking, we need to be wary of artificial barriers to women entrepreneurship such as cultural, class/caste, regional, autonomy issues, mobility etc.

To meet the changing trends in women entrepreneurship over time, entrepreneurial qualities and skills should be properly developed to meet the challenges of global markets and efforts should be made to ensure that sufficient expertise is available to strive for excellence in the field of entrepreneurship.

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Right to Equality

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Abstract : The right to Equality is a fundamental component required to implement the rights provided to Indian citizens. The term "right to equality" refers to the requirement that all citizens be treated equally under the law of the land and the abolition of any form of discrimination based on sex, caste, race, religion, or place of birth. The Supreme Court's Constitutional Bench has ruled that the right to equality is a basic structure of our Constitution. The other rights and advantages granted by the Constitution are built upon it. These include individual rights common to most liberal democracies, such as equality before law, freedom of speech and expression, freedom of association and peaceful assembly, freedom to practice religion and the right to constitutional remedies for the protection of civil rights by means of writs such as habeas corpus.

- **Introduction :**

The third section of the constitution provides several fundamental rights to every Indian citizen, regardless of caste, ethnicity, place of origin, gender, or religion. These, according to Dr B. R. Ambedkar, are the most citizen-friendly aspects of the Constitution. The fundamental rights are considered a crucial aspect of the constitution because they safeguard people's rights and freedoms against abuse or interference by the government given the authority assigned to it within a democracy. These rights attempt to accomplish the values of justice, equality, liberty, dignity and fraternity outlined inside the Preamble. Everyone in society must be treated fairly and also without prejudice for democracy to grow and develop. Thus, the writers of the Constitution believed that including such a clause would eliminate the barrier of existing socioeconomic and cultural disparities and allow the nation's different groups to embrace the liberties and rights provided by the constitution. It became critical to eliminate inequities based on religious beliefs, social standards, and age-old practices prevalent in areas of India, such as casteism, untouchability, and racial discrimination. This gave rise to the Right to Equality clause.

The right to equality guarantees equal treatment to all people by prohibiting legal discrimination based solely on class, ethnicity, religion, gender, or birthplace. It is regarded as a fundamental component of the constitution. The right to equality includes both positive and negative equality – necessitates equal treatment as well as forbids uneven treatment.

- **The Right to Equality includes Articles 14 – 18 :**

Article 14 embodies the concept of equality, stating that the government must not deprive any individual of equal treatment under the law as well as guarantee equal rights within India. Everyone has the right to equal treatment under the law, irrespective of gender, ethnicity, or nationality.

Equality under Law :

This means that no one has any unique rights or benefits. There is no prejudice in the eyes of the court based on irrelevant factors such as status, position, and so on. Declares that all individuals, regardless of status or position, are susceptible to the exclusive jurisdiction of regular courts.

Equal legal protection under the law :

It is a logical extension of equal treatment under the law. It specifies that all individuals inside the legal boundaries shall be afforded equal protection. This indicates that such security must be provided without regard for favour or prejudice. This entails fair treatment in identical situations, both in terms of legal rights and duties. It is the government's affirmative responsibility, which it must fulfil by enacting essential economic and social reforms, to ensure that everyone receives such equitable protection.

Right to Equality under Article 15 :

Article 15 stipulates that the government guarantees equal rights and shall not prejudice any individual solely based on religious practice, class, gender, birthplace, or any combination of these factors and that such citizens should not be susceptible to any disability, limitation, disability, or precondition. Nothing about this article limits the nation's power to provide specific arrangements for children as well as women. Equality of opportunity regarding public.

Employment under Article 16 :

Article 16 declares that no individual should be disqualified for or prejudiced against in any government occupation or position solely based on religious belief, ethnicity, class, gender, ancestry, birthplace, residency, or any combination of these factors. It authorises Parliament to enact legislation requiring residency in that UT or state before appointment or employment in that UT or state. It permits the state government to create specific measures for the reservation of jobs or positions in support of backward sections.

Abolition of Untouchability under Article 17 :

Article 17 effectively nullifies and outlaws the practice of untouchability in every manner. Untouchability is known to be a socially constructed concept that puts down specific disadvantaged classes simply based on their origin and discriminates against them based on that.

Abolition of Titles under Article 18 :

Article 18 negates all ranks and forbids the government from bestowing titles upon anyone, resident or non-citizen, Armed services and educational achievements, on the other hand, are excluded from the restriction.

Underlying Principle :

The core premise underpinning the right to equality is just not fair treatment for everyone, but rather equal treatment for features that are identical and varied treatment for distinctive elements, since not all persons are alike in every way To eliminate disparities, there must be some fair classification of persons so that strategies may be developed to help reduce inequities as much as feasible invalid and not the statute itself.

- **Case Overview of Right to Equality :**

E.P. Royappa v. State of Tamil Nadu, 1974 AIR 555 : The second test of Article 14 referred to as the “new doctrine” or the “arbitrariness test”, was propounded by Bhagwati, J. in this case. The test postulates that the equality envisaged by Article 14 includes a guarantee against arbitrariness in State action. This test has subsequently found favour with the Supreme Court and despite its somewhat vague formulation, has formed the basis on a number of occasions for State action being declared ultra vires Article 14.

Maneka Gandhi v UOI, (1978) 1 SCC 248 : The seven-Judge Bench held that a triumvirate exists between Article 14, Article 19 and Article 21. All these articles have to be read together. Any law

interfering with personal liberty of a person must satisfy a triple test: (i) it must prescribe a procedure; (ii) the procedure must withstand the test of one or more of the fundamental rights conferred under Article 19 which may be applicable in a given situation; and (iii) it must also be liable to be tested with reference to Article 14. As the test propounded by Article 14 pervades Article 21 as well, the law and procedure authorizing interference with personal liberty must also be right and just and fair and not arbitrary, fanciful or oppressive. If the procedure prescribed does not satisfy the requirement of Article 14 it would be no procedure at all within the meaning of Article 21.

Indra Sawhney v UOI, AIR 1993 SC 477 : This is a landmark judgment on aspects of reservation in India. The Court interpreted the relation between Article 14 and Article 16. It was held that Article 16(1) is a facet of Article 14. Just as Article 14 permits reasonable classification, so does Article 16(1). A classification may involve reservation of seats or vacancies. The principle aims of Article 14 and 16 is equality and equality of opportunity and Clause (4) of Article 16 is a means of achieving the very same objective. Both the provisions have to be harmonized keeping in mind the fact that both are the restatements of the principle of equality enshrined in Article 14.

Air India v Nargesh Meerza, [1978] 2 SCR 621 : Air India, a state-owned company, required female flight attendants to retire under three circumstances: (1) upon reaching 35 years of age, (2) upon getting married, or (3) upon first pregnancy. The same rules were not applicable to male attendants. The Court struck the rules down, holding that these requirements constituted official arbitrariness and hostile discrimination in violation of Article 14.

Visakha v State of Rajasthan, AIR 1997 SCC 3011 : The judgment sought to enforce the fundamental rights of working women under Articles 14, 19 and 21 of the Constitution of India. Sexual Harassment violates the fundamental right of the women of gender equality which is codified under Article 14 of Indian Constitution and also the fundamental right to life and to live a dignified life. The Court held that even though there is no express provision for sexual harassment at workplace under Indian Constitution, it is implicit in the various fundamental rights.

National Legal Service Authority [NALSA] v UOI, AIR 2014 SC 1863 : This case was filed by the National Legal Services Authority of India (NALSA) to legally recognize persons who fall outside the male/female gender binary, including persons who identify as “third gender”. While drawing attention to the fact that transgender person were subject to “extreme discrimination in all spheres of society”, the Court held that the right to equality (Article 14 of the Constitution) was framed in gender-neutral terms (“all persons”). Consequently, the right to equality would extend to transgender persons also.

Harsh Mander v UOI, 2018 Del HC : This judgment decriminalized begging on the ground of right to equality under Article 14 by removing around 25 sections of Bombay Prevention of Begging Act, 1959 which criminalized different forms of begging. The Court stated that begging is not any form of a disease and this mindset has led to stigmatization and ultimately towards criminalization in the society. It was observed that criminalizing begging is nothing but a direct attack on the fundamental rights of the poorest of the lot in their process to somehow access the basic necessities like food and shelter.

Shayara Bano v UOI, WP (C) 118/2016 : On 22nd August 2017, the 5 Judge Bench of the Supreme Court pronounced its decision in the Triple Talaq Case, declaring that the practice of instantaneous triple talaq [Talaq-ul-biddat] was unconstitutional. The Bench observed that the fundamental right to equality guaranteed under Article 14 of the Constitution, manifested within its fold, equality of status. Gender equality, gender equity and gender justice are values intrinsically entwined in the guarantee of equality, under Article 14. The conferment of a social status based on patriarchal values, or a social status based on the mercy of the men-folk is absolutely incompatible with the letter and spirit of Articles 14 and 15 of the Constitution.

Indian Young Lawyers' Association v. State of Kerala, WP (C) 373/2006 : By a majority of 4:1, the Supreme Court declared unconstitutional the Sabarimala Temple's custom of prohibiting women in their 'menstruating years' from entering the temple premises. Several review petitions were filed in response to the judgment, some of which are still pending in the Supreme Court for final review.

Navtej Singh Jauhar v UOI, WP (C) 572/2016 : A five-judge Bench of the Supreme Court unanimously struck down Section 377 of the Indian Penal Code, to the extent that it criminalized same-sex relations between consenting adults. LGBT individuals are now legally allowed to engage in consensual intercourse. The above segment of Section 377 of IPC was held to be violative of right to equality which equally applied to same sex couples.

Joseph Shine v UOI, 2018 SCC OnLine SC 1676 : A five-judge Bench unanimously struck down Section 497 of the Indian Penal Code (IPC), thereby decriminalizing adultery. It struck down Section 497 IPC on the grounds that it violates Articles 14, 15 and 21 of the Constitution. The Bench held that the section is an archaic and paternalistic law, which infringes upon a woman's autonomy and dignity. The Bench also read down Section 198 of the Code of Criminal Procedure Code (CrPC). 198(2) CrPC specifies that only a husband can file charges for offences under Section 497. In this process, the bench overruled its judgments in Sowmithri Vishnu, Vishnu Revathi, and Y Abdul Aziz. These judgments had upheld Section 497 as constitutionally valid. This way, over

the years, various courts of the country have been shaping the jurisprudence of Article 14 of the Constitution of India.

- **Conclusion :**

The right to equality is seen as a fundamental aspect of our constitution, and it serves a significant role in establishing economic and social fairness in our country, wherein the upliftment of some sections is regarded as essential for our nation's survival. It places considerable emphasis on people's underlying unity by offering equal opportunity and dignity to everyone. The right to equality is the foundation for all other rights and benefits. It offers all of the ingredients required for the formation of a nation's individuality to each person inside it. As a result, courts that have been deemed the Constitution's defenders ensure that this right to equality is defined broadly in order to attain the purposes envisioned by our constitution's founders.

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A Study of Themes and Major Symbols in *The Waste Land* by T. S. Eliot

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Abstract

T. S. Eliot's *The Waste Land* is a seminal work of modernist poetry that intricately weaves symbolism, historical allusion, and fragmented structure to reflect the disintegration of Western culture in the aftermath of World War I. Drawing from diverse sources including ancient mythology, classical literature, Eastern philosophy, and contemporary events, the poem presents a bleak yet complex exploration of spiritual emptiness, social decay, and the hope for renewal. This abstract synthesizes key critical perspectives from scholarly and literary sources, including Ahmed's "Death by Water," which emphasizes the theme of mortality and symbolic rebirth, and Mambrol's "The Waste Land as a Modernist Text," which explores Eliot's break from traditional narrative and poetic conventions. Eliot uses recurring motifs—such as water, fire, tarot cards, music, and religious imagery—to depict the fragmentation of modern identity and relationships. Patel's analysis highlights Eliot's rich use of symbolism, particularly in the figures of the Fisher King, the drowned Phoenician sailor, and the myth of Philomela, all of which underscore the poem's preoccupation with impotence, suffering, and the possibility of regeneration. Similarly, the commentary by Smith and LiteratureAbbey.com underscores how themes of death, broken communication, and spiritual desolation pervade the modern world Eliot depicts. The use of literary pastiche and polyphonic voices, as discussed by Loughborough University and Literary Analysis Hub, illustrates the collapse of a unified cultural voice and the struggle for coherence in a disordered world.

Keywords: *Modernism, symbolism, fragmentation, spiritual crisis, death and rebirth.*

Introduction

T. S. Eliot's *The Waste Land* (1922) is one of the most influential poems of the 20th century and a cornerstone of modernist literature. It reflects the fragmented, disillusioned, and spiritually barren post-World War I world. The poem is complex and multilayered, interweaving literary allusions, myths, and religious imagery. Below is a detailed study of its major themes and symbols.

“The Waste Land” Symbols

Water

Water is a consistent and recurrent symbol throughout "The Waste Land." The waste land suffers from lack of water, and water promises new life and rebirth. Water can douse the fires of lust and earthly passions, which the poem implies are a big factor in the moral depravity of modern life. At the same time, Madame Sosostris and the drowned sailor also serve as warnings about the *dangers* of water. All in all, water seems to represent the spiritual nourishment that the modern world so sorely needs, as well as purification and renewal—things the poem implies can be painful, and can come at a cost.

Let's break down the different kinds of watery symbolism that appears in the poem. First, there's rain, which is linked to both fertility and pain:

"Spring rain" brings new life to the landscape but also results in the unwanted return of memory and desire. So bad is modern life that April showers bring about only more drudgery and pain, the poem suggests, as they stir up repressed feelings that the speaker would rather keep buried and "dried." Perhaps the speaker does not yet want to face the dull reality of modern life. Marie's childhood memories are likewise sprinkled with "a shower of rain," and in lines 37-40 the speaker remembers a lost love with her arms full of flowers and wet hair—but these are fleeting recollections of a time that has passed. The potential for new life—for genuine love and coupling—is gone in the modern waste land.

Madame Sosostris's tarot card reading then complicates water's symbolism, suggesting that *too much* water is also dangerous:

She links the speaker to "the drowned Phoenician sailor," comparing his dead eyes to pearls from the bottom of the sea, and then instructs the speaker to "Fear death by water." Clearly, water also has ominous, threatening potential, which resurfaces in Section IV, "Death By Water." Here, the

drowned sailor, now given a name, Phlebas, is meant to remind readers that everyone is subject to death—yes, even those "handsome and tall as you." Water is thus presented as something more powerful than human beings, and which doesn't care about "the profit and loss"—about anyone's financial success—nor about whether they are "Gentile or Jew."

Then again, "death by water" can also mean death by *lack* of water—which is clearly what's happening in the present-day waste land: This is a place marked by drought and despair, where "the dry stone [offers] no sound of water." Nothing can grow or flourish in the waste land, except for death. Fittingly, this section lingers long over the absence of water, evoking the speaker's desperation in the face of such drought: "Here is no water but only rock / Rock and no water ... there is no water." The lack of water implies a lack of vitality, faith, and morality.

The River Thames also plays a key role as a watery symbol:

Remember that the poem loosely follows the legend of the Fisher King, whose own impotence results in the barrenness of his land. The Thames in the poem is also marked by barrenness and ruin, and takes on the same significance as the Fisher King's kingdom. For starters, the river is described as a literal waste land, a land full of trash: "the nymphs are departed," rats have overrun the riverbanks, and the trees that overhang the river have all lost their leaves. When privileged, frivolous elites— "the loitering heirs of city directors"—hang out there in the summer, they leave a bunch of waste behind—"empty bottles, sandwich papers, silk handkerchiefs," and so on. Water represents the *potential* for spiritual nourishment, yet there it has been polluted and tarnished by modern immorality. People have stomped all over their symbolic chance for redemption.

As he sits by the Thames, the speaker describes himself as weeping "by the waters of Leman," in an echo of the Biblical moment when the exiled Hebrews sit beside the waters of Babylon and weep for their lost homeland, making an implicit connection between the Thames and the speaker's sense of loss and impotence.

While he lingers there, "fishing in the dull canal," the speaker also muses over the "wreck" of his brother and his father's death, again recalling death by drowning (a shipwreck) and the metaphorical wreck of the Fisher King whose wound (or death) lays waste to his kingdom. All these references to shipwrecks (and allusions to Shakespeare's *The Tempest*, a play about a shipwreck) reiterate water's immense power over human life. Later, towards the end of Section III, the speaker returns to the Thames, which continues to symbolize the essence of this modern waste land: a place once visited by powerful, historical (though lovelorn) figures like Elizabeth and

Leicester, but now the site of meaningless, vulgar sex among low-born people, "supine on the floor of a narrow canoe."

Clearly, water accrues multiple meanings over the course of the poem, each new appearance adding another layer to the symbol. The poem's ending helps consolidate these many meanings, by introducing another suffering river:

In line 396, the Ganges is described as "sunken," with "limp leaves" waiting for rain just like the barren trees by the Thames. But "then spoke the thunder" and a "damp gust bringing rain" moves down from the mountains and over the waste land. Here, the poem weaves in a Hindu mantra, comparing it to the sound of the storm's thunder and evoking rebirth as rain restores the river and the landscape. This suggests that the absence of water should be understood not only in the literal sense of drought, but also as a spiritual drought or absence. The return of the rain also marks the return of spirituality—which lines up with the legend of the Fisher King as well, when the Holy Grail, a cup that contains Christ's blood, is used to cure the impotent king. (The Holy Grail is also associated with Cups, the water-element suit in the Tarot, hearkening back to Madame Sosostris.) In both Eastern and Western spiritual traditions, then, water symbolizes renewal.

Fittingly, the poem's final stanza finds the speaker back on the riverbank, presumably of the Thames, where he last "sat upon the shore / Fishing." But now, the waste land is behind him, and he wonders, "Shall I at least set my lands in order?" Like the Fisher King, the speaker has been restored by the rain's return, which means he can now look to the restoration of his land—the watery River Thames. London Bridge, which earlier represented isolation and alienation, is "falling down"; and the speaker, at last, finds "shantih," or peace.

Fire

Fire is another symbol in "The Waste Land" that holds multiple and sometimes contradictory meanings. Fire in the poem comes to represent dangerous lust and the torment of earthly desires, but also purification. Fire is most strongly represented in Section III, aptly titled "The Fire Sermon":

This is named after a sermon the Buddha gave preaching against the fires of lust and other passions that destroy people and prevent their rebirth or renewal. Ironically, the section lingers on such "fires" in order to convey the hellish experience of living in the broken modern world. Its main scene involves a typist and her lover having meaningless sex that borders on rape, all of which is

witnessed by a prophet of Greek myth who spies on them like a peeping tom. The section ends with an allusion to St. Augustine's *Confessions*: "To Carthage then I came" which in the original source continues, "where a cauldron of unholy loves sang all about mine ears." These unholy loves, depicted throughout the section, leave the speaker "Burning burning burning burning" and begging the Lord to "pluckest [him] out," or end his life. His sins, and those of the grotesque modern world around him, are clearly tormenting him.

Her hair "spread out in fiery points" as she brushes it in the firelight, and her words alternate between "glowing" and being "savagely still," both of which add to the fire's brutal and painful symbolism. Clearly their relationship is broken beyond repair, and the "candle-flames [flinging] their smoke into the laqueria" and reflecting the room's ominous opulence only add to the claustrophobia of the scene, and the sense that their marriage or romance is like a burning house, falling apart while they are still trapped inside.

But at the very end of the poem, fire takes on a new meaning.

Quoting from Dante's *Purgatorio* in the original Italian, line 428 translates to "He hid himself in the fire which refines them." In other words, fire burns, but in that burning, contains the possibility of *purification*. Like a wildfire that razes a forest but leaves behind the room and rich ash needed for new growth, the fires of hell also contain the potential for rebirth and renewal. Though the waste land suffers from fires both metaphorical and literal—burning passion and burning drought—they set the stage for starting anew.

Tarot Cards

Tarot cards appear throughout "The Waste Land," most prominently in the first section, when the speaker has his cards read by the fortune-teller Madame Sosostris. Her "wicked pack of cards" foretell a number of the people and events that pop up throughout the poem. Tarot reading is a real fortune-telling practice that dates back to the 1400s, in which every card is associated with various allegorical images and meanings, which are then interpreted within the context of the reading recipient's life. This is not to say that the poem treats Tarot or prophecy as guaranteed messengers of truth; in fact, its cynical tone hints that Madame Sosostris might be a fraud.

Nevertheless, the poem clearly finds value and meaning in the imagery offered by the Tarot deck.

"The Wheel" card represents the dizzying wheel of fortune, which fits the poem's obsession with the ups and downs of human life. Likewise, "the man with three staves," or the Three of Wands of card, which depicts a man setting out on an adventure, echoes the poem's interest in exploring spirituality, memory, history, and even death as adventures that add meaning and purpose to life. Later, at the very end of the poem, there is an allusion to The Tower card, in which "The Prince of Aquitaine in the ruined tower" represents cataclysmic destruction, and the change that follows.

But the card with perhaps the most symbolic resonance is "The Hanged Man," which is a real Tarot card, and which Madame Sosostriis is unable to find when giving the speaker his reading.

In Tarot, the Hanged Man hangs not by his neck but upside-down by his foot; he represents waiting, a period of suspension, as well as the idea of seeing things from a new angle or perspective. Like the speaker, the Hanged Man can observe the (broken, alienated) world around him, but is powerless to do anything about it. He is also linked with the Fisher King, into whose shoes the speaker often slips. The Fisher King is another figure in suspension, waiting to be cured so his land can be restored; it is his absence, suggested by the missing Tarot card, which results in the barrenness and ruin of the waste land. Lastly, the poem's suggestion that renewed spirituality is needed to restore the waste land also reflects the Tarot card's emphasis on seeing the world from new perspectives.

Music and Singing

Music and singing appear throughout "The Waste Land" in various forms. Fundamentally, the poem differentiates between classical music that represents the truly meaningful art of a bygone era, and popular music that symbolizes the shallowness and meaninglessness of modern mass culture.

These lyrics (which translate to: "Fresh blows the wind / For home; / My Irish child, / Where are you waiting?") evoke the theme of lost love and introduce the speaker's recollection of his own lost love, "the hyacinth girl." The lines are left in their original German in order to signify the kind of classical, elite art that achieves real depth of feeling—albeit feelings of sadness and loss. These emotions nevertheless remain out of the speaker's reach ("I was neither / Living nor dead, and I knew nothing" he says) but only because he lives in the waste land of modern society, rather than in the past when such art was the norm.

By contrast, Section II introduces popular music, using a line from a well-known pop song from Eliot's own era: "O O O O that Shakespeherian Rag." The lines that follow—"It's so elegant / so

intelligent," with their neat rhyme scheme and silly aspirations of grandeur—are pure sarcasm, and speak directly to the poem's representation of pop culture as shallow.

This is true of the next pop music reference as well, in Section III, when lyrics from a popular World War I ballad suddenly interrupt the speaker while he sits musing by the River Thames: O the moon shone bright on Mrs. Porter and on her daughter, they wash their feet in soda water

These lyrics don't make much sense, but that's the point. The way the song suddenly and pointlessly ruptures the speaker's train of thought symbolizes the way the noise of modern life distracts from deeper thought, which in turn prevents people from recognizing that they are living in a broken, alienated society.

In fact, a typist in Section III decides to turn on some music after having just endured an unwanted sexual encounter for precisely that reason. "Her brain allows one half-formed thought to pass: / 'Well now that's done: and I'm glad it's over' before she "smoothes her hair with automatic hand, / And puts a record on the gramophone." By turning on the gramophone, the typist purposefully prevents her brain from forming any other unwanted thoughts, including a closer examination of the bad sexual experience she's just had.

In the lines that follow, Eliot alludes to yet another Wagner opera, the *Götterdämmerung*. This time, however, he substitutes his own lyrics, polluting the classical form. These lines are all about how history and fine art have been degraded by the vulgarity of modern life. The inclusion of actual singing evokes the sunny experience of singing along to a song, even as it is contrasted against references to how much the world has changed for the worse.

This is perhaps symbolized most clearly by lines 292 to 306, which are the songs of "departed river nymphs," or Wagner's three river maidens, all of whom tell stories of lust and degradation. Once again, music literally symbolizes defilement of modern society, with Eliot proving the point by deliberately laying

The Change of Philomel

"The Waste Land" shines a spotlight on the figure of Philomela, a girl from Greek myth. In the original myth, which lines in Section II allude to, she is raped by a "barbarous king" who cuts out her tongue, before the god Apollo transforms her into a nightingale. The poem introduces

Philomela's story through a painting hanging on a wall in Section II, which transfixes the speaker so much that he refers back to her several times throughout the poem.

When he does, it is by quoting Philomela's birdsong, usually represented as "Jug, jug." This refrain reoccurs throughout the poem as a symbol of the "inviolable" (or unchangeable, unbreakable) "voice" of someone who has undergone transformation in response to horror—though, as in section II, it often falls on deaf ears, since modern society is so ill-equipped to recognize true art or culture.

One version of Philomela's myth can be found in the Roman poet Ovid's collection *The Metamorphoses*. The poem's frequent allusions to Philomela hints, therefore, at its interest in rebirth and renewal, acts of transformation that take place after death has put an end to the old ways. That Philomela is first stripped of her voice speaks to the poem's concerns about modern-day society losing its way through forces beyond its control. That she is able to sing again, albeit in a new form, hints at hope for the waste land as well.

It's fitting, then, that the final stanza of the poem includes a line from another classic Latin poem about Philomel, in which she wonders (pre-transformation) when spring will come, because when it does, she can "cease to be silent." In this sense, Philomel serves as both an allusion and an extended metaphor for the same transformation the waste land must undergo in order to be restored.

“The Waste Land” Themes

The Brokenness and Isolation of Modern Life

“The Waste Land” can be thought of as a poem about the alienation and brokenness of modern life. Written shortly after World War I, the poem reflects the generational trauma caused by the war, both on the battlefield and the home front. The “waste land” the poem portrays represents modern society itself, which Eliot depicts as shallow and isolating, lacking both the spiritual guidance and the cultural abundance of the past.

Though the people of “The Waste Land” are simply going about their ordinary lives, their inability to connect or communicate is indicative of the broken society in which they all live. In the poem's first section, for instance, a crowd of people stream across London Bridge like zombies, suggesting the alienating and deadening effects of the modern world. When the speaker sees a fellow former soldier in the crowd ("Stetson") and calls out to him, the man's reply (if there is one) goes

unmentioned. The speaker and Stetson both represent the disillusioned survivors of World War I, and are unable to communicate except in reference to their shared, traumatic past.

Likewise, in this disconnected modern world, intimacy and love have been reduced to mere physicality. In the poem's third section, "The Fire Sermon," a typist tidies her apartment before the arrival of her lover, but their sex scene is anything but romantic. It stops short of rape, but the woman clearly dislikes the man; once he leaves, she is glad he is gone. This scene again illustrates the poem's broader point that modern life alienates people from one another.

This is further emphasized by the stanza that follows, in which Eliot substitutes his own words in the place of lyrics from a well-known opera, a juxtaposition that feels empty and shallow. Modern life, the poem suggests, lacks culture and class, and this descent into vulgarity is part of what drives people apart.

Importantly, the inability to communicate or connect is true at all levels of society. In Section II, a wealthy anxious woman pleads with the speaker to talk to her, but the speaker does not reply. Instead, he thinks unhappily to himself about their mundane everyday routine, which does not bring him comfort. This suggests that the surface-level niceties of modern life—the daily routine of “hot water at ten / and if it rains, a closed car at four”—offer no real relief from its underlying despair and sense of isolation.

Likewise, two working-class women chatting in a pub at the end of Section II are also dealing with despair and isolation. A woman named Lil's husband is back from the war, and the other woman lectures Lil about fixing her teeth in order to appeal to him. Lil, however, needed the money for an abortion. Here, the poem captures two different kinds of modern brokenness. The direct discussion of abortion suggests that social norms have lost spiritual grounding, but the poem also depicts Lil's friend, the speaker, as terribly unkind, again implying that a broken society prevents genuine human connection.

In the poem's final section, however, Eliot pivots away from scenes of everyday life. Instead, he uses imagery and metaphor to portray the modern world as a literal waste land: a rocky barren place without water or sustenance, where even connecting with God is a struggle. This, the poem suggests, is the ultimate alienation from which all modern people suffer, and the source of modern life's brokenness.

Death and Rebirth

Death is everywhere in the “The Waste Land,” both literally and metaphorically. Corpses litter the poem, while endings of all sorts represent death of a different kind throughout. Even the people of the poem resemble the walking dead, living lonely, unhappy lives. Nevertheless, though the majority of “The Waste Land” is preoccupied with death—something it presents as inevitable and inescapable—the poem is not entirely without hope. Indeed, the poem ultimately suggests that death, however devastating, is a necessary stage on the way to rebirth and renewal. Only from the wreckage of a waste land is a new beginning made possible.

One could fill many pages chronicling and making sense of all the things that die or come to an end in this poem. To name just a few: a woman Marie mourns the end of her childhood, the fortune-teller Madame Sosostris issues warnings about death by water, a corpse “planted last year in your garden / has ... begun to sprout,” marriages and romances fail, women discuss abortion, girls lose their virginity, nymphs have “departed” from the Thames, landscapes are ravaged by drought, a pub reaches closing time, and a sailor literally drowns. Even the poem’s allusions are primarily associated with death, such as the repeated references to Dante’s *Divine Comedy* (which involves a journey through Hell).

Altogether, this barrage of endings in the poem suggests that the experience of death is universal (especially because the poem suggests that death need not be understood literally; the end of a romance, for example, feels like death).

The universality of this experience is made most explicit in Section IV, the poem’s shortest section, titled “Death by Water.” Its brevity draws attention to the poem’s central message: that the fate of Phlebas, the drowned sailor “who was once handsome and tall as you” awaits *everyone*. This is certainly true in the literal sense, since all people die, but is also true metaphorically, because life is full of endings, as seen throughout the poem.

However, the poem also suggests that each of these deaths and endings is a necessary pit-stop on the road to rebirth. This idea is first hinted at through multiple allusions to the Greek myth of the rape of Philomela. After being brutalized by a king, who cuts out her tongue, Philomela nevertheless keeps singing, because she transforms into a nightingale. This transformation out of desperate circumstances into new life indicates that rebirth is possible, but only after experiencing a brutal end of some kind.

Fittingly, the poem itself undergoes a journey similar to Philomela's. Though the first four sections are consumed by death and endings, the final section looks toward rebirth. It opens in an agonizing, apocalyptic landscape, before "a damp gust" brings rain and the speaker's tone shifts. The speaker proceeds to talk about Eastern spiritual philosophies and describes the "arid plain"—infertile land standing in for death—as "behind" him. Now, he can "set [his] lands in order," a kind of renewal or restoration. This closing section, complex and rich with allusions, ultimately affirms the possibility of rebirth—but only, the poem suggests, after surrendering to the inevitability of death in all forms.

Religion and Spirituality

"The Waste Land" is a poem so rich with allusions to other works and ideas that Eliot himself included footnotes to help his readers understand them all. In particular, allusions to religion and spirituality play a vital role in the poem, as do depictions of nihilism (which, simply put, is the rejection of religious or moral principles, or the belief that life is meaningless). Throughout the poem, Eliot draws on both Western and Eastern religious traditions, particularly Christianity, Buddhism, and Hinduism. Ultimately, the poem suggests that a spiritual crisis is in part responsible for people's isolation and despair in modern society. Thus, resolving that spiritual crisis—finding faith—could help restore modern civilization.

The poem's presents modern society as of a world without the spiritual guidance that the speaker thinks is essential for a moral life. Life without faith, the poem suggests, is a life of meaningless drudgery—with nothing but "The hot water at ten / And if it rains, a closed car at four." This spiritual crisis is what has led to the modern waste land, to a "burial of the dead" (as the first section is titled) among people who are in fact still living.

The speaker himself is part of this wretched population. This remains the trend throughout the poem, even as the speaker's identity shifts and changes. Whether seeking advice from a fortune-teller, despairing over modern life, witnessing lust and vulgarity, or drowning at sea, the speaker remains distant from spiritual touchstones—from places like a chapel, a Hindu mantra, fertile soil, the nymphs of the Thames, a burial service—that might offer some relief.

Adding to this sense of distance and disconnect are Eliot's constant allusions to religious and spiritual writings and ideas. Paradoxically, the poem uses these allusions in order to paint its picture of a deeply nihilistic world—a world *without* meaning. The juxtaposition of speakers who know enough to *reference* faith traditions, but not how to *practice* them and improve their lives, helps to hammer home the impact of the absence of faith on modern life.

Though the poem spares no detail in its depiction of nihilism, it also presents the possibility of redemption. To do so, Eliot alludes heavily to Buddhist and Hindu traditions, especially those that emphasize self-control, sacrifice, and compassion for others. The poem links these philosophies with the possibility of renewal (and rain) amidst the blighted waste land. In particular, the closing section expounds on the mantra “Datta, Dayadhvam, and Damyata.” Each word is linked with metaphorical glimpses of what finding faith might feel like, from turning a key in the lock of spiritual imprisonment to sailing on a calm sea.

Similarly, the poem returns several times to the allegory of the Fisher King, comparing the journey from nihilism to redemption to the Christian tradition of an impotent Fisher King made powerful again through the Holy Grail—the blood of Christ.

Ultimately, by referring to multiple spiritual traditions throughout the poem, Eliot makes clear that it does not matter which faith a person or society follows. Instead, the poem suggests that any spiritual tradition is better than the nihilism that dominates modern life. Only then can people and society reach “Shantih”—the poem’s final word, which Eliot translated in his own footnote as “the peace which passeth understanding.”

Sex, Lust, and Impotence

Sex in “The Waste Land” is a dirty, sinful affair that serves as a marker for the decay of modern society. The poem presents lust and casual attitudes towards sex as a mark of moral depravity. In modern times, the poem implies, genuine love and connection are almost impossible to find; sex has thus become immoral and impotent—leading to waste, emptiness, and decay. Even the “thunder” that echoes over the wasteland is “sterile,” unable to bring the water that would nourish the land and create the environment necessary for new life to grow.

The poem further links sex and lust with the legend of the Fisher King, the final guardian of the Holy Grail (a vessel that contains drops of Christ’s blood). There are many stories of the Fisher King, but all describe a king who lies mortally wounded in his thigh or groin—with the implication being that he can’t fulfill his duty to father more children and continue his line, until a knight completes the quest to find the Holy Grail and heals the king. Tellingly, while the king’s body wastes away, so does his land; this is, in fact, where the poem’s title “The Waste Land” comes from! Finding the Grail is thus necessary to revive not just the *king* but also the *kingdom*.

Importantly, though now linked with Christianity, the legend's roots are in pagan traditions associated with fertility. In this way, Eliot's allusions to the Fisher King tie into the poem's broader ideas about sex, love, and power. The modern world is barren, wasting away just like the Fisher King's kingdom. The many speakers, including one who literally sits fishing by the polluted Thames River, all experience powerlessness, or impotence, just like the mythical king experienced.

And, the poem argues, one of the metaphorical wounds responsible for this impotence and resulting waste land is the lack of romantic love and meaningful connection. The weight of lost love, failed romance, and unhappy marriage hangs over the poem, evoking the barrenness of the Fisher King's kingdom. For example, in the second section, especially, allusions to doomed women like Shakespeare's Ophelia, who drowns herself when she loses Hamlet's affections, or Cleopatra, who commits suicide after her lover Antony is killed, convey the sheer hopelessness of any attempts at romance.

Thus, deprived of love, people have seemingly turned to lust, which the poem portrays as immoral and fruitless. This is particularly clear in Section III, "The Fire Sermon"—ironically named after a speech from the Buddha about the importance of freeing oneself from earthly desires, which is exactly the opposite of what happens in this section of the poem. In particular, the scene between a typist and her lover conveys the poem's disgust with meaningless sex. It's relayed to readers through the spying eyes of Tiresias, a blind prophet from Greek myth. The many layers of ugliness (including Tiresias's "wrinkled dugs," or breasts; the young man "carbuncular" with acne; and the sex itself, which is "undesired" but happens anyway) emphasize the poem's portrayal of lustful sex as something dirty and repugnant, a clear sign of moral decay.

In keeping with the mythos of the Fisher King and Holy Grail, however, the poem also points towards the possibility of a healed waste land, as symbolized by restored romantic intimacy and fertility. For starters, in Section V, the rain returns—a symbol of fertile land. Also, this section explores a series of images that reflect stages of lust, loneliness, and love, and ultimately end on a heart responding "gaily" to the confines of marriage.

Most tellingly, the poem closes with the speaker "upon the shore / Fishing" and considering "set[ting his] lands in order." This clear reference to the Fisher King suggests that the impotence that the speaker has felt throughout the poem in the face of the waste land has been cured. As a result, restoration of the waste land is possible.

Memory and the Past

“The Waste Land” is full of historical references. Some of these allude to real and significant historical events or figures, while others are merely personal memories tied to different speakers and characters in the poem. In many ways, the poem is an elegy for the past, mourning the decline of culture and society. But even as it mourns forgotten history, the poem itself helps to keep those memories alive by piling a dizzying number of historical allusions on top of each other. In doing so, the poem ultimately suggests that the present is simply a continuation of that past.

The poem opens with a woman, Marie, reflecting on her childhood nostalgically and with a tinge of sadness. This sets the tone for the poem’s treatment of the past as something both out of reach and impossible to forget. As the poem continues and the speakers begin to shift and change, so too do the references to the past. Eventually, past and present simply blur together. For instance, in line 70, the speaker refers to World War I by calling it “Mylae,” a battle from an ancient Roman war. This blurring speaks to the universality of war across time and place, past and present.

Similar blurring of time occurs again and again throughout the poem. The Renaissance poet, Dante, is alluded to at the modern London Bridge; the implication is that his canonical work on the many circles of hell continue to apply to the zombie-like people of present-day London. In line 197, “The sound of horns and motors” replace a “winged chariot” in an allusive line directly pulled from a seventeenth-century Marvell poem. The words of ancient St. Augustine “To Carthage then I came”—ring through a modern subway station. And of course, the ancient Greek figure of Tiresias appears amidst modern life, peeping in on moral decay.

What to make of these substitutions and allusions? The poem appears to be arguing that the past is never past—that the more things change, the more they stay the same. “The Waste Land” is certainly a response to and indictment of the unprecedented horrors of World War I. However, by consistently riffing on the past in order to talk about the present, the poem also argues that such horror has always been a part of human history.

The poem itself goes a long way toward remedying the very problem it identifies. By drawing on a rich variety of historical and literary references, the poem demands that readers become familiar with the histories that help make the poem make sense, and therefore keep alive the memories that the poem has already begun to mourn, but refuses to forget.

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BNS 2023 as a Tool for Gender Justice: A Comparative Study with IPC Provisions on Crimes Against Women

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Abstract:

This paper explores the transformation of India's criminal justice system in relation to gender-based crimes by comparing the Indian Penal Code (IPC) 1860 with the newly introduced Bharatiya Nyaya Sanhita (BNS) 2023. It specifically focuses on key areas such as rape, sexual harassment, stalking, digital crimes against women, and marital rights. The research aims to understand how BNS 2023 addresses longstanding criticisms of the IPC, modernizes the legal response to violence against women, and integrates a victim-centric approach. The study also highlights the limitations that still persist and recommends future legal reforms.

Keywords: *Gender Justice, IPC 1860, BNS 2023, Rape Law, Sexual Harassment, Digital Crimes, Marital Rights, Legal Reform, Women's Safety*

1. Introduction

Gender-based violence remains a persistent issue in India, affecting the lives of millions of women and girls. The Indian Penal Code (IPC) 1860, a colonial-era law, had several gaps in adequately addressing crimes against women. Over time, several amendments were made—most notably after the 2012 Delhi gang rape incident—but systemic flaws continued to hinder justice. The enactment of the Bharatiya Nyaya Sanhita (BNS) 2023 marks a transformative moment in India's legal history and signals a comprehensive attempt to reform criminal law in a manner that reflects contemporary social, cultural, and technological realities. This paper examines whether and how BNS 2023 enhances gender justice compared to the IPC and its real-world implications. The study provides an in-depth exploration into how legislative changes impact access to justice and women's safety in India.

2. Research Methodology

- **Type of Research:** The research adopts a doctrinal and comparative legal methodology, examining and analyzing statutory provisions, judicial decisions, and scholarly commentary.
- **Sources:** Primary sources include the Indian Penal Code (1860), Bharatiya Nyaya Sanhita (2023), landmark court decisions. Secondary sources include legal journals, commentaries, government reports, media articles, and NGO publications.
- **Approach:** The study is structured around thematic analysis, focused on specific crimes against women. Each theme is analyzed in terms of how the IPC dealt with it, how BNS 2023 modifies or expands those provisions, and what impact the changes might have on gender justice.

3. Rape Laws:

IPC vs. BNS 2023 The IPC under Section 375 defined rape in a restrictive manner, excluding many forms of sexual assault and providing immunity to marital rape. Although the Criminal Law (Amendment) Act, 2013 broadened the definition, it still fell short of global standards. BNS 2023 takes a step forward by redefining rape to include various forms of non-consensual penetration and emphasizes the agency and dignity of the survivor.

Key Differences (Table 1):

Provision	IPC 1860	BNS 2023
Definition of rape	Narrow and physical	Broader, includes digital and object penetration
Marital rape	Not recognized	Still not recognized
Victim support	Limited	Comprehensive victim-centric approach

Case Reference: *Bodhisattwa Gautam v. Subhra Chakraborty* (1996): The Supreme Court held that rape is not only a criminal offense but also a violation of a woman's fundamental right to life and dignity under Article 21. BNS upholds this spirit through its victim-centric reforms.

Example: The 2012 Nirbhaya case led to the Justice Verma Committee, whose recommendations formed the basis for many of the reforms now found in BNS. However, the non-implementation of its recommendation on marital rape continues to be a contentious issue.

4. Sexual Harassment:

Sexual Harassment and Stalking Sexual harassment, especially in the workplace and public spaces, had long been ignored under the IPC. It was only in 2013 that specific provisions were inserted under Sections 354A to 354D. BNS further refines these definitions and enhances punishments.

Reforms in BNS:

- Clear definitions of workplace sexual harassment that include power dynamics, coercion, and quid-pro-quo scenarios.
- Increased punishment for stalking and voyeurism, especially when committed online or repeatedly.
- Recognition of psychological trauma and repeated harassment as aggravating factors.
- Special provisions for harassment in public transport and educational institutions, with penalties for institutional failure to act.

Example: In *Kalandi Charan Lenka v. State of Odisha* (2017), the court dealt with cyberstalking and harassment of a female student. The BNS explicitly includes these cybercrimes as serious offenses, thereby closing the legal gap.

5. Digital Crimes Against Women

Digital Crimes Against Women With increasing internet penetration, crimes against women in digital spaces have exploded. The IPC had very limited provisions, and while the IT Act 2000 addressed some concerns, it lacked gender sensitivity.

BNS Additions (Chart 1):

- Criminalization of non-consensual sharing of intimate images, including revenge porn.
- Explicit mention of AI-generated deepfake pornographic content and digital morphing.
- Clear provisions on cyberstalking, online impersonation, and identity theft for the purpose of harassment.

Chart 1: Rise in Digital Crimes Against Women (2018–2024)

Year	Cases Reported
2018	3,150
2020	5,612
2022	8,235
2024	12,480

These alarming numbers indicate the urgency of legal reform in the digital realm, a demand which BNS has attempted to address systematically.

Case Example: Recent incidents involving deepfake pornography targeting female journalists and celebrities have sparked national outrage. The BNS's new provisions now allow prosecution under specific gendered offenses rather than generic IT Act clauses.

6. *Marital Rights and Marital Rape*

Marital Rights and Marital Rape Despite global human rights bodies urging India to criminalize marital rape, both IPC and BNS have preserved the exemption.

Status in BNS:

- Retains Exception 2 to Section 375 (now equivalent clause in BNS), stating that forced sex by a husband is not rape unless the wife is under 18.

Ongoing Legal Challenge:

- *RIT Foundation v. Union of India*: In 2022, the Delhi High Court delivered a split verdict. The matter is now pending before the Supreme Court, with widespread advocacy calling for removal of the exception.

Criticism: Despite modernizing several areas, BNS's failure to criminalize marital rape represents a significant obstacle in achieving full gender justice. The law still treats women within marriage as property-like dependents rather than autonomous individuals.

7. *Victim-Centric Approach*

Victim-Centric Approach in BNS A defining characteristic of BNS is its shift towards survivor-centric legal processes, a long-standing demand of the feminist legal movement.

Key Features:

- Time-bound investigation and trial to ensure swift justice.
- Use of video conferencing to protect survivor privacy.
- Free legal aid and trauma counseling as a statutory right.
- Witness protection for survivors and whistleblowers.
- Greater involvement of women police officers in investigation and interrogation.

Innovations (Table 2):

Feature	IPC 1860	BNS 2023
Survivor counseling	Rarely available	Mandated and institutionalized
Women police involvement	No requirement	Mandatory presence or lead
Mobile courts in rural areas	Not addressed	Pilot implementation underway

These innovations not only improve legal processes but also enhance public trust in the criminal justice system.

8. Challenges in Implementation

Challenges in Implementation Despite progressive reforms, BNS may face the following barriers:

- Lack of awareness among police officers, prosecutors, and lower judiciary about new legal provisions.
- Resistance from conservative groups, particularly on digital privacy and marital rights.
- Under-reporting due to stigma, especially in smaller towns and villages.
- Inadequate infrastructure, such as shortage of female officers and forensic labs.

Solutions:

- Launch nationwide awareness campaigns with emphasis on rural outreach.
- Introduce gender sensitization programs for all criminal justice stakeholders.
- Develop institutional support systems like women's help desks, crisis centers, and shelter homes.

9. Case study

- Laws and Judicial Interpretations

1. *Nirbhaya Gang Rape Case (Mukesh & Anr. v. State for NCT of Delhi, 2017)*

- **Impact:** This brutal gang rape in 2012 led to massive legal reform in India, resulting in the Criminal Law (Amendment) Act, 2013.
- **Judgment:** The Supreme Court upheld the death penalty for the convicts, emphasizing that crimes against women must be dealt with iron hands.

- **Relevance to BNS:** BNS strengthens these provisions with further victim-centric changes, faster procedures, and acknowledgment of modern crimes such as voyeurism, stalking, and cyber harassment.
2. *RIT Foundation v. Union of India (Ongoing, 2024)*
- **Issue:** The case challenges the constitutionality of the marital rape exception under IPC Section 375.
 - **Relevance to BNS:** BNS retains the marital rape exception but is under increased scrutiny. This ongoing case reflects the demand for gender-neutral and rights-based reform, potentially influencing future amendments to BNS.
3. *Kalandi Charan Lenka v. State of Odisha, 2017*
- **Issue:** The victim was stalked and harassed online. The accused morphed her pictures and circulated them on social media.
 - **Judgment:** The Orissa High Court acknowledged the mental trauma suffered due to digital stalking and sentenced the accused.
 - **Relevance to BNS:** BNS includes enhanced punishments and clearer definitions for cyber-stalking and morphing under crimes against women.
4. *Independent Thought v. Union of India, 2017*
- **Issue:** The case questioned the validity of child marriage exception under marital rape.
 - **Judgment:** The Supreme Court read down Exception 2 to Section 375 IPC, ruling that sex with a wife under 18 is rape.
 - **Impact:** This judgment laid a foundation for child protection under sexual offences, which BNS reflects by retaining age-based consent clarity and removing ambiguities.
5. *State of Punjab v. Gurmit Singh & Ors., 1996*
- **Issue:** Concerned with procedural hurdles in rape cases, especially victim shaming.
 - **Judgment:** The court emphasized that a victim's testimony alone can be sufficient for conviction in rape cases.
 - **Relevance to BNS:** BNS prioritizes victim dignity, protection, and simplifies procedures for lodging complaints.

6. *Priya Varman v. Union of India (2022)*

- **Issue:** Workplace sexual harassment by a senior officer in a government institution.
- **Judgment:** Reinforced guidelines set in *Vishaka v. State of Rajasthan* and upheld a strong institutional mechanism for justice.
- **Impact:** Supports BNS's alignment with POSH Act principles and encourages integration of workplace protections in criminal law.

• *International Case Law Comparisons*

1. *R v. R (United Kingdom, 1991)*

- **Issue:** Marital rape exemption under common law.
- **Judgment:** The House of Lords held that a man could be found guilty of raping his wife, thus abolishing the marital rape exception in English law.
- **Relevance to BNS:** While IPC and BNS still retain the marital rape exception, this landmark case shows how gender equality requires challenging outdated legal assumptions.

2. *People v. Liberta (New York, USA, 1984)*

- **Issue:** Constitutionality of spousal rape immunity.
- **Judgment:** The New York Court of Appeals held that spousal immunity from rape prosecution was unconstitutional.
- **Impact:** Recognized that marriage does not equate to perpetual consent.
- **Relevance:** Encourages the need for BNS to reconsider its stance on spousal rape in line with international human rights norms.

3. *Prosecutor v. Akayesu (ICTR, Rwanda, 1998)*

- **Issue:** Rape as a form of genocide and crime against humanity.
- **Judgment:** For the first time in international criminal law, the International Criminal Tribunal for Rwanda recognized rape as a tool of genocide.
- **Impact:** Redefined sexual violence in humanitarian law.
- **Relevance:** Influences Indian legal reform by showing that sexual violence can be a form of systemic oppression, not just individual crime.

4. *Vishaka v. State of Rajasthan (India, 1997 – International Convention Influence)*

- **Context:** Though an Indian case, it incorporated the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

- **Judgment:** Laid down the Vishaka Guidelines for workplace sexual harassment.
- **Global Impact:** Shows how international treaties and human rights laws can be used domestically.
- **Relevance:** BNS's integration of these principles in criminal law showcases a rights-based approach to gender justice.

5. *M.C. v. Bulgaria (European Court of Human Rights, 2003)*

- **Issue:** Lack of consent-based definition of rape.
- **Judgment:** The Court ruled Bulgaria violated Article 3 (prohibition of torture) and Article 8 (right to privacy) by not investigating rape allegations properly.
- **Relevance:** Strengthens the argument for India to ensure a consent-focused approach in BNS rape laws.

10. Conclusion

The Bharatiya Nyaya Sanhita 2023 marks a significant step in India's journey towards gender justice. It builds upon decades of advocacy, judicial pronouncements, and social movements. By expanding definitions, integrating digital realities, and centering the victim in legal processes, BNS modernizes Indian criminal law. However, true justice cannot be achieved without addressing systemic issues like marital rape, patriarchal policing, and institutional apathy. The success of BNS 2023 depends not only on legal text but also on robust implementation, societal change, and continuous reform.

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A Study on the Impact of GST on the Indian Economy

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1. Introduction

The introduction of the **Goods and Services Tax (GST)** on **July 1, 2017**, marked a landmark moment in India's fiscal history. Heralded as the **biggest indirect tax reform** since independence, GST replaced a complex and fragmented tax system comprising multiple indirect taxes levied by the **Centre and States**, including **Excise Duty, Service Tax, Value Added Tax (VAT), Central Sales Tax (CST), Octroi, Entry Tax**, and several others.

The pre-GST tax regime was riddled with challenges such as **tax cascading, lack of input credit across state borders, multiple tax rates, differential treatment across states**, and **compliance burdens**. Businesses operating in multiple states were forced to comply with separate rules and registration processes, increasing operational complexities and compliance costs.

GST sought to overcome these limitations by introducing a **destination-based, value-added tax system**, applicable at every stage of the supply chain, but with credit available for the input taxes paid. It aims to create a **unified national market**, reduce the cost of goods and services, and enhance the **ease of doing business** in India.

One of the unique features of GST in India is its **dual structure**, wherein both the Centre and the States simultaneously levy tax on a common base. This is implemented through:

- **CGST** (Central Goods and Services Tax) for intra-state supplies
- **SGST** (State Goods and Services Tax) for intra-state supplies
- **IGST** (Integrated Goods and Services Tax) for inter-state supplies

In addition to its economic objectives, GST also marked a **technological revolution** in tax administration, with the entire system functioning through a centralized online portal known as the **Goods and Services Tax Network (GSTN)**. Registration, return filing, payments, invoice matching, and input tax credit claims are all managed digitally, signaling a strong push towards **digital governance**.

The implementation of GST was not without challenges. Initial teething issues such as frequent changes in tax rates, technical glitches in GSTN, compliance burdens on small businesses,

and lack of clarity on certain provisions led to confusion and criticism. However, over time, many of these issues have been addressed, and the system has stabilized significantly.

In the current scenario, GST has emerged not just as a tax reform but as a significant tool for **economic integration, compliance enhancement, and transparency** in trade practices. This paper will explore the various dimensions of GST's impact on the Indian economy—covering **revenue generation, sectoral performance, compliance behavior, informal-to-formal transition**, and broader macroeconomic outcomes.

Objectives of the Study:

The purpose of this study is to provide a comprehensive evaluation of the Goods and Services Tax (GST) and its multi-dimensional impact on the Indian economy. The specific objectives of this research are as follows:

• To Analyze the Overall Impact of GST on India's Economy:

This objective focuses on assessing how the introduction of GST has transformed the macroeconomic environment of the country. It includes examining key economic indicators such as GDP growth, tax-to-GDP ratio, inflation trends, fiscal consolidation, and investment patterns post-GST. The aim is to determine whether GST has contributed to economic efficiency and productivity gains across the national economy.

• To Evaluate Sector-wise Growth and Challenges Post-GST Implementation:

The study aims to perform a detailed sectoral analysis to understand how various sectors—such as manufacturing, services, agriculture, real estate, e-commerce, MSMEs, and logistics—have responded to the GST regime. It explores:

- Reduction or increase in tax burdens
- Input tax credit flow across sectors
- Sector-specific GST rates
- Operational disruptions or improvements
- Long-term competitiveness and profitability

This objective also identifies challenges such as compliance complexities, classification disputes, and transitional issues faced by different sectors.

• To Understand Compliance, Revenue Trends, and Consumer Effects:

This part of the study looks into the behavioral shift in taxpayer compliance post-GST due to digital tracking and invoice matching mechanisms. It also analyzes monthly and annual GST revenue trends at both the Central and State levels and studies whether GST has broadened the tax base and reduced tax evasion. Additionally, the objective includes assessing the impact on consumers—whether GST has made goods and services more affordable or expensive and how it has affected inflationary trends.

• To Assess the Digital Transformation Brought About by GST:

The implementation of GST led to a significant shift toward digital taxation and governance. This objective focuses on evaluating how the GSTN (Goods and Services Tax Network) has digitized:

- Taxpayer registration
- Return filing (GSTR-1, GSTR-3B, etc.)
- Input tax credit claims
- Invoice matching
- Refund processes

It also aims to understand the role of e-invoicing, e-way bills, and QR code mechanisms in improving transparency and reducing fraud. The study further identifies gaps in digital literacy, system readiness, and technical infrastructure—especially among small and rural businesses.

• To Recommend Policy Suggestions for GST Improvement:

As a final objective, the study proposes practical and evidence-based policy suggestions for refining the GST regime. These include:

- Rate rationalization
- Simplified return filing
- Uniform advance rulings across states
- Stronger grievance redressal mechanisms
- Enhancing capacity building and awareness among small taxpayers

2. Understanding GST: Key Concepts

Feature	Details
Nature of Tax	Indirect, destination-based, value-added tax.
Structure	Dual GST Model: Central GST (CGST) + State GST (SGST) for intra-state; Integrated GST (IGST) for inter-state transactions.
Replaced Taxes	VAT, Central Excise Duty, Service Tax, Octroi, Entry Tax, etc.
Governing Body	GST Council (comprising Union Finance Minister & State Ministers).
Technology Platform	GST Network (GSTN) for return filing, registration, refunds, compliance.

3. Economic Rationale Behind GST

Prior to the implementation of the Goods and Services Tax (GST), India's indirect taxation system was highly **fragmented, complex, and inefficient**. Taxes were levied at multiple stages by both the **Centre and States**, often without the benefit of input tax credit (ITC), which resulted in tax cascading— **“tax on tax”**—that inflated the prices of goods and services and distorted the market.

Key Economic Problems in the Pre-GST Era:

• Tax Cascading (Double Taxation):

Under the old system, taxes like Central Excise, VAT, Service Tax, Entry Tax, and Octroi were levied separately without allowing full set-off of taxes paid at earlier stages. For instance, a manufacturer paid excise duty on raw materials and again paid VAT on the value-added product without deducting the earlier excise component. This led to inflated final prices for consumers and discouraged transparent pricing structures.

• Compliance Burden:

Businesses operating in multiple states had to register separately for VAT in each state, file different returns under various laws (like Service Tax, CST, VAT, Excise), and comply with inconsistent rules and tax rates. This increased the administrative and financial burden on companies, especially MSMEs.

- **Inefficiencies in Logistics and Distribution:**

Due to state-specific entry taxes and check posts, trucks faced long delays at state borders, causing logistical inefficiencies. The average speed of freight vehicles was significantly low in India due to such regulatory barriers, increasing transportation time and costs.

- **Tax Evasion and Informal Economy:**

The multiplicity of taxes, exemptions, and loopholes created avenues for under-invoicing, fraudulent transactions, and tax evasion. Many small businesses operated informally to avoid tax registration, reducing government revenue and distorting competition.

GST as a Solution: Core Economic Objectives

The introduction of GST was designed to overhaul the indirect tax system and eliminate the above inefficiencies. It brought the following economic benefits:

- **Creation of a Unified National Market:**

GST replaced multiple taxes with a single, nationwide tax structure. Goods and services could now move seamlessly across state borders without additional taxes or checkposts. This reduced the cost of compliance and fostered inter-state trade, thereby enabling India to operate as one common market—**similar to the EU VAT model**.

- **Improved Tax Collection and Broader Tax Base:**

With a technology-driven platform (GSTN), the government was able to track transactions in real time through mechanisms such as **invoice matching** and **e-way bills**.

This reduced tax evasion and increased tax compliance. The inclusion of informal sector players in the GST regime further expanded the tax base and enhanced revenue collection.

- **Enhanced Competitiveness:**

By eliminating the cascading effect and allowing seamless credit on input taxes, GST reduced the overall cost of goods and services. This improved price efficiency and global competitiveness for Indian products—especially in manufacturing, textiles, and exports.

- **Boost to Ease of Doing Business:**

India saw a significant improvement in the **World Bank's Ease of Doing Business Index**, climbing from rank 130 in 2016 to rank 63 by 2020. GST played a key role by simplifying tax laws,

ensuring uniformity in tax rates, and enabling online compliance, thus making it easier to start and run businesses across state boundaries.

Additional Economic Justifications for GST:

- **Encouragement to Formalization:**

GST incentivizes businesses to register and comply in order to avail input tax credits. This has helped formalize the economy and increase transparency.

- **Reduction in Logistics and Inventory Costs:**

Elimination of inter-state taxes allowed companies to consolidate warehouses and reduce unnecessary stockpiling. As a result, logistics costs fell, especially for FMCG and automotive sectors.

- **Improved Fiscal Federalism:**

GST is governed by the **GST Council**, a federal body representing both Centre and States. It ensures cooperative decision-making and revenue-sharing, strengthening the Centre-State fiscal relationship.

4. Revenue Trends Post-GST Implementation

Table 1: Monthly GST Revenue Collection (2017–2024)

Year	Avg. Monthly Collection (₹ Crore)	Growth (%)
2017–18	89,885	-
2018–19	97,100	8.03%
2019–20	1,02,000	5.05%
2020–21	94,500	-7.35% (COVID impact)
2021–22	1,15,000	21.83%
2022–23	1,30,000	13.04%
2023–24*	1,49,000	14.61%

Provisional estimates

5. Impact on Different Sectors

Table 2: Sector-wise Impact of GST

Sector	Positive Impacts	Challenges Faced
Manufacturing	Reduced logistics cost, seamless credit flow	Initial confusion with rate slabs, reverse charge issues
Services	Unified tax instead of service tax + VAT	Increased compliance due to state-wise registration
E-commerce	Simplified interstate supply taxation	Complex TCS and registration norms
Real Estate	Lower tax burden in certain cases	Input credit restrictions, compliance burden
SMEs	Composition scheme for small businesses	Technology adaptation challenges

6. GST and Digital Transformation

One of the major changes brought by GST is the **digitalization of the tax system** through the GST Network (GSTN).

Benefits of Digital Compliance:

- Online registration, returns, and refunds
- E-invoicing and QR-based billing
- Real-time data tracking for authorities
- Better fraud detection using AI in GSTN

Challenges:

- System crashes and bugs
- Lack of digital literacy among small traders
- Complex filing forms (GSTR-1, 3B, 9)

7. Consumer Impact and Inflation

- **Short-term:** Increased inflation due to rate uncertainties.
- **Long-term:** Stabilized prices with uniform tax rates.
- **Example:**

Pre-GST, washing machines attracted ~31% total tax. Under GST, it reduced to 18%, making durable goods cheaper.

8. GST's Role in Formalizing the Economy

GST brought unregistered and informal businesses into the tax net due to:

- Mandatory PAN-based registration
- Input Tax Credit (ITC) requirements
- Reverse charge mechanism

9. GST and Ease of Doing Business

India jumped in the World Bank's Ease of Doing Business index from 130 (2016) to 63 (2020), with GST being a contributing factor. Unified tax led to:

- Faster interstate logistics
- Uniformity in business practices
- Reduced compliance cost over time

10. Legal and Administrative Issues

- Frequent rate changes by GST Council created confusion.
- Advance rulings vary across states, leading to uncertainty.
- Litigation due to denial of ITC, classification disputes, anti-profiteering.

11. International Comparison

Country	GST/VAT Rate	Structure	Lessons for India
Australia	10%	Simple, single rate	Stable and less litigation-prone
Singapore	8%	Minimal exemptions	Better compliance due to simplicity
EU Nations	Avg. 20%	Multi-rate	Complexity vs revenue trade-off
India	0%–28%	Multi-slab, dual	Needs slab rationalization and simplification

12. Suggestions for Improvement

- **Simplify rate structure** to 3 major slabs.
- **Strengthen GSTN** infrastructure and grievance redressal.
- **Enhance taxpayer education** and helpline support.

- **Improve coordination** between Centre and States for uniform rulings.
- **Allow ITC on all business inputs** to ensure true value-added tax structure.

13. Conclusion

The Goods and Services Tax has been a transformational reform in India's economic history. While initial implementation was marred by confusion and compliance challenges, the long-term benefits in terms of higher revenue, formalization, improved logistics, and business efficiency are becoming evident. As India progresses, refining the GST regime—especially in rate rationalization and dispute resolution—will further strengthen its economic resilience.

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Urban Gujarat and the War on Drugs: A Critical Legal Evaluation under the NDPS Act, 1985

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Abstract

The increasing prevalence of drug abuse in urban Gujarat raises serious socio-legal concerns. While Gujarat is traditionally known for its prohibition policies on alcohol, recent trends show an alarming rise in narcotics trafficking, synthetic drug use, and youth addiction, especially in urban pockets such as Ahmedabad, Surat, Vadodara, and Rajkot. This paper critically evaluates the implementation of the Narcotic Drugs and Psychotropic Substances Act, 1985 (NDPS Act) in the context of Gujarat's urban centres. By examining legal frameworks, case laws, enforcement challenges, and the role of judiciary and rehabilitation, this paper explores whether the NDPS Act is effectively curbing drug abuse or exacerbating it through punitive overreach and inadequate social support. Recommendations are proposed to make the war on drugs more humane, inclusive, and legally sound.

1. Introduction

Gujarat, despite its long-standing image as a "**dry state**" due to the imposition of total alcohol prohibition under the Gujarat Prohibition Act, 1949, presents a paradox. While liquor remains illegal, the state has, over the past decade, witnessed a dramatic rise in the use and trafficking of **synthetic drugs** such as MDMA, methamphetamine, ecstasy, LSD, and party drugs, particularly in urban and semi-urban regions. The juxtaposition of strict alcohol control with increasing narcotics misuse highlights a significant policy blind spot. Urban Gujarat, with cities like **Ahmedabad, Surat, Rajkot, and Vadodara**, has become fertile ground for the proliferation of drug abuse, especially among youth and working-class populations.

Several high-profile seizures have brought Gujarat into the national spotlight. For instance, the **massive heroin consignment of over 3000 kg seized at Mundra Port in 2021**, worth

approximately ₹21,000 crore, revealed the alarming depth of the drug trafficking networks operating through Gujarat's maritime infrastructure. The state's **well-developed industrial zones, international port connectivity (Mundra, Kandla), dense urbanization, and proximity to international borders** have made it an attractive route for drug syndicates, not only for distribution within India but also for transshipment to other countries.

Urban areas in Gujarat are witnessing a marked shift in **drug consumption patterns**. Once restricted to opium and cannabis derivatives, urban youth—particularly in college campuses, IT parks, nightlife venues, and private residential complexes—are now increasingly turning to synthetic drugs that are more potent, easier to conceal, and often sold through **dark web markets and social media platforms**. Drug usage is further exacerbated by unemployment, academic pressure, peer dynamics, and the unavailability of regulated recreational alternatives due to prohibition laws.

This paper aims to critically examine how the NDPS Act functions within this evolving landscape, particularly in **urban Gujarat**. It seeks to answer several pressing questions: Are the legal provisions under the NDPS Act sufficient and effectively enforced to combat the scale and sophistication of drug networks in cities? Is there an equitable balance between **criminalization and rehabilitation**, or does the legal system disproportionately penalize addicts and low-level offenders? Furthermore, how are the **judiciary, law enforcement, and de-addiction institutions** interpreting and applying the NDPS Act in urban contexts? Are there significant gaps between legislation and ground-level implementation? How do Gujarat's policies compare with international best practices?

In exploring these questions, the paper will assess the **legislative framework, enforcement challenges, socio-legal implications, and judicial trends** associated with narcotics control in Gujarat's urban centres. Through **case studies, statistical data, and comparative legal analysis**, it will highlight the strengths and weaknesses of the current system and suggest reformative measures that balance public health and law enforcement in a more humane and effective manner.

The **Narcotic Drugs and Psychotropic Substances Act, 1985 (NDPS Act)** marks a significant departure from India's earlier approach to narcotics control. Prior to its enactment, India relied on multiple colonial-era laws such as the Opium Act, 1857; the Opium Act, 1878; and the Dangerous Drugs Act, 1930. These statutes were fragmented and lacked a comprehensive enforcement mechanism. The NDPS Act brought about uniformity, stringent punishment, and a centralized legal regime to fulfill India's obligations under international drug control treaties.

2. Legislative Intent and Objectives

The NDPS Act was enacted with the primary objective of:

- Regulating the operations involving narcotic drugs and psychotropic substances.
- Creating a strong legal deterrent through harsh penalties.
- Aligning with global commitments under UN Conventions.
- Preventing abuse and illicit trafficking.
- Promoting treatment and rehabilitation of addicts under state supervision.

What the NDPS Act Criminalizes

The NDPS Act criminalizes a wide range of activities related to narcotic and psychotropic substances, including:

- **Cultivation** of coca plant, opium poppy, or cannabis plant without a license.
- **Manufacture and production** of drugs, whether natural or synthetic.
- **Possession**, even in small quantities, without lawful authority.
- **Transportation, distribution, sale, and consumption** of narcotics.
- **Financing** of illicit drug activities or harboring traffickers.
- **Attempts and conspiracies** to commit any of the above offences.

These criminal provisions apply regardless of quantity in many cases, although the law does recognize distinctions between small, intermediate, and commercial quantities for punishment purposes.

Key Provisions: A Closer Look

- **Section 8:** Prohibits the cultivation, production, manufacture, possession, sale, purchase, transport, warehousing, use, consumption, import inter-State, export inter-State, import into India, export from India or transshipment of any narcotic drug or psychotropic substance, except for medical or scientific purposes and in the manner and to the extent provided by the Act.
- **Sections 20 to 22:** Deal with specific punishments related to different categories of substances:
 - **Section 20:** Punishment for contravention in relation to cannabis plant and cannabis.
 - **Section 21:** Relates to punishment for contravention in relation to manufactured drugs and preparations.
 - **Section 22:** Pertains to psychotropic substances.

Penalties vary based on the **quantity involved**:

- **Small quantity:** Up to 1 year imprisonment or fine up to ₹10,000.

- **Quantity more than small but less than commercial:** Up to 10 years imprisonment and fine up to ₹1 lakh.
 - **Commercial quantity:** Minimum 10 years imprisonment, extendable to 20 years, and fine up to ₹2 lakh or more.
- **Section 27:** Provides punishment for personal consumption of drugs. The punishment is up to one year of imprisonment or a fine up to ₹20,000 or both. It distinguishes between drugs such as cocaine, morphine, heroin (with harsher punishment) and others like ganja or charas (relatively lesser penalties).
- **Section 37:** Categorically states that offences under the Act are cognizable and non-bailable for certain serious offences (especially involving commercial quantities). Courts are restricted from granting bail unless:
 - The public prosecutor is given an opportunity to oppose the bail.
 - The court is satisfied that there are reasonable grounds for believing the accused is not guilty.
- **Section 64A:** A progressive provision that offers **immunity from prosecution** to addicts who voluntarily seek de-addiction treatment from a government-recognized centre. If the person completes the treatment, the charges are dropped. However, this provision is **rarely invoked** due to lack of awareness and limited rehab infrastructure.

Additional Provisions and Amendments

- **Presumption of guilt (Sections 35 and 54):** These controversial sections allow courts to presume a culpable mental state and possession, shifting the burden of proof to the accused. This is a deviation from the general principle of “innocent until proven guilty.”
- **Forfeiture of Property (Chapter VA):** Provides for the seizure and forfeiture of property derived from drug trafficking.
- **Amendments (2001, 2014):**
 - The **2001 Amendment** rationalized punishments by introducing quantity-based penalties (small, intermediate, commercial).
 - The **2014 Amendment** allowed for **essential narcotic drugs** to be used in palliative care and medical treatment, showing a shift toward health-oriented perspectives.

Criticism and Challenges in Urban Implementation

While the NDPS Act is considered a robust legal framework, it has faced intense criticism from various human rights bodies, jurists, and public health experts. Particularly in

urban contexts like Gujarat, the law often ends up criminalizing the vulnerable rather than targeting the root causes of drug trafficking.

Key Criticisms:

1. **Punitive over Rehabilitation:** Despite Section 64A, the Act overwhelmingly treats addiction as a crime rather than a health issue.
2. **Bail Provisions Too Harsh:** The non-bailable nature of offences and reverse burden of proof result in prolonged undertrial imprisonment.
3. **Police Misuse:** Cases of false implication, coercion to confess, and targeting of youth from marginalized communities are not uncommon.
4. **Low Conviction Rates:** Despite large-scale arrests, many cases collapse due to poor investigation, procedural lapses, or lack of evidence.
5. **Lack of Rehab Infrastructure:** Urban areas like Rajkot and Surat lack adequate de-addiction centres. Even where available, they are underfunded and stigmatized.

Implications for Urban Gujarat

In urban Gujarat, where drug networks operate amidst dense populations, educational institutions, and port cities, the law's effectiveness depends not only on its punitive measures but also on its adaptability to modern trafficking patterns. The emergence of synthetic drugs and digital modes of drug trafficking (e.g., WhatsApp orders, darknet sales) require a **dynamic interpretation and modernized enforcement strategy**, which the NDPS Act, in its current form, only partially addresses.

The NDPS Act, while necessary, must evolve beyond a black-and-white approach to drugs. Urban realities demand a **more nuanced, rehabilitative, and rights-conscious interpretation** that balances enforcement with prevention and support.

3. Urban Gujarat and the Rising Drug Menace

3.1 Ground Reality: Changing Drug Landscape in Urban Gujarat

Over the past decade, Gujarat has transitioned from being a relatively low-profile state in India's drug map to becoming one of the most critical nodes in both consumption and trafficking networks. Urban centres such as **Ahmedabad, Surat, Rajkot, Vadodara, and Bhavnagar** have experienced a noticeable rise in drug-related crimes, student addictions, synthetic drug availability, and organized narcotics operations.

Despite the state's constitutional alcohol prohibition, **drug usage has surged**, particularly among the youth aged **15 to 25 years**, creating a silent but powerful contradiction within the state's

moral and legal landscape. Drug abuse is increasingly becoming normalized in urban settings due to peer pressure, academic and economic stress, nightlife culture, and easy access through digital platforms.

Key Trends (2022–2024):

- **Synthetic drugs dominate** the urban drug scene. Common substances seized include **MDMA (Ecstasy)**, **methamphetamine**, **mephedrone (MD)**, **LSD blotters**, and **ketamine**.
- The **Mundra Port seizure in 2021** involving over 3000 kg of heroin (worth ₹21,000 crore) was one of the largest in the country and highlighted Gujarat's **vulnerability as an international transit hub**.
- In 2023 alone, over **₹3500 crore worth of drugs** were confiscated from **Mundra and Kandla ports**, showing a trend of bulk trafficking disguised through legal trade containers.
- A **new demographic shift** shows college students, tech workers, and affluent youth attending **private rave parties** and underground events facilitated by peddlers operating through **Instagram, Snapchat, and Telegram** groups.
- **LSD, a synthetic hallucinogen**, has become alarmingly popular in Ahmedabad and Rajkot because of its low-dosage concealability and long-lasting effects. A single blotter strip, the size of a postage stamp, can fetch ₹1,000 to ₹3,000.

This disturbing evolution has been facilitated by the fact that synthetic drugs are easier to conceal, need no farmland for cultivation, and often come in tablet or powdered form—making them ideal for urban trafficking and consumption. Gujarat's industrial development, container terminals, and international trade links make it both a **market and a transit route** for national and international drug cartels.

Another concerning factor is the **growing involvement of juveniles** and **first-time users**, who are often **trapped into peddling to sustain their own addiction**. These individuals are often unaware of the legal consequences under the stringent NDPS Act, where even possession of small quantities can lead to **long-term imprisonment**.

3.2 Police and Enforcement Action: Strengths and Structural Gaps

In response to the rising drug menace, enforcement agencies in Gujarat have stepped up their operations. The **Gujarat Anti-Terrorism Squad (ATS)**, the **Narcotics Control Bureau (NCB)**, the **Directorate of Revenue Intelligence (DRI)**, and **local crime branches** have all played key roles in major seizures and arrests. Cities like Surat and Ahmedabad have established **specialized narcotics units**, and surveillance at entry points such as **airports, railway stations, and ports** has intensified.

Notable Enforcement Successes:

- **2022:** Gujarat ATS seized 72 kg of mephedrone worth ₹376 crore from a chemical lab in Bharuch.
- **2023:** Surat police arrested a synthetic drug peddling ring operating via online payment apps and delivery agents.
- **2024:** DRI and Customs intercepted methamphetamine disguised as protein powder at Kandla Port.

Despite these achievements, serious **structural challenges** undermine the long-term effectiveness of Gujarat's drug enforcement strategy.

Major Challenges in Enforcement:**1. Overburdened Judicial System:**

- NDPS cases typically involve lengthy trials due to mandatory procedures, forensic reports, and the non-bailable nature of most offences.
- Courts are clogged with **undertrial prisoners**, some awaiting trial for over 2–3 years for possession of small or intermediate quantities.

2. Lack of Specialized Personnel:

- Many police stations lack **trained narcotics officers** or investigators familiar with the NDPS Act and synthetic drug detection techniques.
- There's a **lack of digital forensic capabilities** to track dark web transactions and cryptocurrency payments used in drug deals.

3. Container Port Vulnerability:

- Gujarat's **strategic location on the Arabian Sea** makes it a **prime entry point for drugs from Afghanistan, Iran, and the Golden Crescent region**.
- Legal goods are often used to conceal contraband. **Port scanning infrastructure is limited**, and manual checking of all containers is impossible.
- A single container can hold hundreds of smaller packages, making detection a needle-in-a-haystack problem.

4. Coordination Gaps Between Agencies:

- There's often a lack of seamless information-sharing between central agencies (like NCB and DRI) and state police, leading to **overlaps or missed leads**.
- Prosecution quality suffers when FIRs lack technical detail or investigative integrity.

5. Peddler Networks and Technological Sophistication:

- Urban peddlers now operate via **anonymized digital platforms**, making physical tracking difficult.
- Delivery is often done through **rented motorbikes, e-commerce-type parcels, or courier firms**, bypassing traditional drug routes.

6. Lack of Community-Based Policing and Awareness:

- Urban families, schools, and colleges often fail to detect early-stage addiction due to stigma and lack of knowledge.
- Police departments lack the resources or manpower to initiate widespread awareness drives in slum areas and schools.

4. Judicial Interpretation and Landmark Cases in Gujarat

The Gujarat High Court has played a vital role in interpreting the NDPS Act, especially regarding bail and sentencing.

Case Study 1: *State of Gujarat v. Rajendra Singh Rathore (2018)*

In this case, over 25 kg of heroin was seized from a truck entering Ahmedabad. The accused claimed ignorance, stating he was only a driver. The High Court denied bail, citing the “*conscious possession*” clause under Section 35 of the NDPS Act. This case underscores the strict interpretation of possession under the Act.

Case Study 2: *Rahul Shah v. State of Gujarat (2021)*

A college student was caught with 5 LSD blotters. The Gujarat High Court considered his age, background, and lack of criminal history. Bail was granted, and the court encouraged rehabilitation over incarceration.

Judicial Trend

- Harsh pu4. **Judicial Interpretation and Landmark Cases in Gujarat**
- The judiciary, particularly the **Gujarat High Court**, plays a critical role in shaping the application and interpretation of the **Narcotic Drugs and Psychotropic Substances Act, 1985 (NDPS Act)**. Given the Act’s **harsh penal provisions**, including minimum sentencing, reverse burden of proof, and stringent bail conditions, the courts serve as the last line of scrutiny to balance **constitutional rights, procedural fairness, and societal interests** in controlling drug abuse.
- In urban Gujarat, where the drug problem is complex and evolving, the judiciary has taken a **case-by-case approach**, balancing the need for deterrence with the principles of justice and proportionality. Courts have often walked a fine line between upholding the strict mandate

of the NDPS Act and addressing **mitigating factors such as youth, first-time offence, quantity of drug, and intent.**

- **Principles Governing Judicial Decisions under the NDPS Act**
- **Conscious Possession:** Under Sections 35 and 54, the burden of proving lack of knowledge is on the accused. Courts evaluate whether the possession was “*conscious*”, meaning the accused knew and intended to control the substance.
- **Quantitative Threshold:** Penalties vary depending on whether the quantity is **small, intermediate, or commercial**. However, bail is particularly difficult in cases involving commercial quantities due to the **non-bailable nature** of such offences under Section 37.
- **Rehabilitation vs Incarceration:** Courts have begun recognizing the distinction between **users and traffickers**, particularly when the accused is a juvenile, student, or addict.
- **Procedural Compliance:** The Gujarat High Court has also emphasized **compliance with procedural safeguards**, including proper documentation of seizure, chain of custody, and adherence to Section 50 (right to be searched before a magistrate or gazetted officer).
- ***Case Study 1: State of Gujarat v. Rajendra Singh Rathore (2018)**
- **Facts:** In this high-profile case, 25 kg of **heroin** was discovered in a truck at a checkpoint near Ahmedabad. The driver, Rajendra Singh Rathore, claimed he was unaware of the consignment and was merely transporting goods.
- **Judicial**

Interpretation:

The Gujarat High Court **denied bail**, holding that the defence of ignorance was insufficient without strong corroborative evidence. The Court relied on the doctrine of “**conscious possession**”, as codified under **Section 35**, which presumes the accused had knowledge of the illicit material unless proven otherwise.

- **Significance:**

This case set a precedent for the **strict liability approach** under the NDPS Act, where the onus lies heavily on the accused once possession is established. It also reaffirmed that **commercial quantity cases** would not qualify for liberal bail unless exceptional circumstances are shown.
- ***Case Study 2: Rahul Shah v. State of Gujarat (2021)**
- **Facts:** Rahul Shah, a 21-year-old engineering student from Vadodara, was arrested for possession of **5 LSD blotters**, categorized under small quantity. He was a first-time offender, with no prior criminal record.

Judicial

Interpretation:

The Gujarat High Court granted **bail**, noting his **youth, educational background, lack of**

prior offences, and willingness to undergo **rehabilitation**. The Court emphasized that **punitive incarceration may not serve the ends of justice** for individuals trapped in addiction rather than intentional trafficking.

- **Significance:**

The judgment reflected a **more compassionate, reform-oriented approach** for youth involved in minor drug offences. The Court highlighted the importance of **reforming rather than ruining young lives**, advocating for **de-addiction centres and counseling** over imprisonment.

- **Additional Cases Highlighting Judicial Nuance in Gujarat**

- ***Case 3: Priya Parmar v. State of Gujarat (2023)**

- A 19-year-old girl was arrested in Ahmedabad with **1 gram of MDMA** during a raid on a house party. The prosecution argued that she had links with peddlers, but no evidence was presented beyond mere possession.

- **Verdict:** Bail was granted. The High Court directed authorities to conduct **psycho-social counseling** and also noted the **absence of trafficking intent**.

- **Observation:** The Court expressed concern over the **stigmatisation of youth**, especially women, caught in small-quantity cases.

- ***Case 4: Mohammed Farhan v. State of Gujarat (2022)**

- The accused was caught with **120 kg of ganja**, a commercial quantity, concealed under a false truck floor in Surat.

- **Verdict:** Bail denied. The Court emphasized that such **organized trafficking endangers public health and societal well-being**, and such cases merit **strict judicial scrutiny**.

- **Observation:** The Court underscored the need to protect **urban youth and children** from becoming collateral damage in trafficking networks.

- **Judicial Trend: Shaping the Future of Drug Law in Gujarat**

- The Gujarat High Court's approach in recent years reveals an evolving judicial understanding of the NDPS Act. While **traffickers and repeat offenders** are dealt with harshly, the courts are increasingly mindful of the **rehabilitative needs of addicts, juveniles, and small-time users**.

- **Key Judicial Tendencies Noted:**

-  **Zero tolerance** for commercial-scale trafficking.

-  **Encouragement of rehabilitation** in cases involving students, small quantities, or voluntary admission of addiction.
-  **Stringent application** of evidentiary rules to prevent misuse of NDPS provisions.
-  Emphasis on **procedural safeguards**, especially in seizure, search, and arrest processes.
-  Increasing recognition of **socioeconomic factors**, including poverty, peer pressure, and lack of awareness, particularly in slum and semi-urban areas.
- **Statements from the Bench:**
 - In one 2023 ruling, Justice Biren Vaishnav observed:
“*Our prisons are not meant to be addiction clinics. We must distinguish between a youth who needs counseling and a syndicate operator who peddles poison to society.*”
 - nishments for traffickers and repeat offenders.
 - Increasingly humane approach towards addicts and juveniles.
 - Judicial advocacy for rehabilitation centres over jails for small-time users.

5. Critical Evaluation of NDPS Implementation in Urban Gujarat

5.1 Strengths

- **Robust Legal Framework:** The NDPS Act provides a comprehensive structure to deal with all stages of narcotic activity.
- **Dedicated Enforcement Agencies:** Gujarat Police and ATS have specialized narcotics wings.
- **Port Surveillance:** Installation of container scanners and coordination with Customs.

5.2 Weaknesses

- **Criminalization of Addicts:** First-time users often get trapped in the criminal justice system, facing stigma and poor rehabilitation.
- **Bail Difficulties:** Stringent bail provisions under Section 37 result in prolonged incarceration of undertrials.
- **Inefficient Rehab Infrastructure:** Gujarat has only a handful of recognized de-addiction centres. Urban slums and low-income youth have no access to professional care.

6. Rehabilitation vs Punishment: A Human Rights Perspective

Under Article 21 of the Constitution of India, every individual is entitled to the right to life and personal liberty. The Supreme Court in *Francis Coralie Mullin v. The Administrator, Union Territory of Delhi* (1981) held that the right to life includes the right to live with dignity.

The NDPS Act's Section 64A offers immunity to drug-dependent persons, but its implementation is inconsistent in Gujarat.

Ground Realities:

- Courts rarely refer young addicts to treatment unless pleaded specifically.
- Police prefer charges over rehab referral.
- Social stigma prevents families from approaching legal rehab channels.

A human rights-oriented approach must shift the lens from punishment to prevention and cure, especially in urban zones plagued by stress, unemployment, and peer pressure.

7. International Comparisons: Learning from Global Urban Models**7.1 Portugal Model**

Portugal decriminalized personal drug possession in 2001 and invested in public health. Drug-related deaths and HIV infections fell dramatically. Urban centres saw a drop in usage and improved treatment outcomes.

7.2 United States – Mixed Outcomes

Urban cities like New York and Los Angeles used criminalization models for decades, resulting in racial disparity in drug-related incarcerations. Recently, a shift toward legalizing marijuana and decriminalizing possession for personal use has shown better social and economic results.

7.3 Relevance to Urban Gujarat

Gujarat can adopt:

- Diversion programs (like Portugal) for addicts.
- Specialized Drug Courts for speedy, fair trials.
- Community-based monitoring of youth drug trends.

8. Policy Recommendations**8.1 Legal Reforms**

- Amend NDPS Act to simplify bail for small quantities.
- Clarify "conscious possession" to prevent misuse.
- Strengthen Section 64A to mandate rehab over jail.

8.2 Infrastructure

- Build urban de-addiction centres in major cities.
- Train police officers in drug abuse psychology.
- Launch helplines and mobile rehab services in slums and colleges.

8.3 Social Awareness

- Urban schools and colleges must include drug awareness in curriculum.
- NGOs should be incentivized to run peer-support groups.
- Media campaigns targeting youth through digital channels.

9. Conclusion

The war on drugs in urban Gujarat is at a crossroads. While the NDPS Act provides a powerful tool to fight narcotics trafficking, its rigid application often ends up punishing those who need help rather than incarceration. Urban Gujarat, with its mix of industrialization, migration, and socio-economic stress, needs a hybrid model of enforcement and rehabilitation. The legal system must work in tandem with public health institutions, educational stakeholders, and community organizations to create a multi-layered defense against drug abuse. Only then can the NDPS Act fulfill its objective—not merely to punish—but to protect.

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AN IMPACT OF COVID 19 ON CORPORATE SOCIAL RESPONSIBILITY (CSR) CONTRIBUTION OF SELECTED COMPANIES IN INDIA

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ABSTRACT

Purpose: The main purpose of the study is to analyse the impact of covid-19 on corporate social responsibility (CSR) contribution of selected companies in India and also measure the trend of CSR spending of selected companies during the study period.

Research Methodology/Design: For this study, top five Indian companies are selected as a sample based on their corporate social responsibility (CSR) contribution of the year 2021-22. This study is based on secondary data collected from different websites and annual reports of selected companies. The study period is total six years, three years before covid-19 (2016-17 to 2018-19) and three years after covid-19 (2019-20 to 2021-22). The paired t-test of parametric test is used as a statistical tool to study the impact on CSR contribution of before and after covid-19 crisis.

Findings: The major findings of the study indicated that in all the companies before covid-19 crisis CSR contribution was shows continuous increasing trend but after covid-19 it shows fluctuation in all the companies. On the basis of statistical analysis, the null hypothesis is accepted that means there is no significant impact of covid-19 crisis on CSR contribution of selected companies in India.

Practical Implications: The results would provide the information to all the stakeholders about CSR trends of selected companies and also helpful to know at the time of covid crisis which company take reactive and proactive steps for the nations in form of CSR.

Originality/value: The significant contribution of this study is to analyse the impact of before and after covid-19 crisis on CSR contribution of selected companies. Further the CSR contribution is compared among the selected five companies which shows that trend of CSR spendings are different among all selected companies.

Keywords: Corporate Social Responsibility (CSR), COVID-19 Pandemic, Indian Companies, India, Impact.

1. INTRODUCTION

The COVID-19 pandemic has affected the different economies of the whole world. Due to the lockdown imposed in different manner there has been a fall in most of the business activities coming to halt. At that time of crisis need of support arise for various demographics of the nation especially the people from lower-class and specially those individuals who are depending on their livelihood working on day to day basis. Central and state government announced different types of relief fund initiatives. The companies around the globe have come frontward and contributed in their own way despite getting affected by this downfall.

The concept where the corporate or business organisations decide by their own way to contribute for better society by the activities like education, sanitation, healthcare, environment concern and women empowerment etc. this concept is defined as Corporate Social Responsibility (CSR). As per Section 135 of Companies Act, 2013 the Indian companies also involved different CSR activities. The Act states that each company having a net worth of rupees five hundred crores or more, turnover of Rs. 1000 crores or more, or net profit of rupees five crores or more during any financial year, these each companies can spend at least 2% of the average net profit earn during the three immediately preceding financial years in pursuance of its CSR Policy. If the companies contributing in CSR these expenses a compulsion could be counted as additional 2 percent to the current tax rate. By this rule, companies contributing more and more than what was required and those companies contributing less than that have toned it to the two percent mark. (Agarwal, 2008)

COVID-19 pandemic has also brought a wave of contributions made by the companies to the government to face the COVID-19 crisis. Current government announced the opening of PM Cares fund and the amount donated in this fund would be counted as CSR and that directly give benefits of taxation.

2. REVIEW OF LITERATURE:

(M.S. Sai Vinod, 2022) have studied Impact of Covid-19 on corporate social responsivity in India – a mixed methods approach. The main objective of this study to explore whether CSR during Covid 19 crisis moved from a reactive to a proactive stance by specific focused on CSR legislation, corporate thinking and response about CSR. For the study researchers have adopted a mixed methods approach, by using both qualitative and quantitative research designs. This study was based on both primary and secondary data. The researcher has concluded that CSR approach

shift from reactive to proactive it was observed through the increment in spending on CSR and improved Covid-19 related CSR reporting.

(Zhang, Lu, Morse, & Liu, 2022) have conducted research on the impact of covid-19 on business perspectives of sustainable development and corporate social responsibility in China. The research has carried out at the end of the first covid-19 wave in China but in some parts of the country situation of lockdown was occurs. Data have been collected by online questionnaire survey of 1161 managers and owners of Chinese companies and respondents were asked to score the priorities of their firm over the pre, during and post covid-19 crisis period. It has founded that there was a priority change about 13 aspects of corporate social responsibility (CSR) and three dimensions of sustainable development. The long-term top three CSR priorities were job creation, protecting biodiversity and having work place health and safety plan and top three short term CSR priorities were having a workplace health and safety plan, engaging in philanthropic activities and protecting biodiversity.

(Darwish & Naggar, 2021) have done research on the effect of covid-19 on corporate social responsibility (CSR) practices reflection from the kingdom of Bahrain. This study was based on both primary as well as secondary data. Primary data for this research were gathered by conducting interviews with the managers of three reputed companies in Bahrain. Through analysing the data by interviews, they concluded that the financial issues caused by Covid-19 have huge adverse implications for businesses and have dramatically affected many aspects of the corporate social responsibility (CSR) of organizations.

(Carroll, 2021) has analysed Corporate social responsibility (CSR) and the Covid-19 pandemic: organizational and managerial implications. There are mainly two objective of this research article first one was to provide an overview of the covid-19 crisis and its holistic impacts and implications for business organisations and management. Second one was to report what organizations have been doing via their CSR about the covid-19 crisis. In this article they have survey the literature and news reports regarding the effect of covid-19 crisis. They have concluded that covid-19 has had important effect and implications for most sectors of the business world. Covid-19 pandemic was putting corporate social responsibility (CSR) to the test, and the emerging evidence supports the idea that many firms were striving to reset their CSR thinking and initiatives to accommodate this pandemic and to meet what the public expects of them.

(He & Harris, 2020) have analysed the impact of Covid-19 pandemic on corporate social responsibility and marketing philosophy. This research article argues that covid 19 situation offers excessive opportunities for companies to actively involved in various CSR initiatives during the pandemic and potentially catalyse a new era of CSR development in the long run. For consumer point of view ethical dimension of consumer decision has become salient during the covid crisis, which will also likely to shift consumer towards more responsible and prosocial consumption. Such fluctuations seem likely to be mirrored by companies and organizations.

3. METHODOLOGY AND PROCEDURES

3.1. Objectives of Study:

- To analyse the trend of corporate social responsibility (CSR) contribution of selected companies.
- To study the impact of Covid-19 on corporate social responsibility (CSR) contribution of selected companies in India.

3.2. Hypotheses for the study

Null Hypothesis [H_0]: There is no significance impact of covid 19 on CSR contribution of selected companies in India.

Alternative Hypothesis [H_1]: There is a significance impact of covid 19 on CSR contribution of selected companies in India.

The study period covers six years before (2016-17 to 2018-19) and after (2019-20 to 2021-22) covid-19 crisis. The type of the current research study is Analytical. The study is based on secondary data collected from sources like websites and annual reports of the selected data. The functional scope of this research work is to analyse the impact of Covid-19 on corporate social responsibility (CSR) contribution of selected companies in India. For this research work, the selected five companies contributing CSR in India. The whole country is considered as geographical scope. The statistical tool used for this research study is paired t-test to study impact of before and after covid-19 crisis on CSR contribution.

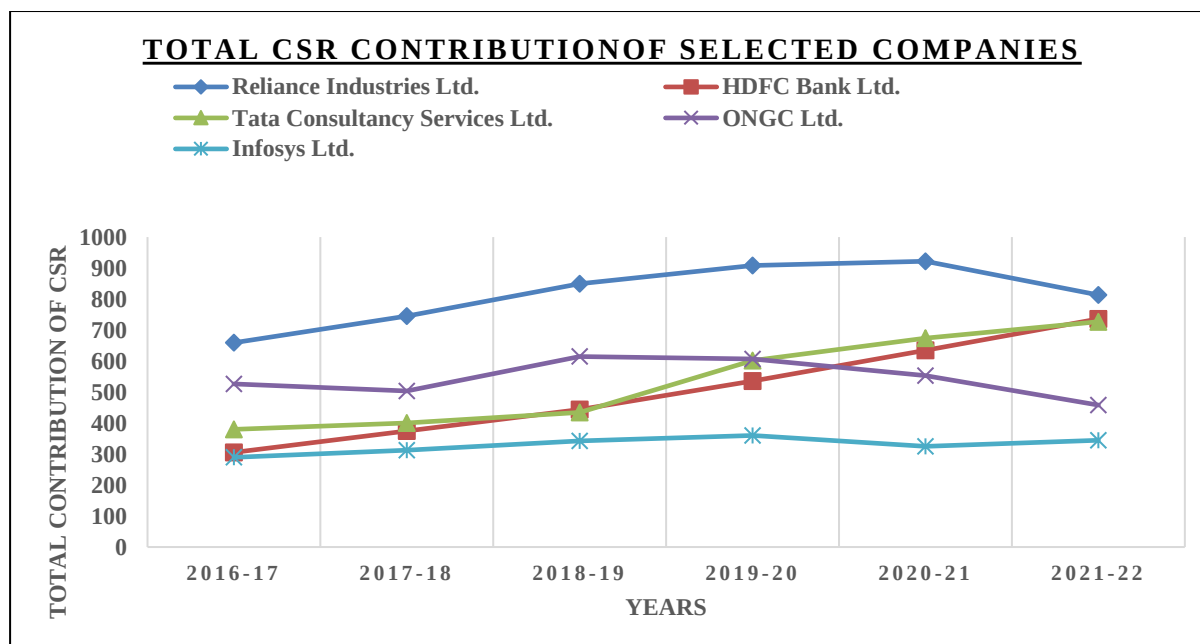
Table No. 1.1 Selection of Sample

Target Population	All the companies in India which comes under CSR criteria considered as target population.
Sampling Method	Judgement sampling method of non-probability techniques is considered as sampling method.
Sample Size	Five companies are selected as sample based on total CSR expenditure of the year 2021-22.
Selection of Sample	1. Reliance Industries Limited 2. HDFC Bank Limited 3. Tata Consultancy Services Limited 4. Oil and Natural Gas Corporation Limited 5. Infosys Limited

4. DATA ANALYSIS, INTERPRETATION AND FINDINGS**Table No. 1.2 Total CSR Contribution****(In Crores)**

	BEFORE COVID 19				AFTER COVID 19			
Name of Company	2016-17	2017-18	2018-19	AVERAGE	2019-20	2020-21	2021-22	AVERAGE
Reliance Industries Ltd.	659.20	745.04	849.32	751.19	908.71	922.00	813.00	881.24
HDFC Bank Ltd.	305.42	374.54	443.78	374.58	535.31	634.91	736.01	635.41
Tata Consultancy Services Ltd.	379.71	400.00	434.00	404.57	602.00	674.00	727.00	667.67
ONGC Ltd.	525.90	503.42	614.63	547.98	606.96	552.98	457.99	539.31
Infosys Ltd.	289.44	312.60	342.04	314.69	359.94	325.32	344.91	343.39

(Source: - <https://csrbox.org/Top-companies-with-csr-fund-in-india>)



Analysis: Above table and chart shows corporate social responsibility (CSR) contribution of selected companies of India before and after covid 19 pandemic. Reliance Industries Ltd is on top position in CSR contribution. In the year 2016-17 total CSR expenditure of Reliance Industry Ltd was 659.20 crores and then it increases to 745.04 crores in the year 2017-18. CSR contribution of reliance industries ltd shows continuous increasing trend during the study period, in the year 2018-19 it become 849.32 crores. So, before covid-19 pandemic situation average CSR contribution of RIL was 751.19 crores.

After covid-19, In the year 2020-21 it will reach 922 crore it showed highest contribution compare to all year and also compare to all the selected companies. Overall increment in CSR expenditure was 38.87% from 2016-17 to 2020-21. Thereafter, in the 2021-22 total CSR expenditure was started to decrease by 109 crores and become 813 crores. Average contribution after covid 19 was 881.24 crores its indicated that RIL contributing higher amount of profit during and after covid 19. RIL is the company that contributing huge amount continuous in the situation like covid 19.

HDFC bank ltd is second highest contributing company in CSR. CSR expenditure HDFC bank was 305.42 crores in the year 2016-17 than it was increases by 22.63% up to 2017-18. Overall average contribution was 374.58 crores before covid-19 period. Total CSR expenditure of the bank shows continuous increasing trend even after covid-19. In comparing to 2016-17 in the year 2021-22 the contribution of CSR by HDFC bank was increased by 140.98%. It was indicating highest percentage increment in CSR activity during covid pandemic.

In TCS Ltd the CSR contribution was 379.71 crores in the year 2016-17 and then started to increase and in the 2021-22 it was 727 crores. It showed continuous increasing trend even after covid crisis. Overall increment during the study period by 91.47%. Before and after covid-19 crisis Average CSR contribution of the company was 404.57 crores and 667.67 crores respectively.

Oil and Natural Gas Corporation Ltd (ONGC) is also part of top 5 CSR contributing companies in India. In ONGC the total expenditure of CSR was 525.90 crores in the year 2016-17 and further it become highest in 2018-19 up to 614.63 crores. From 2019-20 it was starting to continuous decline up to 457.99 crores in the year 2021-22. It showed that before covid 19 crisis company contributing higher amount of money in CSR activity and then after due to covid 19 company's profit was starting to decrease that was reason for decline in CSR contribution.

Infosys Ltd is fifth highest CSR contributing company of India. In the company total CSR contribution showed continuous increasing trend up to 2019-20. In the year 2019-20 was 359.94 crore it indicated that up to 2019-20 it increasing by 24.36% compared to 2016-17. Further it was starting to decreased to 325.32 crores in the year 2020-21 due to decrease in profit but in the year 2021-22 it was increase and become 344.91 crores. Average CSR expenditure before Covid 19 was 314.69 crores and after covid 19 was 343.39 crores

5. PAIRED T-test AS STATISTICAL TOOL FOR TESTING HYPOTHESIS

Table No.1.3: Paired T-test

T-Calculated Value	-2.38
Table Value	2.78
P-Value	0.07
H₀ Accept / Reject	Accepted

(Source: Calculated from MS Excel)

Above table displays results of paired t-test. Findings of the research indicated that there is no significant impact of covid 19 (before and after period) on CSR contribution of selected companies in India. This is because of the t-value (-2.38) is exits under the acceptance region and also P-value (0.07) is higher than the level of significance (0.05). So, the null hypothesis was accepted.

6. CONCLUSION

The purpose of this paper was to analysed changes in corporate social responsibility (CSR) contribution of selected companies in before and after covid-19 in India and also measured trend of CSR spendings of companies during the study period. The findings of the study indicated that in all the companies before covid-19 crisis CSR contribution was shows continuous increasing trend but after covid-19 it shows fluctuation in all the companies. The study also found that when a crisis occurs, suddenly most of the companies take reactive step and contribute the higher amount of money in form of CSR to the county at the time when the nation actually needed the funds to face the situation. On the basis of statistical analysis, the null hypothesis is accepted that means there is no significant impact of covid-19 crisis on CSR contribution of selected companies in India. It was indicated that before and after covid-19 crisis impact was there but not significant changes in corporate social responsibility (CSR) spending trend.

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POLLEN MORPHOLOGICAL STUDY OF SOME ANGIOSPERMIC PLANTS

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Abstract:

Pollen grain is male reproductive organ of flower in angiospermic plants. The present study was under taken during March 2022 to June 2023 in Kurkheda tehsil. Flowers were collected from various field of Kurkheda and pollen morphological studies have been carried out by using double staining method. Permanent slides prepared by using glycerin jelly and observed it under research microscope. Collected flower species belonging to family Asteraceae pollens are spinolous, Fabaceae pollens are trizonocoloporate, Pediliaceae pollen grains are syncoloporate and Convolvulaceae family pollen grains are 70-75 pores not evenly distributed or spiraperturate. The present study revealed that the pollen morphology varies among different plants species and is also useful to identify taxa in their respective families.

Keywords: - Pollen Grain, Pollen Morphology, Angiospermic plant, Kurkheda.

Introduction: Pollen is the male parent in the fertilization process in Angiosperm (spermatophytes). Pollen grains are everywhere in the air we breathe, in the water we drink, in the food we eat, in the soil we walk on. No wonder that study of pollen has led to pollination ecology, ecotoxicology, adulteration control, palynology, biochemistry, genetic engineering and forensic sciences. The explosion in the knowledge on pollen the basis for the progress in modern biology is plant breeding. Pollen physiology is not only as expressed by G. Erdman, the oldest branch of plant physiology, but pollen itself has become more and more the material for interdisciplinary researcher.

The pollen grains offer several diagnostic morphological features such as shape, size, sculpture of exine, position and the presence and the absence of apertures which are the helpful in the identification of the taxa. (Faegri and Lversen, 1964, Wodehouse, 1965, Erdtman1969).

Materials and Method: - In present study the pollen morphology of 11 plant species belonging to 8 families during March 2022 to June 2023. The flowers were collected from different places viz. residential area, forest area, road side plants and agriculture field area of Kurkheda tehsil District

Gadchiroli, Maharashtra state of India. It is located in between 19:51 and 21:17 North latitude and 75:57 and 76:49 East longitudes. The sample of pollen grain were collected from mature flower buds directly from the above-mentioned fields. Double straining methods is used for clear observation of pollen morphology as follows: -

Staining and Mounting: - Safranin is used as the stain for staining the reference slides. A small amount of pollen which have been stain placing in different gradation of alcohols i.e.10%, 20%,30%, 40%, 50%, 60%, 70%, 80%, 90% and absolute alcohol. Then the pollen would be placed over the glass slide. Two to three drops of glycerine jelly containing safranin would be placed over the pollen material and then coverslip would be mounted over the slide. Permanently mounted slide observed under the research microscope and microphotographs have been taken by using microcamera. Pollen morphological characters noted with the help of standard literature and morphological key.

Observations and Result: - The information incorporates 11 species belonging to 8 families, name of eleven species including types of pollen grains, information of flowering period. The pollen morphology varies among different plant species, occurs in varying shape and forms. They also show variation in symmetry, exine sculpture. The present study revealed that the pollen morphology varies among different plants species and is also useful to identify taxa in their respective families. Pollen morphological index including family name, flowering period and plates of microphotographs of pollen grains as follows:

1. *Albizia lebbeck* L. Benth.

Family:- Mimosaceae

Pollen morphology :- Pollen grains polyad, 16 celled, 72µm, apertures not discernible, exine thick (1.4µm), ectine faintly reticulate.

Flowering period:- March-may

2. *Azadiracta indica* L.

Family:-Meliaceae

Pollen morphology :- Pollen grains tetrazonocolporate, subprolate, circular ora 7.5µm in diameter , exine reticulate ,pollen grains 42×34cm diameter, exine 2.6 cm thick , ectexine thicker than endexine , exine tectate, surface psilate.

Flowering period:- March-may

3. *Brassica campestris* L.

Family:-Brassicaceae

Pollen morphology :- Pollen grains are trizonocolporate, amb.triangular, 3 colpate, colpi broad, ornamented, end rounded, membrane crustate, exine surface reticulate, heterochate, pollen size $34 \times 30 \mu\text{m}$.

Flowering period:- Aug-Oct, January-march

4. *Butea monosperma* Lam. Taub.

Family:-Fabaceae

Pollen morphology:- Pollen grain are trizonocolporate, the exine is tectate, reticulate, viable pollen grain $1.36 \mu\text{m}$ in diameter, tricolporate, prolate, oblate spheroid, Obscure pattern, bilateral symmetry.

Flowering period:- February-March

5. *Cajanus cajan* L.

Family:-Fabaceae

Pollen morphology :- Exine thin, psilate, sexine as thick as nexine, tricolporate, prolate, or alalongate, or a psilate, more than $30 \mu\text{m}$

Flowering period:- March-May

6. *Dalbergia sissoo* L.

Family:- Papilionaceae

Pollen morphology :- Grains tricolporate, subprolate, exine psilate, or a free, simple endocolpium, lalongate, lateral ends, rounded, pollen $24 \times 27 \mu\text{m}$ in diameter.

Flowering period:- March-June

7. *Helianthus annuus* L.

Family:- Asteraceae

Pollen morphology :- Exine echinate, tricolporate, spheroidal, amb spheroidal, planaperturate, pure central, protruding, pollen $35 \times 33 \mu\text{m}$ in diameter.

Flowering period:- January

8. *Ipomea carea* Jace.

Family:- Convolvulaceae

Pollen morphology :- Exine spinulose, pentaporate, spines longer with rounded end, 80-90µm in diameter pores not evenly distributed or spiraperturate.

Flowering period:- late spring.

9. *Pongamia pinnata* L.

Family:- Fabaceae

Pollen morphology :- Prolate to spheroid, pore indistinct, colporate, punctiegillate, bilateral symmetry.

Flowering period:- April-June

10. *Seasamum indicum* L.

Family:- Pedaliaceae

Pollen morphology :- Exine psilate, spheroidal ,few grains, syncolporate 28x26µm in diameter.

Flowering period:- March-May

11. *Solanum melongena* L.

Family:- Solanaceae

Pollen morphology :- Pollen grain, trizonocolporate, subprolate, amb circular , sexine thicker than nexine, faintly granulate, pollen grain 36x27µm.

Flowering period: - March-May

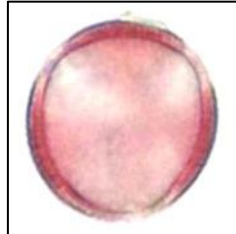
Microphotographs of Pollen Grains



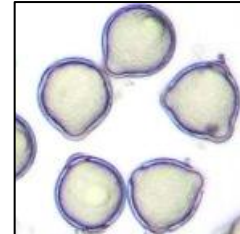
Albizia lebbbeck L. Benth



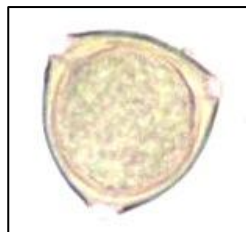
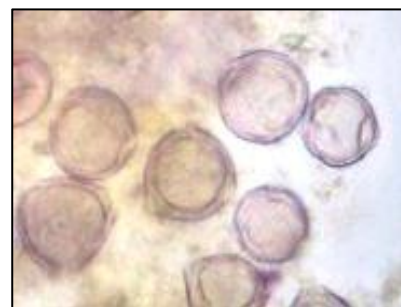
Azadiracta indica L.



Brassica compesteris L.



Butea monosperma Lam.

*Cajanus cajan* L.*Dalbergia sissoo* L.*Helianthus anus* L.*Ipomea carea* L.*Pongamia pinnata* L.*Sesamum indicum* L.*Solanum melongena* L.

Conclusion: - The pollen morphology is useful to identify various species and taxa in their respective families. This study revealed that the pollen morphology varies among different plants species.

Conclusion: - The pollen morphology is useful to identify various species and taxa in their respective families. This study revealed that the pollen morphology varies among different plants species.

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Cross-Border Terrorism and Regional Stability Post-370: Challenges for Indian Diplomacy

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Abstract

The abrogation of Article 370 in August 2019 marked a pivotal shift in India's constitutional, political, and strategic posture toward Jammu and Kashmir. The revocation of the region's special status was presented by the Indian government as a move to foster deeper national integration, uniform governance, and accelerated socio-economic development. However, the decision simultaneously unleashed a complex array of security, geopolitical, and diplomatic challenges. This paper undertakes a critical and multidimensional examination of the post-abrogation security architecture in Jammu and Kashmir, with a particular emphasis on the evolution of asymmetric warfare tactics, such as drone-based infiltration, cyber-espionage, proxy militancy, and radicalization through digital platforms. It also assesses the strategic recalibration of India's adversaries—particularly Pakistan's hybrid warfare paradigm and China's assertive posturing in Ladakh—and evaluates the resulting implications for India's border management and military modernization strategies.

Beyond the subcontinental security implications, the paper explores the nuanced international diplomatic fallout. This includes reactions from multilateral institutions like the United Nations and the Organization of Islamic Cooperation (OIC), the strategic stances of key global powers such as the United States, the European Union, and Russia, and the evolving responses from Islamic nations balancing economic ties with India against religious solidarities. The study highlights India's dynamic diplomatic efforts to frame the Kashmir question as an internal matter while projecting a development-first narrative on global platforms. Through policy analysis, conflict and infiltration data, media framing patterns, and official diplomatic communications, the paper critically evaluates the intersection of domestic policy shifts and foreign policy recalibrations.

Furthermore, this study addresses the long-term implications of the abrogation on democratic decentralization, civil liberties, and counter-terrorism frameworks within the Union Territory. It interrogates whether the security-centric governance model has led to genuine political normalization or merely a managed peace under surveillance-heavy administration. Drawing from scholarly literature, strategic studies, and empirical evidence, the paper concludes by proposing actionable recommendations for India's diplomatic and strategic posture in a multipolar, volatile, and information-dense international order.

1. Introduction

The **Government of India's decision to abrogate Article 370 on August 5, 2019**, altered the constitutional status of the erstwhile state of Jammu and Kashmir, stripping it of its special privileges and bringing it under the same legal framework as other Indian states. The reorganization also bifurcated the region into **two Union Territories — Jammu & Kashmir and Ladakh**, thereby increasing direct control from the central government.

Proponents of the move hailed it as a long-overdue step toward **national integration, legal uniformity, and counter-separatist strategy**, anticipating that it would open the region to **private investment, infrastructure development, and social reforms**, particularly in education, women's rights, and land ownership.

However, the move also sparked **strong domestic, regional, and international reactions**. Domestically, there were concerns about civil liberties, preventive detentions, media restrictions, and prolonged communication blackouts. Regionally, Pakistan condemned the decision as a violation of UN resolutions and responded with diplomatic downgrades, military posturing, and renewed sponsorship of **cross-border terrorism**. China also raised objections, particularly regarding the reorganization of Ladakh, which it considers part of disputed Aksai Chin.

The **resurgence of cross-border terrorism**, increased ceasefire violations, and the use of drones and hybrid warfare tactics have significantly altered the regional security environment. These developments place new pressures on **India's diplomatic corps** to maintain a narrative of constitutional legitimacy, manage **bilateral tensions with Pakistan**, counter **China's strategic encirclement**, and **project stability to the international community**.

India's position has been further complicated by **global human rights discourses**, the emergence of a **multipolar world order**, and the **evolving Afghanistan-Pakistan dynamic**. As a result, Indian diplomacy must not only focus on traditional state-to-state relations but also on **non-state threats, cybersecurity, soft power, and regional cooperation platforms** such as SCO, BIMSTEC, and the G20.

This paper seeks to provide a **comprehensive assessment of the post-370 regional order**, with a special focus on the evolving **threat matrix, diplomatic challenges, and strategic recalibrations** required to ensure internal peace, regional security, and global legitimacy.

2. Article 370: A Brief Context

Article 370 was a **temporary provision** incorporated into the Indian Constitution in 1949 to recognize the special circumstances under which the princely state of **Jammu and Kashmir acceded to India** in 1947. Under its protection, the state retained its own **constitution, flag, and significant autonomy** in areas such as **land ownership, citizenship, and governance**, except in matters related to **defense, foreign affairs, and communications**, which remained with the Union government. Any central law, to be applicable in the state, required the **concurrence of the Jammu and Kashmir Legislative Assembly**. Over time, however, this autonomy was diluted through presidential orders, but the **symbolic and legal significance** of Article 370 remained until 2019.

On **August 5, 2019**, the Indian government abrogated Article 370 using **Article 370(3)** in combination with **Article 367** (an interpretative clause), effectively nullifying the special status of Jammu and Kashmir. Additionally, the **Jammu and Kashmir Reorganization Act, 2019** bifurcated the state into **two Union Territories**:

- **Jammu and Kashmir** (with a Legislative Assembly),
- **Ladakh** (without a legislature).

This administrative and constitutional transformation was unprecedented in post-independence India, as it was the first time a **state was downgraded** into Union Territories. The decision transferred **law-making powers entirely to the central government**, bypassing local legislative and judicial control. While the government justified this move as a step toward **greater integration, modernization, and counter-terrorism**, it triggered a strong backlash, especially from Pakistan.

Pakistan's Reaction and Regional Fallout

Pakistan has historically claimed Kashmir as a disputed territory and viewed Article 370 as an international commitment by India to preserve its special status until the resolution of the conflict. Therefore, the abrogation was interpreted by Pakistan not only as a **unilateral alteration of the status quo** but also as a **violation of UN Security Council Resolutions**. As a result, Pakistan undertook several retaliatory steps:

- **Downgraded diplomatic relations** by expelling the Indian High Commissioner and halting bilateral trade.
- **Suspended transport links**, including the Samjhauta Express and cross-border bus services.
- **Launched international campaigns**, particularly at the UN, OIC, and Western capitals, to globalize the Kashmir issue.
- **Amplified information warfare**, including disinformation and media narratives aimed at delegitimizing India's move.

Additionally, Pakistan-based terrorist groups like **Jaish-e-Mohammed (JeM)** and **Lashkar-e-Taiba (LeT)**, which already had a presence in the region, became more active in **recruitment, infiltration, and radicalization efforts** post-2019. The number of **cross-border ceasefire violations** increased sharply in 2020, reflecting growing military tensions. The **use of drones** for smuggling arms, explosives, and narcotics into Indian Territory also rose significantly during this period.

Moreover, the abrogation of Article 370 fueled concerns in **China**, especially with regard to Ladakh, which shares a disputed boundary with China in Aksai Chin. Beijing formally opposed the reorganization, claiming it affected Chinese territorial claims, thus **bringing another nuclear power into the regional equation**.

This multi-dimensional fallout underscored the **geopolitical risks** of the constitutional move. While India maintains that the change is an **internal matter**, its external ramifications continue to shape the diplomatic and security contours of **South Asia**, compelling India to adopt a more nuanced and multi-pronged **foreign policy strategy**.

3. Cross-Border Terrorism Post-370

3.1 Emerging Trends (Expanded)

Cross-Border Narco-Terrorism:

- **Drug-Terror Nexus:** Pakistan-based networks are increasingly using narcotics smuggling (especially heroin and charas) to fund terrorism in Jammu, Kashmir, and Punjab.
- **Joint Operations by NIA & BSF:** Agencies have intercepted consignments linked to terror funding, highlighting the overlap between organized crime and militancy.

Radicalization in Prisons and Online Spaces:

- **Jail Recruitment:** There is growing concern over radical ideologies spreading inside prisons where under trials and convicts are recruited by extremist groups.
- **Online Self-Radicalization:** Lone-wolf actors and “keyboard jihadis” emerge through constant exposure to global jihadist content via VPNs and encrypted platforms.

Weapon Innovation & Local Procurement:

- **Improvised Explosive Devices (IEDs):** Increased use of IEDs, sticky bombs, and magnet-based car bombs indicates a shift towards low-cost, high-impact terror tactics.
- **Local Weapon Sourcing:** Militants increasingly source arms locally (e.g., stolen police rifles or country-made guns) to avoid detection through border smuggling routes.

Targeted Civilian Killings & Fear Creation:

- **Assassinations of Minorities & Migrants:** Attacks on Kashmiri Pandits, Hindu schoolteachers, and migrant workers are part of a strategy to instill fear and reverse demographic normalization.
- **Soft Targets Focus:** Instead of traditional ambushes on security forces, terrorists now often target unarmed civilians to avoid direct confrontation and maximize fear.

Use of Social Media for Glorification:

- **Martyr Culture:** Videos and images of slain militants are widely circulated to create a cult following and inspire youth to join armed groups.

- **Virtual Recruitment Cells:** Recruiters operate pseudo-religious groups online under the guise of charity, Islamic study, or human rights to lure youth subtly.

🚩 **Shifts in Cross-Border Training Tactics:**

- **Micro Training Camps:** Instead of large-scale terror camps, Pakistan-based handlers now run short-duration, modular training in small units for quicker induction.
- **Remote Instruction Models:** Recruits in Kashmir are now trained via video modules or real-time instructions through encrypted apps, bypassing physical travel.

🚩 **Urban Insurgency Tactics:**

- **House-to-House Fighting:** Militants are increasingly using dense urban areas (like downtown Srinagar or Sopore) to prolong gunfights and cause collateral damage.
- **Booby-Trapped Hideouts:** Use of booby traps and hidden IEDs in safe houses has increased risks during counter-insurgency raids.

🚩 **Internationalization via Social Media Narratives:**

- **False Flag Narratives:** Attempts to portray encounters as fake or custodial killings are spread widely to damage India's human rights image.
- **Kashmir-as-Palestine Comparisons:** A concerted effort by Pakistan-backed media and diaspora to equate Kashmir with other global conflicts to build sympathy and gain traction in international forums.

3.2 Data & Notable Incidents (Expanded)

- **Infiltration Attempts:** Over **200 attempts between 2019- 2023**, with many thwarted by intelligence-based operations.
- **Ceasefire Violations:** Peaked in **2020 with over 5,100 incidents**, resulting in civilian casualties and damage to infrastructure in border villages.
- **Selective Targeting:** Recent attacks have focused on **non-local laborers, Kashmiri Pandits**, and **security forces**, including targeted killings in Anantnag, Pulwama, and Rajouri.
- **Drone Interceptions:** Over **250 drone sightings** along the India-Pakistan border were reported between 2021 and 2023, leading to increased anti-drone preparedness.

4. Regional Stability and Strategic Concerns

4.1 India–Pakistan Tensions (Expanded)

Militarization and Border Tensions:

- **Increased Troop Deployment:** India significantly increased its military presence in Jammu and Kashmir, citing security threats, which was viewed by Pakistan as provocative.
- **Frequent Ceasefire Violations:** Both India and Pakistan reported multiple Line of Control (LoC) ceasefire violations, raising the risk of localized conflict escalation.
- **Surveillance and Drone Activity:** Reports of drone sightings and UAV incursions along the border grew more frequent, with suspicions of arms and narcotics drops.

Intelligence and Cyber Warfare:

- **Cyber Intrusions:** Both nations accused each other of cyber espionage targeting defense infrastructure, media outlets, and public utilities.
- **Information Warfare:** Coordinated campaigns from troll farms and bot accounts flooded social media with disinformation, often targeting India's Kashmir narrative.

Terror Financing and Counter-Terrorism Measures:

- **Pressure via FATF:** India has actively lobbied for Pakistan's continued grey-listing by the Financial Action Task Force (FATF), linking terror financing to cross-border militant activities in Kashmir.
- **Crackdown on Militant Networks:** India intensified anti-terror operations and designated groups like Jaish-e-Mohammed and Lashkar-e-Taiba as foreign terror entities, with international support.

Strategic Alliance Building:

- **Closer US & Israeli Defense Ties:** India deepened defense cooperation with the U.S. and Israel for intelligence sharing, surveillance, and counter-terror technology post-370.
- **Quad and Indo-Pacific Strategy:** Although not directly Kashmir-related, India's increased engagement in multilateral groups like the Quad strengthened its strategic positioning vis-à-vis China and Pakistan.

Role of China and the China-Pakistan Nexus:

- **China's Objection:** China strongly opposed the bifurcation of Ladakh and its separation from J&K, citing territorial concerns in Aksai Chin.
- **CPEC Factor:** The China-Pakistan Economic Corridor (CPEC) passing through Pakistan-occupied Kashmir (PoK) made the region geopolitically sensitive, with China vocally backing Pakistan in international forums.

International Legal and Media Narratives:

- **Legal Cases & Appeals:** Pakistani-origin NGOs attempted to take the Kashmir issue to international courts and human rights tribunals, though most were dismissed or ignored.
- **Global Media Pressure:** Outlets like Al Jazeera, BBC, and The Guardian frequently covered Kashmir from a critical lens, fueling diplomatic responses from India.

Strategic Communication by India:

- **Narrative of Normalcy:** The Indian government emphasized the return of “normalcy” post-370 through investment summits, panchayat elections, and tourism promotion.
- **Kashmiri Diaspora Engagement:** India reached out to Kashmiri-origin professionals abroad to counter separatist narratives and highlight opportunities in a “new Jammu & Kashmir.”

4.2 China's Role (Expanded)

- **LAC Confrontations:** The **2020 Galwan Valley clash** further deteriorated India-China relations, especially as India viewed China's stance on Article 370 as hostile.
- **CPEC Implications:** China's interest in J&K is tied to the **China-Pakistan Economic Corridor**, parts of which run through Gilgit-Baltistan — claimed by India.
- **Joint Defense Drills:** Pakistan and China have conducted joint military exercises and defense collaborations post-370, signaling deeper alignment.

4.3 Afghanistan Factor (Expanded)

- **Taliban's Return to Power (2021):** The regime change emboldened jihadist narratives, and India fears renewed training camps in the Af-Pak region.

- **ISI & Taliban Nexus:** Pakistan's Inter-Services Intelligence (ISI) allegedly facilitates links between Taliban elements and Kashmir-focused terrorist groups.
- **Loss of Indian Influence:** India had invested in Afghan development and diplomacy; the Taliban resurgence weakened its strategic depth in the region.

5. Indian Diplomatic Challenges

5.1 International Criticism & Human Rights Pressure (Expanded)

UN and NGO Concerns (continued):

- **Reports by UNHRC:** The United Nations Human Rights Council (UNHRC) released periodic reports alleging excessive use of force by security forces and restrictions on freedom of assembly and expression in Jammu & Kashmir.
- **Concerns over Journalistic Freedom:** International watchdogs like Reporters without Borders (RSF) criticized the clampdown on press freedom, including detentions of local journalists and media restrictions.
- **Access Denials:** Several UN special rapporteurs and foreign observers were denied permission to visit Jammu & Kashmir, which fueled international skepticism about transparency.

Perception Management (continued):

- **Global PR Campaigns:** The Indian government launched strategic media campaigns abroad to portray the move as one aimed at national integration and regional development.
- **Diaspora Diplomacy:** Indian missions abroad worked with the diaspora to counter protests and negative narratives, especially in countries like the UK, USA, and Canada.
- **Social Media Monitoring:** A tighter grip on social media within the region and abroad was maintained to curb misinformation and separatist propaganda.

Diplomatic Engagement (continued):

- **International Hearings:** The issue was occasionally raised in foreign parliaments (e.g., UK House of Commons, US Congressional hearings), pressuring India to explain its internal policies.

- **Bilateral Frictions:** Countries like Turkey, Malaysia, and China voiced strong opposition, straining India's bilateral ties and drawing rebukes from the Indian Ministry of External Affairs.
- **Support from Allies:** At the same time, nations like Russia and Israel supported India's stand, stating it as an internal matter, thus helping balance global diplomatic pressure.

5.2 Managing Strategic Partnerships (Expanded)

- **Quad Alliance Caution:** While India is part of the Quad (with the US, Japan, Australia), it faced scrutiny from Western media and rights groups.
- **Middle East Diplomacy:** India's oil and labor-related dependencies require careful handling of Kashmir discourse in nations like Saudi Arabia, UAE, and Iran.
- **Russia-India Balancing Act:** As a long-time ally, Russia refrained from overt criticism but maintained a nuanced stance on India's internal sovereignty.

5.3 Countering Narrative Wars (Expanded)

- **Digital Diplomacy:** The Ministry of External Affairs (MEA) launched multiple online campaigns to explain India's legal and political rationale.
- **Fake News & Fact-Checking Cells:** Counter-disinformation units and cyber monitoring have been increased to tackle manipulated visuals and fabricated reports.
- **Kashmiri Diaspora Engagement:** The government initiated outreach with the overseas Kashmiri population to present an inclusive development narrative.

6. India's Strategic and Diplomatic Responses (Expanded)

Electoral and Political Normalization:

- **Delimitation Exercise:** The Delimitation Commission redrew constituencies in Jammu and Kashmir to enable future elections, aiming to enhance representation, especially in the Jammu region.
- **Preparation for Assembly Elections:** The Government of India has stated its intent to restore statehood and hold elections, projecting a return to democratic governance.
- **Empowerment of Local Governance:** Strengthening of Panchayati Raj institutions and direct funding to local bodies has aimed to decentralize power and enhance civic engagement.

Judicial and Legal Reforms:

- **Extension of Central Laws:** Post-370, over 800 Central laws were extended to Jammu and Kashmir, aligning it with the Indian Union and ensuring rights like RTE, SC/ST reservations, and women's property rights.
- **Fast-Track Courts:** New special courts have been established to try cases related to terrorism and corruption, increasing the pace of justice delivery.

Digital Governance and Internet Restoration:

- **Phased Internet Restoration:** After initial blackouts, 4G and broadband services were gradually restored with monitoring mechanisms to prevent misuse.
- **Digital India Push:** Schemes under "Digital India" like CSCs (Common Service Centers), e-Hospitals, and online land record systems were introduced to modernize administration.

Tourism Revitalization:

- **Record Tourist Footfall:** The valley saw a record number of tourists in 2022 and 2023, driven by aggressive promotion campaigns and improved security.
- **Film Shooting Policy:** A new J&K Film Policy was launched to revive film shooting in the valley, encouraging Bollywood and regional filmmakers to return.

Economic Revival Initiatives:

- **Startup & Industrial Policies:** Incentives for startups, MSMEs, and private investment were introduced, with special economic zones planned for IT and agro-processing.
- **Horticulture & Handicrafts Boost:** GI tagging and export support were extended to local crafts like Pashmina and Kashmiri saffron to help local artisans.

Religious & Cultural Harmony Initiatives:

- **Amarnath Yatra Facilitation:** Enhanced infrastructure and safety for the annual yatra have bolstered religious tourism and communal integration.
- **Heritage Restoration:** Restoration of temples, shrines, and Sufi sites have been promoted as part of cultural integration and reconciliation efforts.

Environmental Security and Disaster Preparedness:

- **Smart City Projects:** Srinagar and Jammu Smart City initiatives included eco-tourism, urban mobility, and waste management.
- **Disaster Resilience Infrastructure:** Improvements in flood control, early warning systems, and seismic resistance in new buildings have been prioritized.

7. Conclusion

The abrogation of Article 370 redefined India's internal governance of Jammu and Kashmir, but it also presented **new diplomatic and security challenges**. Cross-border terrorism continues to threaten regional stability, requiring India to balance a firm security approach with nuanced diplomacy. The evolving South Asian geopolitical context — especially China's assertiveness and Afghanistan's instability — further complicates the landscape.

Internationally, India has faced a challenging narrative battle, defending its internal constitutional measures in the face of **global human rights scrutiny, Western liberal critiques, and Islamic bloc opposition**. Nevertheless, Indian diplomacy has successfully leveraged multilateral platforms, bilateral engagements, and digital diplomacy to assert its sovereign prerogatives.

Going forward, India must evolve a **multi-dimensional diplomatic framework** that can:

- **Balance hard security responses with constructive dialogue and development in Kashmir,**
- Foster **regional peace through confidence-building measures** with Pakistan and cooperative deterrence with China,
- Strengthen its **counter-terrorism and cybersecurity architecture,**
- Bolster **soft power diplomacy** by showcasing democratic resilience and inclusive development.

In essence, the success of India's post-370 strategy will depend not only on its ability to suppress terrorism and manage borders, but also on building a genuinely inclusive and rights-based model of governance in Jammu and Kashmir that resonates with both domestic constituents and the international community. Only through such a multi-dimensional, calibrated, and forward-looking approach can India convert the abrogation of Article 370 from a moment of political assertion into a durable foundation for peace, development, and regional stability.

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The Evolution of Traditional Trade Models in The Age of Fintech and Blockchain with Special Reference to Ballia

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Abstract

In the era of the financial technology (FinTech) and blockchain technology, the conventional trade paradigm has experienced a substantial transformation. Businesses and customers have seen a change from traditional trading procedures to more effective, transparent, and secure systems with the emergence of digital financial services and decentralized ledgers. Despite a 33% decrease in infusion and yearly drop to \$1.9 billion in 2024, India stands third globally in fintech funding. In 2022, the blockchain technology market in India brought in USD 321.5 3million, and by 2030, it is projected to grow to USD 53,182.9 million. This study examines the development of conventional trade patterns in Ballia, a well-known town in Uttar Pradesh, This study employed a qualitative research approach to gather data from Dimensions of 418 publications to conduct bibliometrics analysis with help of Vos viewer through various sources which shows visualisation of data consisting of citation, co-authorship, bibliographic coupling. By simplifying business processes and creating opportunities for greater financial inclusion, these advancements promote trade between individuals from various economic backgrounds. Moreover, the study explores the legal environment, the emergence of digital payment systems, and how blockchain ensures transparency and trust. The results show how Ballia's traders, both old and new, are adjusting to the digital age and what it means for regional trade in the future. Ultimately, the paper emphasizes the necessity of ongoing technology adoption and educational activities to bridge the digital gap.

Keywords: *Fintech, blockchain, digital India, AI, Robo-advisors, reg-tech.*

INTRODUCTION

With a GDP of \$5 trillion over the next three years and \$7 trillion by 2030, India is predicted to overtake all other economies as the world's third largest economy. The financial blockchain market in India is expanding significantly. The market is expected to develop at a compound annual growth rate (CAGR) of 32.10% from 2024 to 2030, reaching USD 1.87 billion. The world is

gradually adopting blockchain-based technologies, which are part of the digital infrastructure (Taherdoost, 2023). Blockchain is also used to detect fraud in crowdfunding and fundraising businesses by constantly auditing the ledger (Unal & Aysan, 2022). The blockchain will make it possible to make international payments faster and easier, which have always been slower and more expensive than national transactions. Contracts will also benefit from the same technology, becoming “smart” since they will eliminate the need (and cost) of a broker, also achieving immediate and automatic enforcement of the underlying economic transactions (Mosteanu & Faccia, 2021). FinTech improves activities in finance by using digital technologies. Applying digital methods to traditional financial activities eases the online demands brought by the pandemic (Renduchintala et al., 2022).

Recent review of the literature has focused on gap such as such as peer-to-peer lending (Wei and Lin, 2017), crowdfunding (Mollick, 2014), online payment and digital wallet (Kang, 2018), automated and high-frequency trading (O’Hara, 2015), blockchain and bitcoin (Kimani et al., 2020; Baur et al., 2018), and regulatory issues (Kou et al., n.d.). so this paper highlights the strengths and challenges that blockchain and fintech technologies offer to small and medium-sized businesses (SMEs) in Ballia as a research gap. The term "FinTech", which is the short form of the phrase Financial Technology, denotes companies, or representatives of companies, that combine financial services with modern, innovative technologies. As a rule, new market participants offer Internet-based and application-oriented products (Le et al., 2021)

Recently digital consumers have shifted their preferences to online and mobile banking, they also have higher expectations regarding online services. They demand easy-to-use digital services with seamless approval and flawless processes (Palmié et al., 2020). As a result, blockchain technology can substantially increase the scope and efficiency of peer-to-peer transactions, turning previously infeasible business models into viable ones. Empowered by blockchain technology, financial services can become more decentralized, innovative, interoperable, borderless, and transparent (Chen & Bellavitis, n.d.). Crypto currencies created by block chain-transactions are unregulated in contrast to currencies issued by central banks as legal tender as part of their monetary policies (Chuen, 2018).

REVIEW OF LITERATURE

The following literature supports the current study such as the study done by:

According to DAVRADAKIS, (2020) the aim of this paper is to provide a primer on financial technology and on Blockchain, while shading light on the impact they may have on the financial industry. According to the results the rapid expansion in Blockchain and financial technologies, has

led to a fast spreading of their potential benefits but has so far left unaddressed the risks that they could imply.

According to Paramesha et al., (2024) the study aims to offers a thorough overview of the current research on artificial intelligence, machine learning, deep learning, and blockchain applications in the financial and banking industries, emphasizing the notable influence these technologies have had on spurring innovation and enhancing operational effectiveness. According to the results these highlight the important role of artificial intelligence in improving decision-making abilities, promoting innovation in financial markets, creating sophisticated trading strategies, and maintaining strong cyber security measures.

According to Jiang et al., (2023) the study aims to the height of governance mechanisms, using a dynamic stochastic general equilibrium (DSGE) model framework to the height of governance. The results showed that the development of blockchain financial technology has significantly increased the scale of green credit issuance and effectively eased the financing constraints of green enterprises, reducing financing costs.

According to Fosso Wamba et al., (2020) This paper aims to bridge the knowledge gap in the existing literature on Bitcoin, Blockchain and Fintech. It begins by clarifying the definition of these concepts. The findings showed that these technologies are evolving, and organizations are embracing them for competitive advantage.

According to Chong et al., (2019) the study aims to advance contemporary knowledge of business applications of blockchain by drawing on the theoretical lens of the digital business model and value configuration to decipher how pioneers in this space are leveraging blockchain to create and capture value. This study offers an overview of prevailing business models that have manifested alongside advances in blockchain technology.

According to Taherdoost & Madanchian, (2023) This study examines the current state of new blockchain-based business models. The findings highlight numerous open research questions and promising new directions for investigation, which will likely be helpful to academics and professionals.

According to Efuntade & Efuntade, (2023) the Strengths, Weaknesses, Opportunities, and Threats to blockchain technology in financial services. This survey provides a comprehensive summary of the most relevant blockchain-based FinTech implementations and an overview of FinTech sectors and segments.

According to Alzghoul & Al-Kasasbeh, (2024) This study aims to investigate the moderating effect of information technology infrastructure on the link between fintech adoption and organizational competitiveness in Jordanian commercial banks. The results clearly indicate the pivotal position of

fintech in promoting This paper highlighted competition between financial organizations and lead to that when a certain level of employment of financial technologies is achieved, the overall performance is likely to improve.

According to Boakye et al., (2022) The emergence of blockchain technology is reshaping several aspects of economies, opening a wider spectrum for the research communities, and making it critical to conduct studies that comprehensively analyse this body of knowledge. The findings of our study could also provide valuable insights for practitioners especially new ventures and venture capitalists on the prospects of blockchain applicability in turning around the fortunes of their businesses.

According to Maknickienė & Lapkovskaja, (2024) This paper highlighted that Fintech as a three-dimensional phenomenon reflects the rapidly changing technological, financial and business environment. The result showed the fintech sector had both positive and negative effects, sometimes encouraging the growth of service availability and digitisation and sometimes hindering the development of infrastructure.

According to Mosteanu & Faccia, (2021) This research confirms that information availability and the increasing interconnection of crosswise applications of each discovery to the different fields of science is determining the rapid succession of revolutions identified by evident large shifts in economic paradigms. The results showed that there is a high possibility of market concentration in which, however, only a few corporations—digital giants—can afford to develop these technologies, consolidating their dominance.

According to Renduchintala et al., (2022) this research aims to direct the future of financial solutions by providing an outline of the applications of blockchain technology and distributed ledger technology (DLT) for FinTech. This survey provides a comprehensive summary of the most relevant blockchain-based FinTech implementations and an overview of FinTech sectors and segments.

According to Le et al., (2021) The study in the age of the 4th industrial revolution examines the time and frequency domain connectedness and spill-over among Fintech, green bonds, and cryptocurrencies. The findings showed that the development of Fintech is spreading over the world and future research may examine the relationship between traditional and modern financial markets in developing economies.

According to Chang et al., (2019) The purpose of this paper is to explore the applicability of blockchain technology in international trade process from a perspective of letter of credit payment. These results showed the comparative analysis and feasibility study were conducted to identify and

validate the prospects, in terms of facilitating process flow and enhancing overall trade performance, of the proposed blockchain-based international trade process model.

According to Fernandez-Vazquez et al., (2019) This study examines the blockchain is currently one of the most important topics in both the academia and industry world, mainly due to the possible effects that the continuing application of this new technology could have. The results showed a deep focus in challenges such as security, scalability, legal and regulatory, privacy or latency, with proposed solutions still to be far from being effective.

According to Kou et al., (n.d.) This paper maps and analyses the growth law, main research trajectories and intellectual communities of the fintech domain in current research. On the whole, this study mapped and reviewed the fintech research field from diverse perspectives, committed to delving into the methods, theory and findings of the papers in this domain.

According to Taherdoost, (2023) This study examines how blockchain technology is employed by the financial services industry and also the applications of blockchain, as an emerging field, in Fintech to find new gateways for this field. The findings showed that blockchain technology is likely to change the financial services sector and the whole economy, despite its immaturity and technical, economic, and regulatory challenges.

According to Omolara Patricia Olaiya et al., (2024) This study examined the important role of encryption techniques to protect financial information in Fintech applications, and highlighted the importance of protecting privacy, integrity and availability. The results showed encryption is necessary to protect financial information in fintech applications, and it is a set of cyber security techniques aimed at protecting sensitive information, preserving privacy, and enabling innovation largely in the rapidly evolving digital economy.

Statement of Problem:

This paper answers following questions answers related to this paper.

1. What is fintech?
2. What is blockchain?
3. What is digital India?
4. What is AI (artificial intelligence)?
5. What is Robo-Advisor?
6. What is Reg-tech?
7. How the emergence of FinTech and blockchain technology is affecting Ballia's traditional trade models and how local businesses can effectively handle this change.

Objectives:

This study aims to investigate how traditional trade models in Ballia are being impacted by the development of FinTech and blockchain technology, as well as how local firms may successfully manage this shift.

Methodology:

This study is based on convenience research to test the idea that has been proposed. This approach relates to theoretical approaches that are descriptive and inferential in nature. The design used is bibliometric analysis research approach. Evaluating the degree to which financial technology, or fintech, improves blockchain in India.

Background of Fintech

The word "fintech" refers to the collection of emerging financial technologies created to improve and automate the provision of financial services. The global financial crisis of 2008 increased consumer demand for non-traditional banking and financial services, which helped fintech flourish. The emergence of mobile devices and the pervasive use of smartphones have also contributed to the expansion of the fintech sector by allowing clients to access financial services at any time and from any place. Fintech is still influencing the financial sector today and propelling innovation in sectors including lending, payments, investment, and insurance. Examples of fintech are mobile banking, digital payment systems, robo-advisors, insurance, crypto currency, regtech, AI etc.

Background of Blockchain

Blockchain emerged in 1991 with advancement of technology. A blockchain is a collection of blocks that hold particular information. Therefore, a blockchain is a ledger, or file, that continuously expands and maintains a permanent record of every transaction. This procedure occurs in an immutable, chronological, and secure manner (chronological meaning that each transaction occurs after the one before it). Every time a block of data is finished being stored, a new block is created.

Table 1. contains three columns first one shows particulars which contains key terms and second columns shows definitions of key terms and third shows authors name and years of publications.

Particulars	Definitions	Authors
Fintech	The term “FinTech,” which is the short form of the phrase financial technology, denotes companies or representatives of companies that combine financial services with modern, innovative technologies. As a rule, new participants in the market offer Internet-based and application-oriented products.	(Dorfleitner et al., 2017)
Blockchain	The blockchain came into the limelight with the advent of the Bitcoin cryptocurrency, by far the most successful blockchain application, which in January of 2021 set its new record of market capitalization exceeding 758 billion of US dollars.	Ghiro et al., (2021)
Digital India	Digital India has the goal to ensure transparency and avoid corruption in services reaching the beneficiary, along with providing good governance and ensuring inclusion with an effective service delivery system	Nedungadi et al., (2018)
AI (artificial intelligent)	AI has become a key factor in changing banking services and improving efficiency, customer experience, and security measures.	Paramesha et al., (2024)
Robo-Advisor	Robo Advisors (RAs) are widely recognized as one of the most important disruptive trends in asset and wealth management industry. The terms “Robo-Advise,” “Robo Advisor,” and “Robo Adviser” have become well known buzzwords, and the growth prospects for such systems are highly promising	Beketov et al., (2018)
Reg-Tech	RegTech, which consists in the increasing “risk-management mechanisms, internal controls and compliance requirements” imposed by financial regulators	Cruz Rambaud & Expósito Gázquez, (2022)

Bibliometric analysis

The use of statistical techniques to analyse bibliographic data, particularly in scientific and library and information science contexts, is known as bibliometrics. Bibliometric analysis examines the social and structural connections among various research components (e.g., authors, countries, institutions, themes) in order to provide a summary of the bibliometric and intellectual structure of a field. The VOS Viewer 1.6.15 version is a strong analytical tool for visualizing the fundament and patterns of scientific studies to examine the intellectual discourses that are been addressed (Boakye et al., 2022)

Vos viewer display three different mapping visualisations of keywords of this paper. Figure 1. (network visualisation), Figure 2. (overlay visualisation), Figure 3. (density visualisation) which have been created. Minimum no of occurrences of a term of the 6781 terms, 363 meet the threshold. For each of the 363 terms, a relevance score will be calculated. Based on this score, the most relevant terms will be selected. The default choice is to select the 60% most relevant terms. No of terms to be selected is 218.

Table2. Shows occurrences and relevance of keyword of network visualisation, overlay visualisation, density visualisation.

Term	Occurrences	Relevance
Fintech	7	11.45
Mobile payment	16	5.03
Blockchain applications	7	2.70
Crowdfunding	26	3.39
Fintech revolution	21	3.58

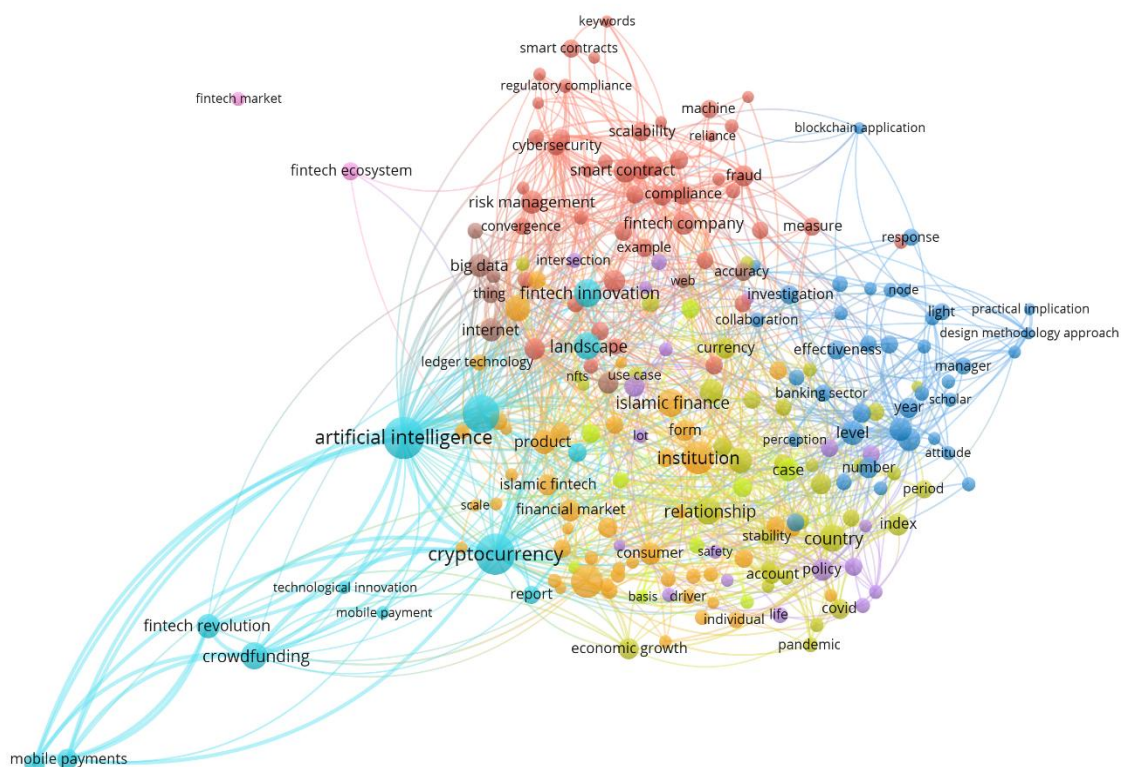


Figure 1. (Network visualisation)

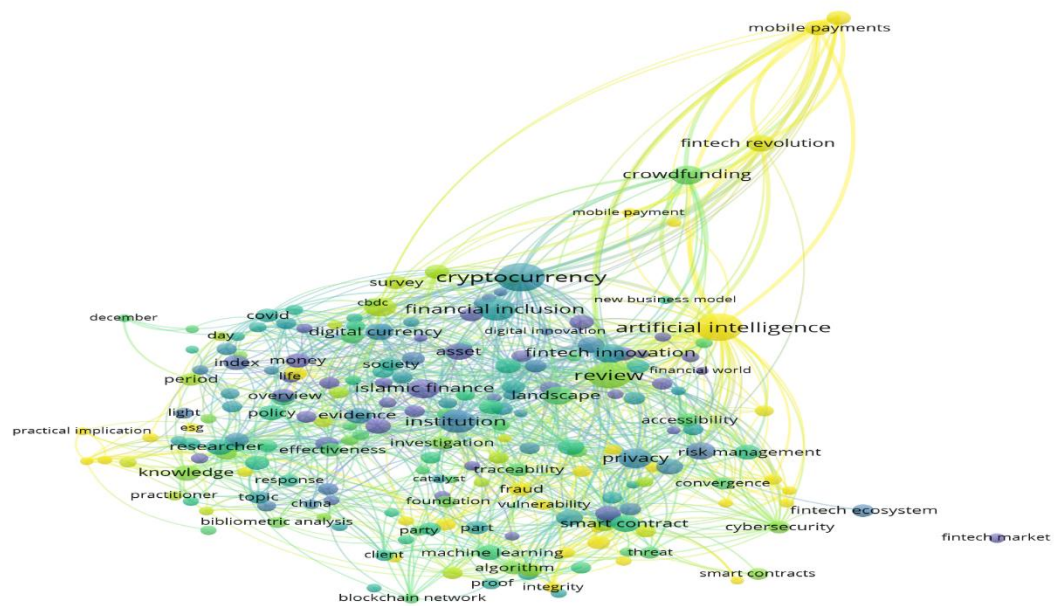


Figure 2. (Overlay visualisation)

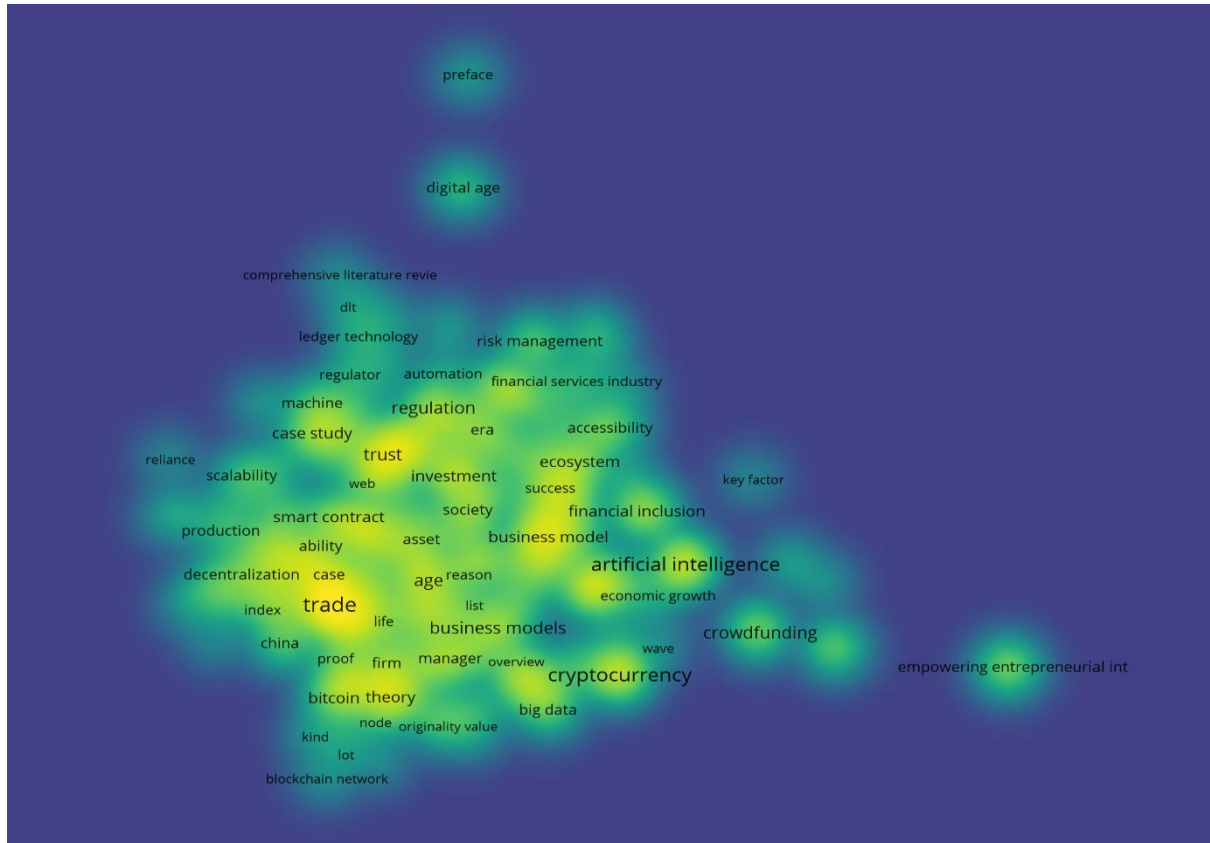


Figure 3. (Density visualisation)

Co-authorship of authors

Science and technology policy academics and evaluators use co-authorship as a proxy for research collaboration despite knowing better. The accessibility and other advantages of bibliometric data, co-authorship is continuously used as a proxy for research collaboration (Ponomariov & Boardman, 2016). Minimum no of documents of an author 1, of the 1287 authors, 1287 meet the threshold. For each of the 1287 authors, the total strength of the co-authorship links with other author will be calculated. The authors with the greatest total link strength will be selected. No of authors to be selected 1000.

Table 3. Shows top 5 authors, documents, total link of co-authorship of authors.

Author	Documents	Total link strength
Lee, David kuo chuen	17	37
Wang, yu	12	30
Dorfleitner, gregor	11	18
Hornuf, lars	10	18
Irfan, Mohammad	6	18

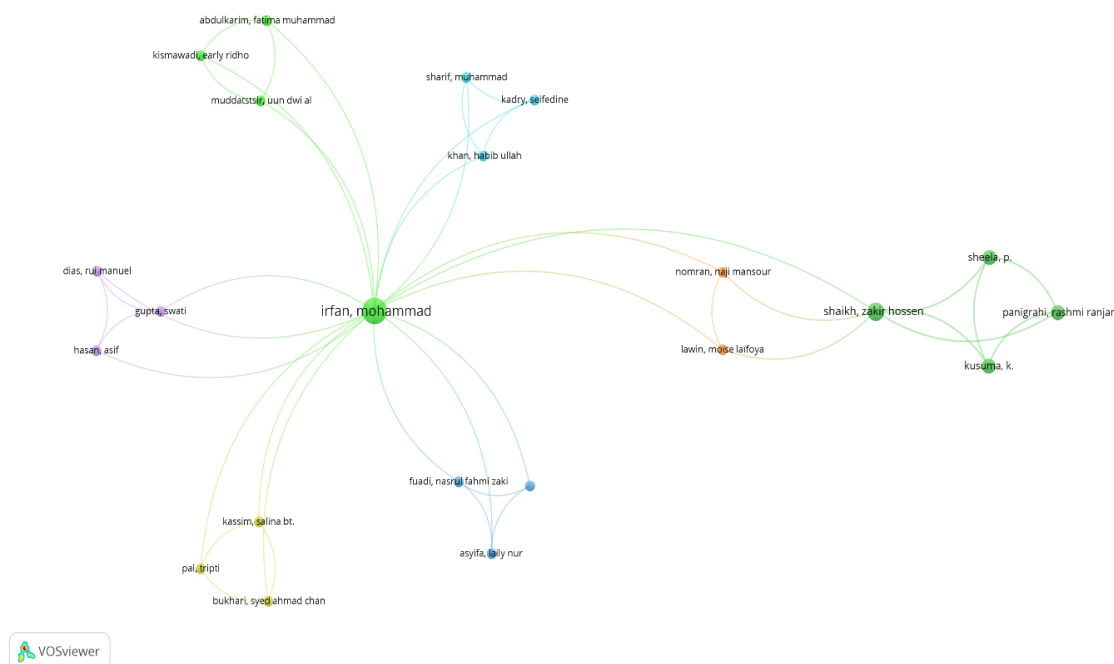


Fig 4. Co-authorship of authors

Citation of document

Citation counts have been used as a main science indicator to measure the scientific impact and performance of departments and research institutions, universities, books, journals, nations (Tahamtan & Bornmann, 2006). In this paper Min no of citations of a document of the 1748 documents, 1010 meet the threshold. For each of 1010 documents the largest of link is selected which is 1000.

Table 4. Shows top 5 citation of a documents

Documents	Citations	Links
Gomber (2018)	1160	46
Milan (2019)	322	24
Chang (2020)	432	23
Thakor (2020)	673	22
Abbas (2022)	3	13

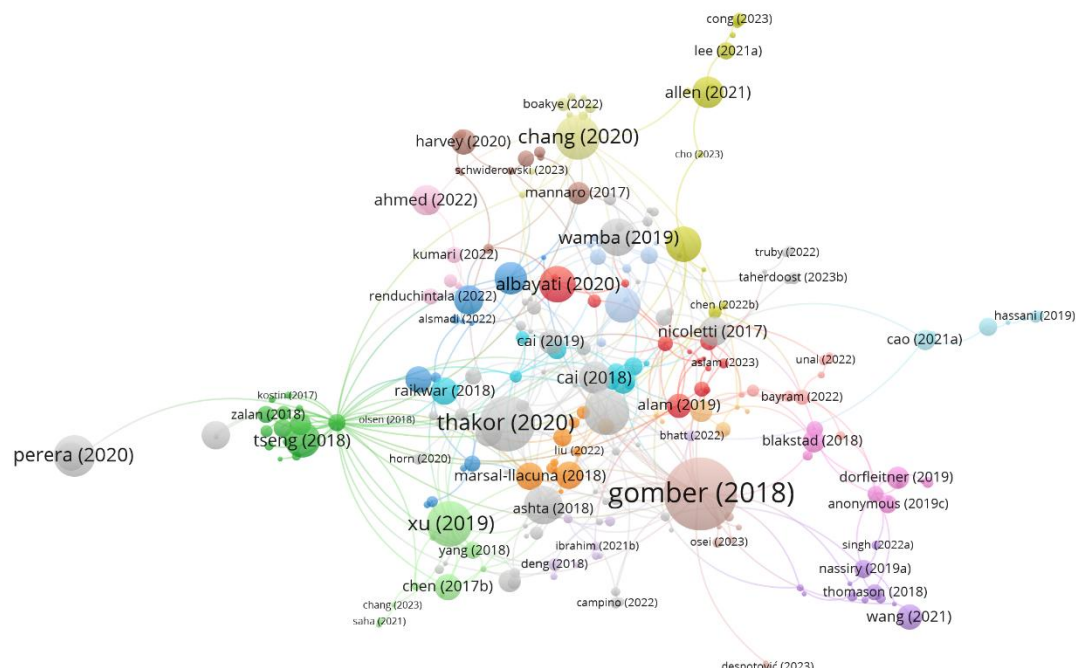


Fig 5. Citation of document

Bibliographic coupling

Bibliographically-related articles share, the closer their meaning. If this were the case, coupling strength would constitute a good enough proxy for semantic similarity, thus warranting the use of bibliographical analysis for semantic purposes, the references section of articles could then provide a reliable overview of article content, thus reducing the reliance on text-rich data or methodologically and theoretically more complex text-based analyses for bibliometric purposes (Wouters et al., 2018) This paper shows bibliographic coupling of country. For each of the 55 Country, the total strength of the bibliographic coupling links with other countries will be calculated. The countries with the greatest total link strength will be selected. No of country sleeted is 55.

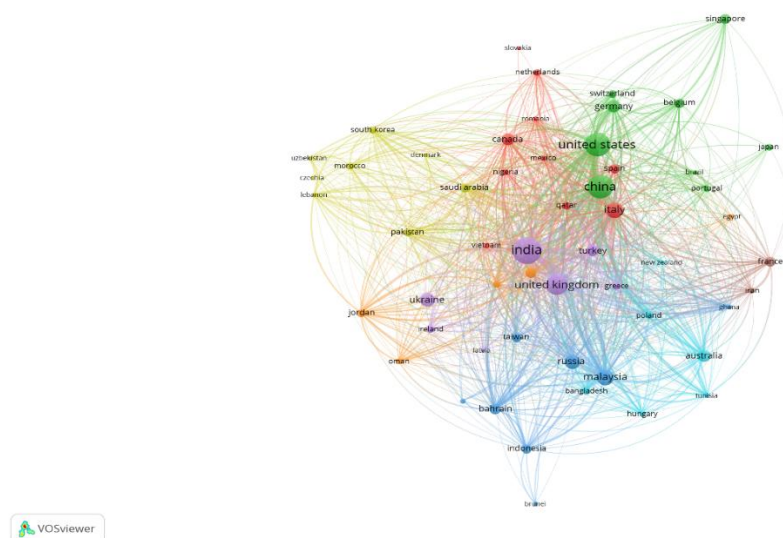


Fig 6.

Bibliographic coupling of counties

Table 5. Shows top 9 country documents, citations, total link strength

Country	Documents	Citations	Total link strength
India	150	1083	14599
China	113	3569	12262
US	116	3690	11383
UK	85	1919	8709
Italy	51	394	7831
Malaysia	51	608	7689
Australia	29	1399	4380
UAE	22	259	4259
Bahrain	24	103	3894

Co-citation -cited source of journals:

The word *co-citation* is used in different science mapping studies to denote two different processes. Here we differentiate between co-citation clustering, which is simply the formation of clusters of co-cited documents, and co-citation analysis, which takes the result of co-citation clustering, and then assigns current papers (or papers from the research front) to the co-citation clusters (Boyack & Klavans, n.d.).

Table 6. Shows top 5 journals which consist of source, citations, total link strength

Source	Citations	Total link strength
SSRN electronic journal	1470	59650
Sustainability	544	33698
Technological forecasting and social change	390	21958
The journal of finance	297	20788
The journal of financial economics	255	17526

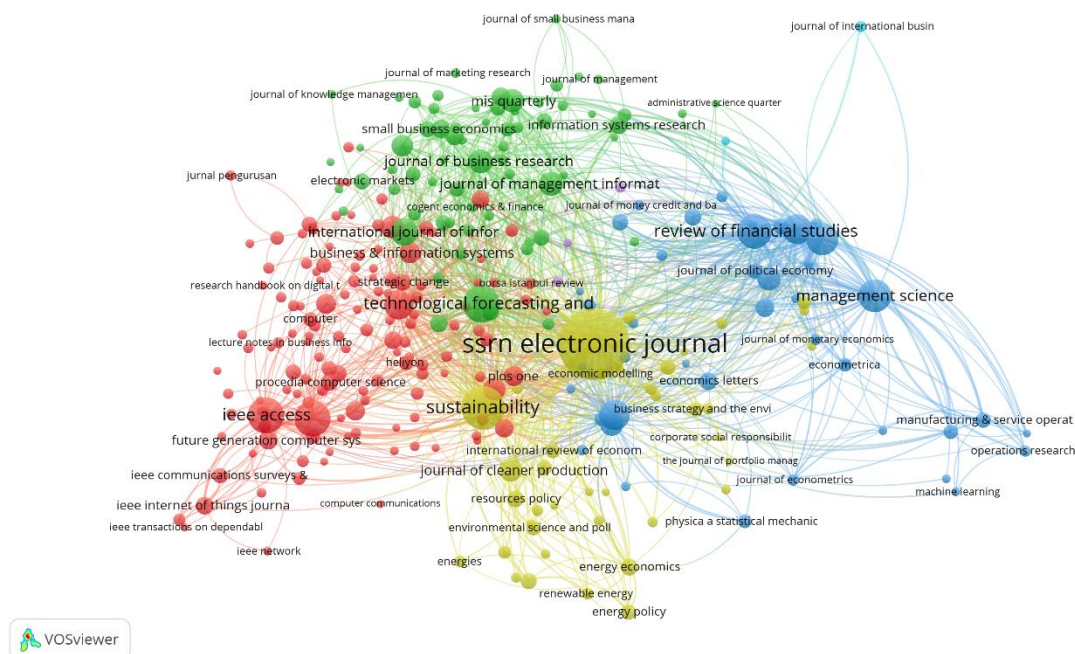


Fig 7. Co-citation-cited source of journals

Limitations

Digital literacy is frequently low in rural places like Ballia, and many dealers and customers lack the skills or information necessary to use blockchain technology or use fintech platforms. Due to their lack of experience with digital tools, many local firms may not be able to take advantage of the potential advantages of fintech and blockchain, which include faster transactions, reduced prices, and enhanced security.

Conclusion

The evolution of traditional trade models in the age of FinTech and blockchain presents both enormous opportunities and significant challenges, especially for regions like Ballia where local businesses have traditionally relied on antiquated, cash-based systems. As FinTech solutions-like digital payment platforms, online lending, and mobile banking-become more accessible and as blockchain technology creates new opportunities for secure, transparent, and decentralized transactions, the local commerce landscape is set to undergo significant upheaval. The potential advantages outweigh these difficulties. FinTech can improve credit availability, expedite transactions, increase financial inclusion, and lessen dependency on middlemen. Blockchain can lower the risks of fraud and conflicts while bringing previously unheard-of levels of accountability, security, and transparency to local trade. However, customized solutions that take into account the region's distinct economic and sociocultural characteristics are necessary if these technologies are to genuinely transform trade in Ballia.

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ABSTRACT

This paper examines the evolution of savings and investment avenues in India, from rudimentary systems involving traders and moneylenders to the diverse options available today, including bank deposits, real estate, precious metals, and various financial instruments. It then focuses on mutual funds as a significant contemporary investment choice, detailing their operational cycle where investors pool money, fund managers invest in securities, and returns are generated. The core of the paper identifies and describes the main regulatory bodies governing mutual fund investments in India: the Securities and Exchange Board of India (SEBI), the Reserve Bank of India (RBI), Stock Exchanges, and the Association of Mutual Funds in India (AMFI). It elaborates on SEBI's comprehensive role in regulating and supervising mutual funds through acts, regulations, and stringent disclosure norms to protect investor interests. The paper also outlines RBI's influence as a regulator of banks functioning as mutual fund intermediaries and of government securities. Furthermore, it discusses the role of Stock Exchanges in listing close-ended funds and Exchange Traded Funds (ETFs). Finally, it highlights AMFI's function as an apex industry body promoting ethical standards, representing the industry, conducting awareness programs, and ensuring compliance through mandatory certifications and a code of conduct for intermediaries. The paper concludes by emphasizing the continuous development and oversight of the mutual fund market in India by these regulatory organizations to ensure investor protection and market integrity.

KEY WORDS: *Mutual Funds, Investment, India Regulatory Bodies***INTRODUCTION**

In earlier times, people had very few options on how to save from their earnings and where to do it. Years ago, there was no banking system, but still there were bank services rendered by traders, money lenders etc. But the interest rate for the same was very high and the recovery of

debts was very strict. Over time, banks were established in India and people started making their savings in the savings accounts of banks, in the form of fixed deposits.

Today, there are numerous ways to save money, including opening a savings account with a bank, making a fixed deposit, purchasing a home, enrolling in PPF or GPF, purchasing gold, silver, or diamonds, purchasing an insurance policy, investing in government securities, investing into the stock market, buying company bonds or debentures, and the list is endless.



Source :: <https://www.zeebiz.com/personal-finance/news-want-to-invest-in-mutual-funds-sebi-move-will-fetch-you-much-more-money-63982>



Source : cdn.corporatefinanceinstitute.com/assets/mutual-funds.png

REGULATORY BODIES / AGENCIES

In India there are main 4 regulatory bodies of mutual funds like, Securities and exchange board of India, Reserve bank of India, Stock exchange and Association of mutual funds in India. All of above prepare their rules and regulations about mutual fund investments. Which are as follows.

1. Securities and Exchange Board of India (SEBI)

Securities and Exchange Board of India (SEBI) is entrusted with the role of regulating and supervising mutual funds in India. It has been set up by an Act of Parliament namely the SEBI Act, 1992 and is supervised by the Ministry of Finance. As the regulator of Indian capital market, SEBI came out with its first mutual fund regulations in 1993 that were revised 39 and enlarged subsequently in 1996. Apart from sharply focused normative standards, the regulatory mechanism laid huge emphasis on market discipline through enhanced transparency and disclosure requirements. These regulations have been amended from time to time. With SEBI regulations, all mutual funds have been brought under a common regulatory framework to ensure greater degree of transparency in their operations and adherence to a common structure. This act spells out several requirements and restrictions designed to protect the interests of investors and ensure that each mutual fund scheme is managed and operated in the best interest of its unit holders.

To begin with, SEBI (Mutual Fund) Regulations, define a mutual fund as a fund established in the form of a trust by a sponsor, to raise capital by the trustees, through the sale of units to the public under one or more schemes for investing in securities in accordance with these regulations. This entails three limitations on a mutual fund. First, it allows mutual fund to raise capital through sale of units to the public. Second, it permits the mutual fund to invest only in securities prescribed in SEBI (Mutual Fund) Regulations. Third, it requires the mutual fund to be set up in the form of a trust under the Indian Trust Act. In a trust structure, the beneficial owner has no power to challenge the bona fide actions of the trustee. SEBI Regulations provides stringent qualifications for the appointment of trustees. The regulation had also spelled out the rights and obligations of the trustees, the disqualification from being appointed as trustees etc, to ensure that they carry out their fiduciary responsibilities in the best interest of their unit holders. Also, a code of conduct to be abided by the trustees has been delineated in the act.

All mutual funds are required to register with the Securities and Exchange Board of India. Registration is intended to provide adequate and accurate disclosure of material facts concerning the mutual funds. Mutual funds are allowed to launch schemes only with the prior approval of SEBI. Also the mutual funds are required to disclose to SEBI regular, comprehensive disclosures of their operations. Mutual funds must adhere to specific rules laid down by SEBI regarding their sale, distribution and advertising. According to it, the advertisement for each scheme shall disclose investment objective for each scheme. The offer document and advertisement materials shall not be misleading or contain any statement or opinion that is incorrect or false.

SEBI has prescribed a detailed code of conduct for all mutual fund intermediaries i.e. agents and distributors. For the purpose of implementing this code of conduct effectively, 40 AMFI certification examinations have been made mandatory for all the distributors and agents of mutual funds. Mutual funds need to specify certain information about their scheme in the offer document as the name of directors of Asset Management Company, trustees and the contact person whom unit holders may approach in case of any query, complaints or grievances. Investors can also approach SEBI for rectifying their complaints after which, SEBI takes up the matter with the concerned mutual fund and follows up with them till the matter is resolved.

2. Reserve Bank of India (RBI)

RBI is the regulatory authority of banks in India. Banks can function as sponsors, custodians and distributors of mutual funds. For performing these functions, they are subject to regulations stipulated by RBI from time to time. RBI is the regulator of the government securities and money markets in India. Since mutual funds may invest in these securities, they are required to abide by the RBI Regulations as may be applicable.

3. Stock Exchanges

It is mandatory for close-ended funds to be listed on a stock exchange. Mutual funds also offer exchange traded funds (ETF) that can be bought and sold on a stock exchange. For these funds, the mutual fund will enter into a listing agreement with stock exchange and subject itself to the necessary regulatory and disclosure requirements.

4. Association of Mutual Funds in India (AMFI)

AMFI is the apex body of all the registered asset management companies (AMC). It was incorporated on August 22, 1995 as a non profit organization. All the AMCs that have launched mutual fund schemes are its members. The objective of AMFI is to promote investor's interest by defining and maintaining high ethical and professional standards in the mutual fund industry. It recommends the best business practices and code of conduct for its members. AMFI represents the mutual fund industry regarding its various matters to regulators and policy makers as SEBI, RBI and Government of India. It also conducts various awareness programmes to promote the understanding of mutual funds and disseminates information on mutual fund industry.

It is mandatory for intermediaries to register themselves with AMFI after completing the certification exam and obtain AMFI Registration Number (ARN). A distributor, whether individual or corporate will be empanelled by an AMC only after obtaining an ARN. The AMFI code of ethics (ACE) set out the standards of good practices to be followed by the asset management companies in their operations and dealings with investors, intermediaries and the public. AMFI has also framed a set of guidelines and code of conduct as AMFI Guidelines and Norms for Intermediaries (AGNI), for intermediaries who sell and distribute mutual fund products. According to SEBI it is mandatory for all distributors to follow this code of conduct. If it is violated by any distributor, AMFI is authorised by SEBI to seek explanation, issue warnings or cancel the registration of that intermediary.

AMFI Members

- Aditya Birla Sun Life AMC Limited
- Axis Asset Management Company Ltd
- Baroda Asset Management India Limited
- Franklin Templeton Asset Management (India) Private Limited
- HDFC Asset Management Company Limited
- Motilal Oswal Asset Management Company Limited
- SBI Funds Management Private Ltd

- UTI Asset Management Company Ltd
- Tata Asset Management Limited
- Mahindra Manulife Investment Management Pvt Ltd
- **CONCLUSION :**

We can see that with the passage of time in India the mutual fund market is developing very much, the India government has also made some rules so that no one gets any loss in the mutual fund market and is continuously monitored by some government organizations including SEBI, RBI, Stock Market, AMFI is continuously working through etc. to ensure better access to mutual funds.

Website

SEBI (Securities and Exchange Board of India)

RBI (Reserve Bank of India)

Stock Exchange

AMFI (Association of Mutual Funds in India)

Financial Regulations

Asset Management Companies (AMCs)

An Empirical Analysis of The Finfluencer's Role for The Individual Investment Decisions of The Securities Market with Special Reference to Gujarat State

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ABSTRACT

Finfluencers are becoming popular among us because of social media. With the rise in social media and the trend of investment, we often look for analyzed financial advice. The following study examines the impact of Finfluencers on Individual Investment choices with special reference to Gujarat state. We are now moving forward to modern investment options from traditional ones, and the securities market has become our first pick for us. Stocks, bonds, ETFs, etc., become easy to invest in and do not need large amounts of money. The study explores the combined picture of individual investors' perception of Finfluencer's advice with a structured questionnaire. The questions contain data on various investment choices, general awareness, the social media platform they engage with, trustworthiness of Finfluencer's advice, qualities that they are looking for in Finfluencers, and also, how frequently they recommend following others. The survey got 110 responses, out of which 64 respondents are regularly investing in securities. Results show that female investors are slightly more dependent on Finfluencer's advice than males. Also, all investors who opt for Finfluencer's advice are looking for their valuable insight and expertise with different strategies for investment.

KEYWORDS: *Finfluencers, Financial Influencers, Individual Investors, Security market, social media, Gujarat*

INTRODUCTION

Over the years, social media has played an important part in our daily lives. Some of us cannot even imagine a day without visiting social media, as our motives are different, like for entertainment, news and insights, for education, for professional work, etc. There are many successful earners

from social media surrounded by us. Simply, it has become the new means for earning extra income, but many have chosen it as the main source of income, or we could say a career choice, and they are quite famous and successful too. In the digital age, brands use social media to achieve their successful marketing, advertise their new goods, influence consumer behavior, and set trends. Here, the crucial function of social media for investment decisions is being ignored.

Nowadays, every single person is aware of the investment means and channels through social media. We are often confused about handling the income flow from these sources. For this, one needs a piece of proper advice about investment opportunities and sources. Also, the complex terms may confuse us in finalizing the investment decision alone. The majority of people are literate in this digital era, but when it comes to financial literacy, it is quite common to believe the complexities of the financial market are not an easy task to understand. Without financial literacy, one can face heavy losses due to a lack of awareness about tax regimes and decreasing currency value. So, for that aspect, we simply follow the current trends of investing inspired by social media.¹

INVESTMENT FUNDAMENTALS

The rise in social media use affects many industries, and out of all these, the finance industry is affected the most. Trading and investing are becoming popular concepts among us because of social media and being surrounded by trends. Many of us are actively investing and trading in stocks, bonds, and other securities, but only a few of us analyze before putting our earnings into it, just because of a lack of knowledge and time. We often hear that analysis should be done before investing, not after. Nowadays, investing has become a popular means for extra sources of income, to fulfil our requirements, and for a comfortable lifestyle. a single source of income is not enough. In today's fast-paced world, our lifestyle changes with many challenges, and to face those challenges, we always rely on extra income.

We have been investing for many years in bank FD, Gold, Silver, etc Traditional investment options are there, but the current scenario shows a completely different picture of investing. In the modern era, investment substitutes are different from traditional substitutes, like Stocks, ETFs, IPOs, Mutual Funds, Bonds, Govt securities, futures, options, etc. Many factors affect our financial decisions, like income level, financial literacy, working profile, availability of means of finance, personal interest, etc, but the effective one is the lack of financial literacy.

FINFLUENCERS (FINANCIAL INFLUENCERS)

To cover above above-discussed risks, we often follow Financial Influencers readily for investment decisions. In the financial market, where everyone looks for different sources for their financial investment, Finfluencers has grown significantly in the last few years as a platform for exchanging knowledge, experiences, important strategies, and viewpoints.² Investors now have new ways to engage and communicate with influencers thanks to social media platforms. Social media sites like Facebook, Instagram, YouTube, and Twitter have a quick influence on investors and offer them informative resources. They also give investors access to a variety of data about companies, industries, and financial markets.³ They have great expertise in stock trends and sometimes corporate insights. Because of that, we follow their bits of recommendations before making any investment decisions. However, they are giving paid advice or sometimes free advice. The following study examines how Financial Influencers affect individual investment decisions.

A social media influencer is someone who effectively promotes themselves on social media by offering guidance and recommendations and who is well-known in particular industries, fields, or subjects. So, those who focus on offering financial advice or investment advice are known as Finfluencers (financial influencers). By sharing their content on social networking sites, they build an engaged audience.² The rise of Finfluencers in India is evident, since they serve as a channel between the information-thriving investors and the complex finance world. They simplify the investment, explain different ideas for investment, and also offer authentic examples by using platforms like videos, blogs, and podcasts. However, through this, they gain their followers' trust and admiration. Now, when investors need any advice to handle financial matters, they look up to them.⁴

HOW INVESTMENT DECISIONS ARE AFFECTED BY SOCIAL MEDIA INFLUENCERS.

Because of our busy schedule, we rarely have spare time for analysis, or sometimes lack financial knowledge also the reason behind it. In that case, we often look for readily available analysis and stock picks for investment to minimize the risks and complex calculations.

No worries! because Finfluencers are there for us with detailed analysis and charts of particular investment options, and we follow their bits of advice as they claim that, according to their expertise. We often follow them through instant access to social media. They appear through news, podcasts, promotional advertisements, and interviews when we scroll social media, and after we

follow them through social networks. Slowly, we tend to depend on their recommendations and advice, which might be profitable for us without spending time to do any fundamental and technical analysis for the particular stocks. None of us wanted a loss in our investment as we all wanted to earn a profit from our earnings. Hence, we check their advice and recommendations before taking any investment decisions, and this way we minimize upcoming risks related to our financial decisions.

LITERATURE REVIEW

Nike Wahyu Suci Martaningrat, and Yohannes Kurniawan, (2024), find that investment decision-making for the millennials and Generation Z is significantly affected by the financial influencers and the FOMO economy. Also, when social media influence was moderated by financial literacy or financial behavior, the investment decision-making could be significantly influenced by the social influence effect.¹

The study of **Santosh Kumar Shrinivas, et al., (2024)**, reveals the positive correlation between financial literacy with the social media influencer's investment decisions. Also, respondents are aware of the basic avenues of investments along with financial knowledge of other financial aspects.⁵

Vishnu Maniy. R.V., et al., (2023), analyze the investment behavior of social media users and explore the relationship between social media usage and investment decisions. The findings clearly show that social media platforms, particularly Instagram play an influential and useful role in investment-related information. Further, the study finds a high correlation between investment source options and social media platform usage.³

Prof. Ashwini Wanjari, et al., (2024), finds that the financial influencers on social media significantly influence the investment decisions of Nagpur City. Also, it improves financial understanding. However, their influence does not make clear choices for investment products or the frequency with which youngsters could seek additional financial insights.⁶

Dr. Umakanth S, et al., (2024), conclude that financial influencers had a considerable impact on the financial behavior and decision-making process of Gen Z. Many of them not only follow financial influencers but also rely on their suggestions and those suggestions quite positively impact

their knowledge of finance. This clearly shows how important role financial influencers play in shaping the financial attitudes and decision-making of Gen Z.⁴

Ms. Falguni Mathews, et al., (2023) findings of this analysis conclude that along with advice, financial influencers should provide material that meets investor expectations, and beginners or learners should be well informed when following those financial influencers while making financial decisions.²

Daan Mathijs Riefel (2024) concludes that investors tend to invest, and their willingness to invest a specific amount for investments is significantly impacted by exposure to social media. So, the study provides valuable insights for financial advisors and investors that social media performs an important role in investment behavior.⁷

N. Sathya, C. Prabhavathi, (2024) examined how risk perception and personality traits impact investing choices. The following paper specifically aims to investigate the effects of social media and how they directly or indirectly affect investment choices. The findings suggest that social media notably influences individual investors' investment-related attitudes and related actions. To be specific, social media could be affected by potential risks and worsen the impact of behavioural biases like overconfidence and herding.⁸

RESEARCH GAP

After the pandemic, many of us began to understand how essential it is to manage our money, finances, and savings for the upcoming days. But without proper knowledge about finance, one cannot be that precise about their decisions. So, at that point, Finfluencers played an important role in educating the next generation and helping them to become self-sufficient.² In this world where nothing is free, we wanted to learn how the Finfluencers made income from this free-of-charge service. The current study will try to find and classify the merits and demerits of following the recommendations and advice from Finfluencers.

SCOPE OF THE STUDY

This study aimed to determine the impact that Finfluencers have on individual financial decisions. The researcher has selected a specified area for data, which is Gujarat state, and according to these questions, has been structured. The questionnaire sent out was mainly focused on non-professional investors who do not have more than 10 to 20 years. Because they are not depending on Influencer's advice or recommendations. The questionnaire was constructed by focusing on

Finfluencer's impact on investment decisions and the common problems or challenges with which individual investors are dealing.² Also, the questions and related options were kept easy to understand for people from different fields.

OBJECTIVES

- To analyze the extent to which financial influencers affect individual investment decisions.
- To examine the relation between Finfluencer's impact and investment decisions taken by individual investors.
- To examine the accuracy of Finfluencer's advice.

RESEARCH METHODOLOGY

Sampling Method: The samples were collected based on convenience or non-probability sampling. The quantitative approach was used to do this analysis. The primary data for this study were gathered by distributing the structured questionnaire online using Google Forms. The information about participants' demographics, financial awareness, choices of investment variables, qualities they are looking for in Influencers, and affecting factors in their investment decisions was all designed to be gathered by the tool used for the survey.

Sample Size: The sample size for the following analysis is 64 out of 110 responses.

Data Collection Method: The data was collected through a survey for this analysis, and respondents were given a customized questionnaire with easy-to-understand language to collect primary data.

Data Analysis Method: Data analysis is portrayed in tabular form along with charts, graphs, and its interpretation, along with a normality test.

DATA ANALYSIS AND INTERPRETATION

Respondents' opinions on the impact of Finfluencers on their investment decisions.

(Table: 1)

Sr. No.	Statement	Yes		No		Total
		No. of	%	No. of	%	
1.	Are you investing in Stocks, Bonds, or any other securities?	64	58.2	46	41.8	110
2.	Do you have a basic understanding of Finfluencers (Financial Influencers)?	48	72	16	25	64
3.	Do you regularly follow any Finfluencers?	31	48.4	33	51.6	64
4.	Have you ever opted to invest in securities after getting advice from an online influencer?	30	46.9	34	53.1	64
5.	Are you aware of any rules or disclaimers that financial influencers need to follow through?	42	65.6	22	34.4	64

Out of 110 respondents, those who are investing in stocks and other securities are 64 (58.2%). This indicates that almost half of the respondents are not regularly investing. A majority of 48 (72%) investors are aware of Finfluencers or have a basic understanding of Finfluencers and 16 (25%) are not aware of Finfluencers. Those who regularly follow Finfluencers are about 31 (48.4%) and those who do not follow Finfluencers are 33 (51.6%). This shows that fewer investors regularly follow Finfluencers or maybe they are not aware of the proper platform to follow them. Also, there are less no. of investors who are opted Finfluencer's advice regularly which are 30 (46.9%). But when it comes to awareness of rules for Finfluencers, 42 (65.6%) investors are aware.

(Table:2)

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Use of Social Media for Investment	.248	64	.000	.828	64	.000
Finfluencers you follow	.246	64	.000	.766	64	.000
Follow of influencers Recommendations	.296	64	.000	.809	64	.000
Trust on Advice of influencers	.250	64	.000	.855	64	.000
opinion on accuracy of influencers advice	.297	64	.000	.855	64	.000
usefulness of Finfluencers advice	.250	64	.000	.894	64	.000
Risk consideration	.206	64	.000	.896	64	.000
Regulatory framework for influencers	.223	64	.000	.889	64	.000

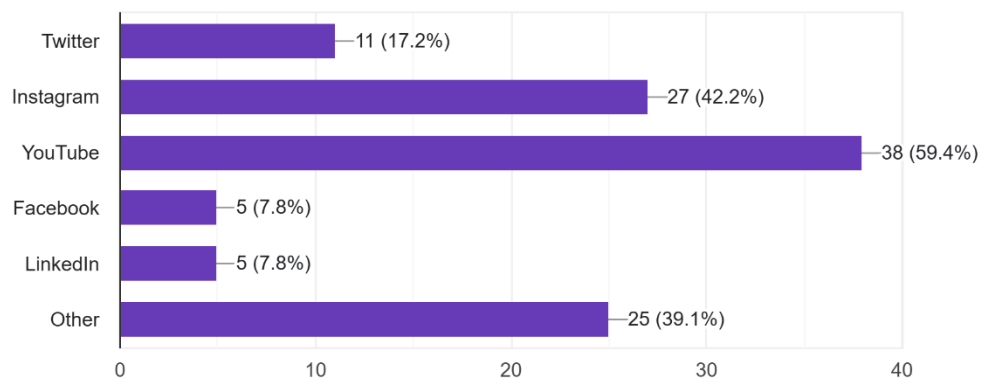
a. Lilliefors Significance Correction

According to the Kolmogorov-Smirnov and Shapiro-Wilk tests, in both of them, the distributed data are normally distributed as the P value is greater than the significance level.

(Chart:1)

Which social media outlets do you follow when it comes to finance? (Select all that apply)

64 responses



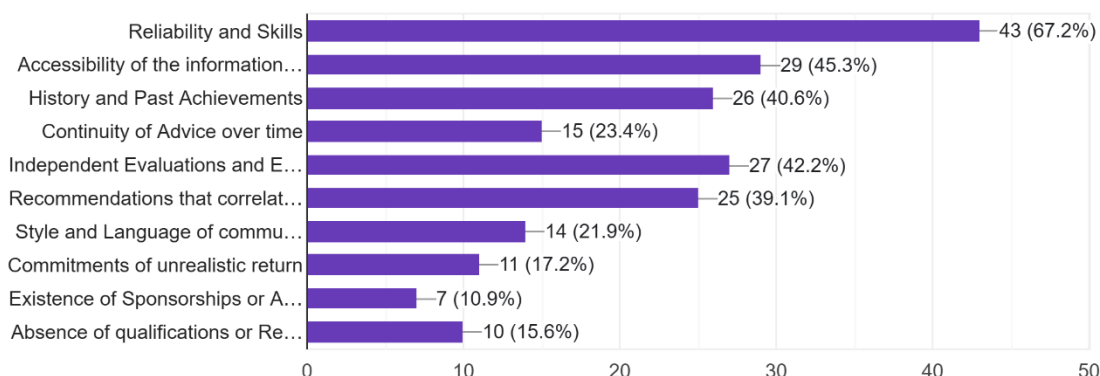
Out

of all the social media platforms stated above, about 38 (59.4%) respondents visit YouTube for financial purposes. After YouTube, the second most popular preference is Instagram, 27 (42.2%), whereas Twitter, Facebook, and LinkedIn are less popular among investors seeking investment-related stuff. However, out of these popular platforms, many of the respondents are following other outlets.

(Chart:2)

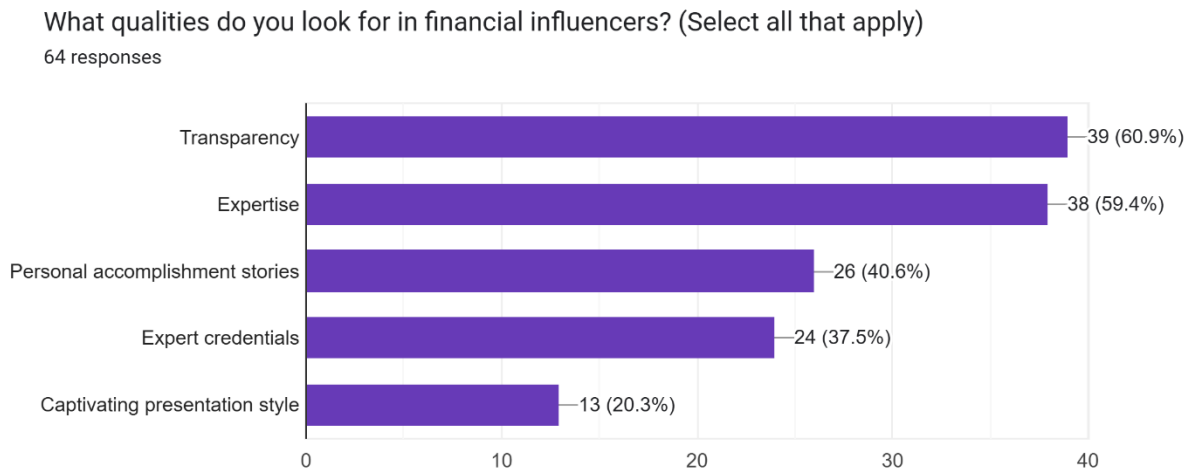
Which factors influence your level of confidence or distrust in a financial influencer? (Select all that apply)

64 responses



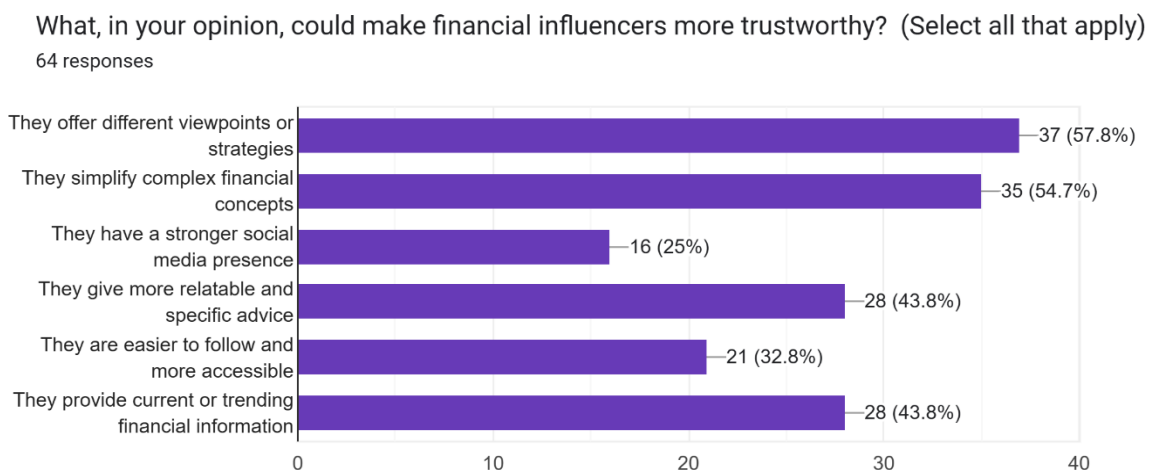
The reliability and skill of Finfluencers are affecting most of the investors or their followers, which is about 67.2%. After that, 45.3% of the convenience of information availability is preferred most, along with 42.2% Independent Evaluation, and experience. Other factors are less preferred by investors. So, it can be seen that early investors generally prefer to follow Finfluencers according to their skills, availability of information, and their experience.

(Chart:3)



Respondents are mainly focused on the transparency of given recommendations (60.9%) and on the expertise of the Finfluencers (59.45%). Personal accomplishment stories, expert credentials, and their captivating presentation style are coming after these two. So, through this, it can be clearly said that most of the respondents are looking for expert knowledge and transparency of advice.

(Chart:4)

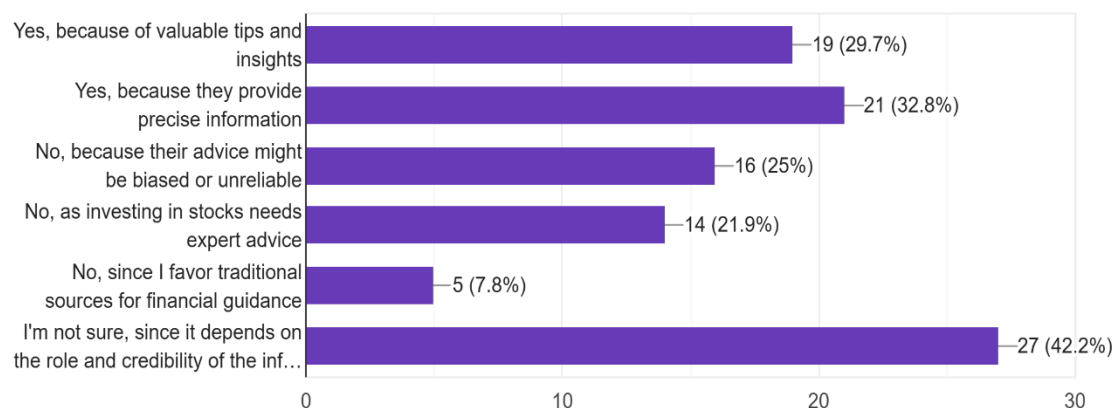


In the above-given chart, according to the respondents, the Finfluencers tend to be trustworthy when they offer different viewpoints or strategies (57.8%) and also when they simplify the complex concepts of finance (54.7%). Other factors are less stressed when it comes to knowing the trustworthiness of Finfluencers.

(Chart:5)

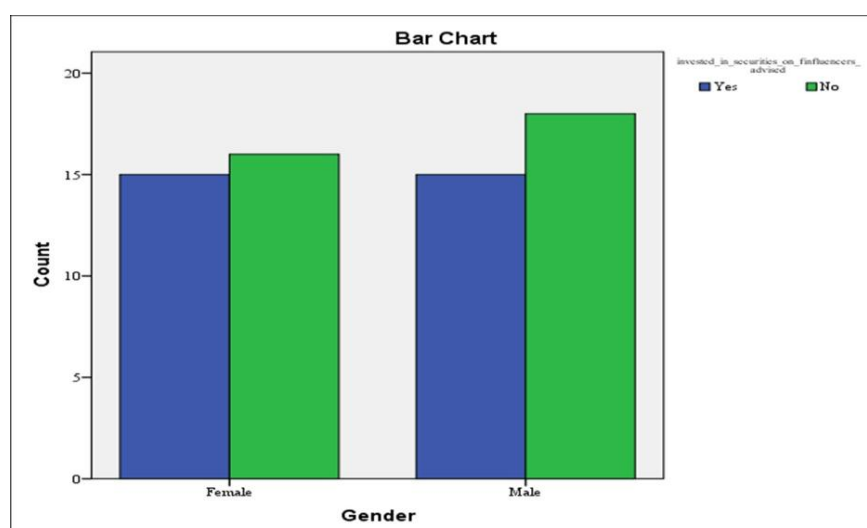
For stock investment advice, would you advise people to follow financial influencers? What's the reason? (Select all that apply)

64 responses



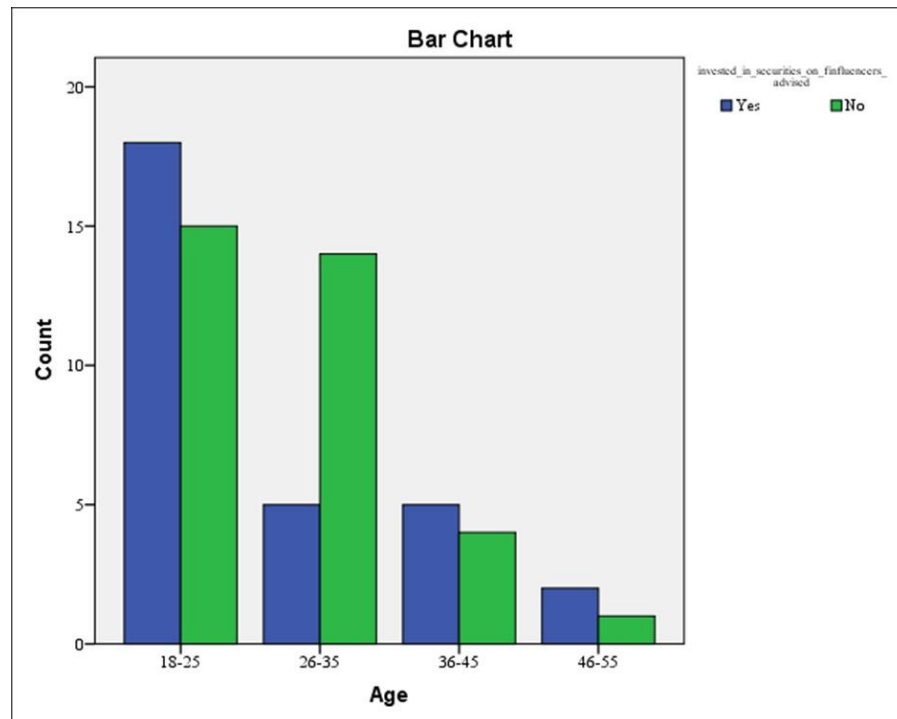
Respondents are not quite confident in recommending following Finfluencer's advice, as they mostly select the last option, which is 42.2%. Also, when it comes to their preference, the positive responses are more (40 responses) than the negative responses (30 responses). However, it shows that Finfluencers are impacted significantly but still need more awareness.

(Chart:6)



The above chart represents male and female perceptions of Finfluencers' stock recommendations. According to this chart, females tend to follow slightly more than males. There is a slight difference between males and females who opted for stocks, which has been advised by Finfluencers.

(Chart:7)



The ratio of young investors from 18 to 25 years is high, as they are quite dependent on Finfluencers' advice compared to other age groups. The self-dependent decisions are being taken by the age group between 26 to 35 years as they have enough knowledge about stock trends and momentum. The other two groups are also reflecting the dependence on Finfluencers' advice.

LIMITATIONS OF THE STUDY

- The Study area was a major limitation since respondents who are engaged with investing and finance were limited.
- The collection of data was only through Google Forms. So, there was no personal interview has been taken.
- Gujarat is a large and populated state, but the research was limited to the convenient respondents only.
- There may be chances of error, as many respondents would not have disclosed the actual picture.

FINDINGS AND CONCLUSIONS

This study sheds light on demographic traits, investment perspective of individual investors toward Influencer's advice, and also the Importance of Influencers and social media. The results show that females are more active in social media for investment purposes than males in seeking advice or recommendations from Influencers. There needs to be more awareness about Influencers, as fewer people are aware of them and know about the regulatory rules and disclaimers. Also, they do not consider risks when following the Influencers' advice so it could be advisable to consider the risk before investing or following advice blindly. Young investors are more dependent than the middle-aged group because of their expertise and experience. The major qualities investors are looking for in Influencers are their skills and expertise, the transparency of their advice, and different strategies with valuable insights.

The entire study concludes that Influencers are not very popular among investors in Gujarat, as half of the population is not investing in securities, but those who are investing in securities follow the Influencer's advice actively. So, Influencers significantly affect the investment choices of individual investors as they provide detailed evaluations and different strategies along with valuable insights.

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FROM TRADITIONAL TO DIGITAL: EVOLVING MARKETING APPROACHES IN THE E-COMMERCE AGE

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Abstract

Particularly in the context of E-commerce, advertising methods have changed dramatically in the era of digital transformation from traditional media channels to dynamic, data-driven digital platforms. This empirical study examines how businesses are changing their marketing strategies as they move from traditional marketing methods like print, radio, and television to more contemporary digital tactics like social media, SEO, influencer marketing, and data analytics. The study offers insights into consumer behavior, marketing outcomes, strategic adaptation, and the difficulties of digitalization through case studies of particular Indian e-commerce brands and survey data from 150 marketing professionals. Studies show that conventional marketing continues to serve a supporting role in establishing broad awareness and trust, even while digital marketing facilitates improved targeting, measurement, and client contact. In contemporary marketing strategy, a hybrid approach that combines both concepts is becoming more and more popular.

Keywords: *Digital Marketing, E-Commerce, Marketing Transformation, Consumer Behavior.*

INTRODUCTION

The foundation of any successful firm has always been marketing. Nonetheless, one of the biggest changes in the history of business is the transition from traditional to digital marketing. For many years, traditional marketing strategies such as direct mail, radio, print media, and outdoor advertising were effective for businesses. However, the emergence of digital technologies and the internet has resulted in previously unheard-of changes, particularly in e-commerce settings where convenience, real-time communication, and customer engagement are crucial.

This study investigates how marketing strategies have changed in the setting of the digital economy. It focuses on how e-commerce companies are using digital technologies to improve their marketing campaigns and the implications of this change for long-term company strategy and customer interactions.

RESEARCH METHODOLOGY

Research Design

The study used a mixed-method empirical research approach that included qualitative case study analysis with quantitative questionnaires.

Data Collection

- Primary Data: 150 marketing experts employed by Indian e-commerce companies in the retail, fashion, electronics, and fast-moving consumer goods sectors were given a structured questionnaire.
- Secondary Data: Information was obtained from e-commerce firm websites, journal papers, and industry studies (McKinsey, Statista).
- Case Studies: Detailed examinations of Amazon India, Flipkart, and Nykaa.

Data Analysis Techniques

Descriptive statistics and correlation analysis were used to study quantitative data, while theme coding was used to assess qualitative data from case studies and interviews.

DIGITAL MARKETING IN E-COMMERCE

- Email campaigns;
- Influencer collaborations;
- Social media marketing (SMM);
- Search engine optimization (SEO);
- Performance advertising (PPC, Google Ads)

It is perfect for e-commerce because of its many benefits, which include cheap cost, rich analytics, real-time interaction, and accurate customer targeting.

The Shift in Marketing Paradigms

According to Kotler & Keller (2016), the change is strategic as well as technological. Instead of only promoting their products, businesses today prioritize lifetime value, customization, and customer journey mapping.

THEORETICAL FRAMEWORK

Technology Acceptance Model (TAM)

TAM explains how marketers accept and use digital technologies based on

- Perceived usefulness
- Perceived ease of use

Marketers who find digital tools effective and simple are more likely to adopt them.

Integrated Marketing Communications (IMC)

IMC emphasizes how crucial it is to integrate several communication channels into a cohesive plan. It confirms the empirical finding that businesses combine old and digital approaches rather than completely abandoning them.

Key Findings

Budget Allocation Trends

Survey data revealed the following:

- 72% of respondents said their firms now spend more than 65% of their marketing budgets on digital channels.
- Only 8% still prioritize traditional advertising as a dominant method.
- Firms that adopted digital marketing early reported 27% higher customer acquisition rates.

Marketing Channel Effectiveness

Channel	Average ROI (per ₹1000 spent)	Engagement Rate (%)
Television Ads	₹220	1.5%
Print Ads	₹180	0.9%
Email Marketing	₹370	5.8%
Social Media Advertising	₹450	7.2%
Influencer Marketing	₹510	9.1%

(Source: Field Survey & Secondary Data Compilation)

Case Study Insights

Flipkart

The most a mixed approach. While internet advertising predominate the remainder of the year, TV and newspaper advertisements are employed during high-profile sales events like "Big Billion Days." To increase conversions, Flipkart's app makes advantage of geo-targeting and real-time push alerts.

Nykaa

Concentrated primarily on digital from the beginning. Its approach is centered on Instagram Reels, YouTube lessons, and influencer marketing. Personalized emails and loyalty plans help Nykaa retain its customers.

Amazon India

Makes significant investments in digital tactics powered by AI. Employs voice-search optimization with Alexa, retargeting advertisements, and predictive analytics to provide product recommendations. Continues to undertake customary advertising efforts around holidays like Diwali.

Discussion

The idea that digital marketing is now a key component of e-commerce strategy is supported by the empirical facts. Although they are still valuable for branding and remember, traditional marketing techniques are less effective for direct response and client conversion.

Data accessibility is a major factor in the adoption of digital technology. Every click, view, and purchase is tracked by businesses, enabling dynamic optimization. On the other hand, feedback systems are absent from traditional marketing.

However, some challenges include

- Digital Ad Fatigue: Ad blockers are being used by consumers more and more.
- Increasing Customer Expectations: prompt response times, personalization, and constant availability.
- Data privacy issues: It might be difficult to comply with regulations such as the GDPR and India's DPDP Act 2023.

CONCLUSION

The transformation from traditional to modern digital marketing is an evolution rather than a replacement. For best results, businesses in the era of e-commerce need to strike a balance between the two strategies. Because of their effectiveness, reach, and personalization, digital techniques are the most popular. Traditional approaches still provide a distinct advantage in terms of regional impact and brand building, though. How companies interact with customers has been completely redesigned by the transition from traditional to digital marketing, particularly in the ever-changing world of e-commerce. Data-driven tactics, tailored content, and real-time interactions made possible by digital platforms have replaced more conventional techniques like print advertisements and direct sales. This development has enabled companies to precisely

measure efficacy, optimize expenses, and reach larger, more focused audiences. Digital marketing tactics like SEO, social media, email campaigns, and influencer relationships have become crucial in the era of e-commerce in order to increase conversions and foster brand loyalty. Success, however, comes from combining conventional methods with digital advancements to produce a hybrid strategy that capitalizes on each of their advantages rather than completely eschewing them. Businesses need to stay flexible and embrace innovation while maintaining a solid foundation in marketing concepts in order to stay competitive in a market that is becoming more and more digital as consumer behavior and technology continue to change.

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The Role of Supernatural Elements in the Select Novels of Shehan Karunatilaka

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Abstract

The present paper analyzes the use of supernatural elements to reveal the political and social realities of Sri Lanka in Shehan Karunatilaka's novels *Chinaman: The Legend of Pradeep Mathew* (2010) and *The Seven Moons of Maali Almeida* (2022). In Karunatilaka's novels, the supernatural is not being used merely as a stylistic device or an excuse for magical escapism; instead, it becomes an urbane literary device by which the writer reveals the country's fundamental problems—everything from ethnic strife and civil war to institutionalized corruption, censorship, and the silencing of marginalized voices. In *Chinaman: The Legend of Pradeep Mathew*, the obsessive quest of the protagonist for Mathew, against a background of national identity, cricket obsession, and alcoholism, shows the general failure of society to deal with inconvenient histories. In *The Seven Moons of Maali Almeida*, Karunatilaka introduces a protagonist suspended between life and death, toiling through a dreamlike bureaucratic afterlife. In this novel, supernatural elements become metaphor of the still-unsolved traumas of Sri Lanka's past, specifically the haunting legacies of civil unrest in the 1980s. This paper uses postcolonial theory, spectral criticism, and aspects of magical realism to examine the select novels of Karunatilaka. Thus, Karunatilaka's supernatural elements become an ethical optic through which the silenced are remembered and the political realities are brought to account.

Key Words: *Supernatural Elements, History, Society, Political Reality.*

Introduction

Shehan Karunatilaka, a renowned Sri Lankan writer of the present day, weaves supernatural aspects into his novels to address the intricacies of Sri Lanka's political and social landscape. *Chinaman: The Legend of Pradeep Mathew* and *The Seven Moons of Maali Almeida* employ ghost narrators, myth, and ghost motifs in his novels not only for entertainment but to uncover repressed histories,

silenced voices and mass trauma. This paper analyzes the novels of Karunatilaka that engages and satirizes ethnic war, state brutality, censorship, and social exclusion in Sri Lanka's recent history and contemporary life. Through an engagement with postcolonial theory and spectral criticism, this paper investigates the ways in which the supernatural elements move beyond fantasy and are means of political resistance and ethical memory. Karunatilaka's novels emphasize the ways in which ghosts, myths, and that in-between place of life and death function as metaphors for lost truths and contested histories.

The significance of the supernatural in modern Sri Lankan fiction cannot be over-stressed. Postcolonial writing relies on ghostly characters like magical realism to mediate the contests of history and memory. According to theorists such as Avery Gordon, "ghosts" represent the social practices of trauma that haunt communities long after violence has ceased, as a sign of absences that must be acknowledged. Karunatilaka's novels are a good example of this technique, where the supernatural is a medium used to provide voice to Sri Lanka's buried histories and current conflict.

Political and Social Context of Sri Lanka

In order to understand the supernatural elements of Shehan Karunatilaka's novels, it is important to know about the historical and sociopolitical situation of Sri Lanka, especially of the decades leading up to and immediately following the civil war. The island country suffered a long period of conflict and instability that left profound scars on its society. From ethnic conflict between Sinhalese majority and Tamil minority to Marxist insurgencies and authoritarian backlash, the late 20th century's history of Sri Lanka affords rich terrain for Karunatilaka's exploration of violence, memory, and the afterlife.

The Sri Lankan Civil War, which took place from 1983 to 2009, pitted government forces against the Liberation Tigers of Tamil Eelam (LTTE), who were fighting to establish an independent Tamil state in the north and the east of the nation. Along with this ethnic conflict were the Marxist rebellions of the Janatha Vimukthi Peramuna (JVP) in the south, particularly in 1971 and a second time between 1987 and 1989. The latter was especially violent, with state-sponsored death squads and counterinsurgency campaigns leading to the disappearance of thousands of Sinhalese youths accused of leftist ideologies (DeVotta).

Karunatilaka's novels are placed against the background of conflict and political repression, and they confront the levels of violence and social disturbance. Media censorship, suppression of dissent, and trauma of mass violence form the background realities that are reflected and critiqued

in his supernatural fictions. The silencing of victims and the erasure of embarrassing histories are made a major issue, with the supernatural substituting for the voiceless or the voice-suppressed.

The Role of Supernatural Elements in *Chinaman: The Legend of Pradeep Mathew*

Shehan Karunatilaka's first novel *Chinaman: The Legend of Pradeep Mathew* does not have ghosts or folklore, but it uses a quasi-supernatural narrative form—filled with myth, obsession, narrative doubt, and symbolic absence—to uncover the social and political situations of Sri Lanka in late 20th century. Through Pradeep Mathew's elusive character and WG Karunasena's unreliable storytelling, Karunatilaka meets ethnic tensions and institutionalised corruption.

At the core of the novel is the search for Pradeep Mathew, a mythical Tamil cricketer whose genius—some claim supernatural—was erased by politics, prejudice, and power. Mathew becomes a ghostly presence: a figure worshipped but unaccounted for in official cricket records, whose very name has been erased from history. WG Karunasena, a broke and forgotten Sinhala sports reporter, goes on an obsessive quest to capture Mathew's greatness. This pursuit through physical and memory landscapes shows the manner in which Sri Lanka's social reality is haunted by gaps and silences of collective memory (Karunatilaka).

Karunatilaka presents Mathew's vanishing as a representative of a deeper political erasure. The erasure of the Tamil cricketer from the records reflects the silencing of Tamil voices in Sri Lankan society. WG Karunasena's storytelling is profoundly unreliable—hallucinated after decades of alcoholism, grief, and age. Recollections disintegrate into myths; dates come unglued, names evaporate, motives get blur. This aesthetic move creates a ghost writing effect whereby narrative certainty is undermined by trauma and instability.

Cricket itself becomes hauntology. The game's obsessive attention to detail, its stats and hero cult feel like religious ritual—but the obsession conceals corruption, bookies, nepotism, and institutional rot. Mathew's control of the "chinaman" spin—once magic, now lost—is the symbol of national potential wasted by imperfect systems. The novels use the game's mythology to denounce state failure: national pride constructed on myth, actual injustices unchecked.

The pursuit of Mathew is then less one of discovering an individual and more a process of digging up a repressed past. Karunatilaka also adds to the supernatural atmosphere using darkness and irony of humor. WG Karunasena's narrative abounds in cynical humor—particularly when he tackles Sri Lanka's ethnic labels, his failures, and the absurdity of cricket politics.

Additionally, the novel subverts the adoration of heroes by presenting Mathew as stronger in absence than presence. His mythical figure is constructed through memory, second-hand praise, and hearsay. Such ghostly presence criticizes that great things need to be documented in order to be real—a political allegory of whose stories are remembered and whose are rubbed out. Relying on Avery Gordon's theory of haunting, it is possible to say that Mathew is a "ghost in the system"—a personification of social violence that cannot be laid to rest (Gordon). WG Karunasena's tracking of Mathew is an act supernatural in nature and bringing to life a lost identity through persistence of research and individual fixation, absence into question, myth into mirror.

With this supernatural structure, Karunatilaka reveals Sri Lanka's social and political realities. Ethnic oppression, complicity, institutional rot, and erasure of memory are all expressed through Mathew's ghostly form and WG Karunasena's haunted narrative. Cricket is used as a metaphor for national identity, myth is turned into political commentary, and absence is proof.

The Role of Supernatural Elements in *The Seven Moons of Maali Almeida*

Shehan Karunatilaka's Booker Prize-winning novel *The Seven Moons of Maali Almeida* is a vivid, genre-bending novel that combines political satire, historical fiction, and the supernatural elements. Through the ghostly experiences of Maali Almeida—a war photographer who is murdered but wakes up in a bureaucratic afterlife—Karunatilaka weaves an engaging narrative that reveals political corruption, violence, and social disintegration in late 20th-century Sri Lanka. Anything but a fantasy, the supernatural elements in the novel are used to uncover and dissect the repressed histories, unresolved traumas, and collective shame that continue to haunt the country. Karunatilaka recasts death not as an escape from the struggles of life but as an extended battlefield where truth, justice, and remembrance still have to be negotiated.

The supernatural structure of the novel functions on various fronts: as metaphor for trauma in postwar experience, as critique of institutional collapse, and as venue for confronting suppressed voices. The very location—a bureaucratic and chaotic afterlife—reflects the dysfunctionality of the earthly Sri Lankan state. The afterlife, or "In Between," is not a realm of tranquility but a realm in which spirits wander aimlessly, reflecting the nation's failure to heal from its past. It describes the ghost-world becomes a narrative device that enables a re-evaluation of the moral and political legacies of Sri Lanka's civil war and insurgencies. By granting the dead a voice, Karunatilaka reclaims marginalized perspectives often omitted from official histories.

Maali's spectral journey spans seven days—or "seven moons"—during which he must solve his own murder and release a cache of photographs exposing war crimes. The presence of ghosts, demons, and spiritual guides is not only a reflection of local religious and cultural beliefs but also a narrative strategy to explore hidden truths. Spirits in the novel are not monolithically evil or good; rather, they bear their worldly identities, ideologies, and trauma. Maali comes across the ghosts of political victims, militant martyrs, and even perpetrators of violence—each in need of closure or redemption. This diversity of voices captures the complexity of Sri Lanka's civil war, where heroism and villainy fuse.

The novel is deeply rooted in the sociopolitical context of Sri Lanka's late 1980s, a period marked by state repression, Tamil separatism, Marxist uprisings, and disappearances. These historical realities are shown into the narrative through both realist and supernatural elements. For example, Maali's interactions with spirits of the disappeared highlight the large-scale human rights violations that remain unresolved. Avery Gordon's haunting theory comes in handy here: Ghosts are the lingering presence of social violence that has not been fully addressed. In this way, the ghosts in Karunatilaka's novel do not merely represent death—they represent a call for justice and recognition.

One of the strongest aspects of the supernatural in the novel is its democratizing tendency. In the afterlife, class hierarchies, caste, ethnicity, and religion are put on hold. Maali, gay atheist of mixed ethnicity, is compelled into communion with all tiers of Sri Lankan society—Tamil insurgents, Sinhala troops, Marxist revolutionaries, and Buddhist monks. The realm of the divine is one of improbable solidarity, with the shared mission of seeking out truth and doing justice. In life, Maali was shunned for his sexuality and doubt; in death, his position as a truth-teller comes to the forefront. The novel subverts conventional moral hierarchies and emphasizes the value of excluded voices in historical accounting.

Karunatilaka further critiques religious dogma and political opportunism through the novel's otherworldly frame. The afterlife bureaucracy's surreal inefficiency is a spoof of terrestrial establishments—corrupt, hierarchical, and frequently apathetic to justice. Spirit officials, just like terrestrial ones, are constrained by capricious regulations, delays, and paperwork. The afterlife is anything but perfect or divine which reflects the imperfect systems of government that have enabled corruption and war crimes to thrive. Karunatilaka's use of humor within a supernatural framework allows for a layered exploration of pain, absurdity, and resilience. Maali's sarcastic observations about life, death, and the liminal in-between provide moments of reflection as well as

critique. His irreverent tone contrasts with the solemnity typically associated with death which reminds readers that even in darkness, there is room for resistance and hope.

In addition, the ending of the novel resists closure to underline the resilience of wounds to societal healing. While Maali manages to publish the incriminating photos, their impact is left ambiguous to the reader. This uncertainty shows the impossibility of truth-telling in the face of deeply entrenched systems of power and erasure. However, the act of telling, remembering, is figured as revolutionary. Through ghosts, otherworldly travel, and the disorderly afterlife, Karunatilaka questions the breakdowns of political structures, deconstructs social stratifications, and brings voice to muted voices.

Conclusion

From this research, researcher comes to the conclusion that Karunatilaka's use of supernatural elements in *Chinaman: The Legend of Pradeep Mathew* and *The Seven Moons of Maali Almeida* serves as a powerful lens to explore Sri Lanka's complex political and social realities. Far from mere fantasy or escapism, the supernatural in these novels operates as a sophisticated narrative device that exposes suppressed histories, contested memories, and ongoing social injustices. In *The Seven Moons of Maali Almeida*, the supernatural realm serves as a mirror for the chaos of war-torn Sri Lanka. Through Maali's ghostly wanderings during his "seven moons" of afterlife, Karunatilaka paints a vivid portrait of the violence, corruption, and political manipulation that defined the civil war era. The dead are not in peace, the living are haunted, and truth is buried—both literally and metaphorically. *Chinaman: The Legend of Pradeep Mathew* employs a softer variety of the supernatural—mystery verging on myth—to investigate the vanishing of a legendary cricketer. It builds an almost whimsical environment around the unknowable so that Karunatilaka can question the nature of memory, the subjectivity of truth, and the selective amnesia that societies practice in order to survive. The ghosts of *The Seven Moons* are seeking justice; the unexplained quietness in *Chinaman: The Legend of Pradeep Mathew* is asking to be remembered. Both the novels show that the supernatural element is more than a fantasy element, but rather a narrative device that reveals what lies buried, repressed, or forgotten in society.

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A CONCEPTUAL STUDY OF ENVIRONMENTAL ACCOUNTING PRACTICES AND REPORTING WORLDWIDE

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Abstract

Environmental accounting incorporates sustainability issues with a company's financial and managerial procedures. Environmental accounting could be integrated into a country's national revenue accounts, financial statements of a business, and interior management accounting systems. It additionally promotes more efficient use of materials, savings on expenses, and compliance with ecological regulations. The research's major goals are to identify present concerns with environmental accounting and reporting practices. The current paper is based on a descriptive or expressive research. The researcher relied on secondary sources for this article. This article presents findings from a conceptual examination of environmental accounting methods and reporting worldwide. In the present study, the researcher reviewed numerous national and international papers and case studies. On the basis of this research concluded that there are lack of proper standards and regulations related environmental accounting. Also, there are lack of availability of resources and monetarisation of government. It is precise that governments improve global sustainability accounting by enacting clear, binding norms and encouraging accountability through required environmental reporting.

Key Words: *Environmental Accounting, Green Accounting, Sustainable responsibility, ESG, BRSR*

Introduction:

Environmental accounting is different from other forms of accounting since it focuses on how a business affects the surroundings and includes that information in reports of finances. It expands standard accounting's concern with financial achievements to incorporate the costs and benefits of a company's environmental relations. This includes calculating and publishing data on topics such as emissions of greenhouse gases, water consumption, and management of waste in order encourage ecology and enable improved decision-making.

The word environmental accounting has different descriptions and applications. Ecological accounting may accompany national income accounting, financial accounting, and interior business management accounting. This introductory piece discusses the use of green accounting as a managerial accounting approach to inside a decisions.

Green accounting is used to include environmental factors into a company's accounting for finances and management processes. This aids in understanding and controlling the environmental effects of business activity, increasing long-term viability and enhancing the decision-making process. It also allows for greater utilization of resources, cost reductions, and fulfilment of environmental requirements.

When the ordinary individual thinks of accounting, they most usually associate it with finances and money. Though numerous accounting professionals analyse financial effect, their talents are increasingly being used to ecological responsibility, including environmental impact, impact on society, emission levels, satisfaction of workers, energy consumption, and even more.

Accounting is essential to the achievement of environmental initiatives in the coming decades because businesses must be held responsible for the financial reports and the objectives they establish, and whatever they say must be verifiable¹. Companies will need to monitor and report how they affect the planet if they want the investors, governments, the stakeholders, moreover the general public to become interested regarding sustainability and their effect on the environment.

Environmental, Social, and Governance (ESG) accounting, also referred to as sustainability accounting, is not solely concerned with company audits keeping them to be held accountable. It also involves providing guidance to entities on their development, assisting them with establishing objectives, and collaborating with them to achieve those objectives. Because of the originality of the concept, creating reporting on sustainability for corporations may be a difficult task, it is an interesting and essential one.²

Literature Review:

(Carandang & Ferrer, 2020) Environmental accounting is a growing area of study around the world, however, nothing is known regarding its applicability and relevance in the Philippines.

¹ The article of Ohio University, Alex Semancik – “Sustainability accounting: Using accounting to better society” – in That Jennifer Stevens(Associate Professor in the School of Accountancy; Director, Master of Accountancy, Ohio University) describes

² ibid

The goal of this study is to examine the contribution of environmental accounting on the earnings and market value of publicly traded mining and oil firms in Philippines. The main commercial result was that environmental accounting disclosure had no substantial influence on profitability or company value, but when adjusted for location, It can have an enormous impact on return on equity. Reporting environmental expenses has an immense effect on the return on equity. However, when adjusted for firm size, board size, number of years listed in the PSE, and location, it has a considerable impact on net profit margin, return on equity, and Tobin's Q ratio.

(Nimanthi & Nadeesha, 2021) The main aim of the research was to investigate the impact of sustainability reporting procedures on corporate results, a developing concern in Sri Lanka. The outcome of the research demonstrated a substantial favourable relation among disclosures regarding the environment and business financial results. Yet, there has been no clear link among sustainability disclosures and company earnings in the market. Its results will help the annual report developers and legislators in significantly ecologically conscious companies lay the groundwork for sustainable disclosure practices that will lead to superior results.

(Nicholas, 2021) The study evaluated the link between green accounting and profitability in selected Nigerian oil and gas businesses. The study's findings indicate that there is no substantial relationship between environmental expenditure and net profit for the Nigerian oil and gas businesses under consideration. The report suggests that oil and gas corporations should prioritize environmental spending and disclosure to improve stakeholder trust and openness in their operations. This could contribute to improved financial performance, particularly in terms of profitability.

(Gonzalez & Jesús, 2022) This paper focuses on a structure for an environmentally sustainable bookkeeping system in a developing nation, specifically the nation of Colombia. Modern accounting methods have a strictly monetary system, excluding cost to the environment and company expenditures. On the other hand, the Green Accounting System (GAS) is a structure proposed in the current investigation that incorporates enterprises' ecological impact into their accounting systems. Based on the outcomes of the present research, each one of these had successfully integrated ecological principles in their bookkeeping procedures. As a result, the research will benefit not only academics, but also professionals and governments. As GAS contributes to transparency in the calculation of ecological bookkeeping, it also generates a shift regarding greener manufacturing, which improves the quality of the environment.

(Devarajappa, 2018) The primary goal of this article is to look into the conceptual framework for sustainability accounting in Indian industries and their reporting procedures. This study demonstrates that the concept of ecological accounting offers new dimensions and issues. There cannot be a commonly agreed approach to ecological responsibility among corporate enterprises. Most Indian companies are still unaware of environmental issues and have not found a good space in their directors' reports to provide environmental information to their stakeholders because there is no legal requirement to do so.

Objectives:

- To understand the current situation of environmental accounting.
- To uncover issues with environmental accounting and reporting methods.

Research Methodology:

This research article relies on descriptive or expressive research. The investigator relied on secondary sources for this article. Here, additional gathering techniques are employed for collecting data. The majority of the supplemental data collected comes from research papers, periodicals, newspapers, and publications on the subject. Certain aspects of the data and information were gathered from publications and articles that the researcher studied and analysed prior to doing this investigation.

Criticality of ESG Accounting:

Studies on climate change have raised public awareness of the issue of global survival during the last decade or so. We clearly acknowledge a larger ecological diversity crisis. These challenges, as well as social disasters like modern-day slavery, have been tackled in the Sustainable Development Goals of the United Nations (SDGs), which were released in 2015.

Accountants understand that what can't be observed can't be managed. To provide these measurements to shareholders in a trustworthy manner, they must be included in published company financial statements.

Exactly how things are accomplished for income is understood. Ages have been spent developing trustworthy and accurate methods for collecting and exchanging accounting information between firms. However, comparable procedures do not exist for non-financial data or, as of yet,

unquantified information about finances. Everyone might be talking about CO2 disclosure, for example. However, the vast majority of other SDG metrics are difficult to comprehend.

There is an additional major shift to take into account concurrently. Most of the assets and debts were physical while traditional system of accounting was established. The effect of, say, degradation or the use of global materials went unnoticed.

Global Environmental Accounting Practices:

The Researcher determinant importance of global environmental accounting disclosure. Here are the review of some global articles and case study. The researcher studied cases from China, Zimbabwe, Malaysia, Brazil, USA and India.

1. The case of listed firms in China:

This research investigation looks at the variables that influence Environmental Accounting Information Disclosure (EAID) across Chinese firms. Utilizing samples of 200 A-shared featured enterprises, this research employs a Structural Equation Model (SEM) and multiple linear regressions to investigate how external forces, corporate performance, and corporate governance affect organizations' EAID. The findings suggest that outside pressure and corporate performance have a considerable and favourable impact on business EAID. Outside forces include regulations from the government, the media pressure, and borrowings, but profits and selling capability are among the greatest essential determinants in the performance of businesses. However, we discovered that the governance features do not have substantial effect on EAID. In addition to adding to the body of knowledge on Environmental Accounting Information Disclosure, this article offers Chinese regulators valuable insights into how to effectively encourage disclosures of environmental accounting information and increase company consciousness of Corporate Social Responsibility (CSR) satisfaction in order to promote environmental sustainability.

It is encouraging that China's Sustainability Law was updated and officially adopted on January 1, 2015. They anticipate further legislation and rules will be released in the near future to govern China's disclosure of information regarding the social duty performed by publicly traded enterprises.³ The researcher comes at the conclusion in accordance to above discussed study that this research reveals how external pressures including great corporate performance considerably

³Maoli, Yuguang, & Shulan. (2022). Environmental Accounting Information Disclosure Driving Factors: The Case of Listed Firms in China. *Sustainability*, 14(23), 15797. <https://doi.org/10.3390/su142315797>

increase ecological disclosure in Chinese enterprises, whereas the governance of corporations has no effect. The following emphasizes the importance of legislative guidance for increasing awareness and promoting accountability among companies.

2. The case of Zimbabwe mining industry:

The study intended to determine whether environmental accounting could be applied in Zimbabwean mining businesses. According to the report, the Zimbabwean government is not doing enough to promote the adoption of ecological bookkeeping. The administration has made no promise to provide adequate supplies for the implementation of sustainability bookkeeping. The mining industry has become politicized, rendering it harder to apply the ecological regulations; however, there are no effective laws or policies governing ecological bookkeeping challenges. The country's economic insecurity and geopolitical changes had prompted businesses to focus on its survival rather than sustainability accounting. It was additionally stated how the law enforcement does not adequately supervise and manage the operation of mining, keeping the surrounding ecosystems vulnerable to irresponsible mining practices. There are currently no ecological accounting standards. The study suggested that government entities regulate and oversee mining endeavours independently of governance, while they devote all people and financial resources to investigating what to most effectively use ecological accounting.⁴ The analysis suggests that ecological accounting is not being applied satisfactorily in Zimbabwe's mining industry according to a lack governmental involvement, unclear rules and requirements, political influence, and economic uncertainty. It calls for increased autonomy in oversight and devotion to resources to encourage the implementation of sustainable norms of accounting.

3. The Case of Public Listed Firms In Malaysia:

The main goal of this research is to assess how environmental accounting disclosure affects the economic performance of Malaysian publicly traded companies. The conceptual structure of the investigation depends on Legitimacy Theory, thereby maintains that corporations use sustainable accounting reports to fit along with the expectations of society and increase their legal standing. This investigation uses the panel data analysis technique with both fixed effects and random effects models to evaluate the influence of Green Accounting Disclosure (GAD) on the financial outcomes of Malaysian publicly traded enterprises. The evaluation includes data from 248 organizations over

⁴ Olubukola, Tafadzwa, Obert, & Kudzanai. (2021). Making Environmental Accounting Work: Case of the Zimbabwe Mining Industry. *Universal Journal of Accounting and Finance*, 9(4), 722–734. <https://doi.org/10.13189/ujaf.2021.090418>

13 industries from 2019 to 2023, using important financial performance metrics such as Return on Assets (ROA), Return on Equity (ROE), and Return on Sales (ROS), while accounting for business size, performance of stocks, leverage, and size of boards. The findings show that environmental accounting disclosure has a substantial negative connection with Return on Assets (ROA), implying that while organizations use environmental disclosures to boost their legitimacy, the costs may affect short-term profitability. Still, GAD has no substantial effect on Return on Equity (ROE) or Return on Sales (ROS). The data show that market performance and debt have major impacts on the adoption of sustainable disclosures, although company size and size of board do not. Policymakers and governing bodies should acknowledge that, while environmental accounting disclosures enhance company legitimacy, their immediate influence on business performance, especially profitability, may be limited.⁵ Bursa Malaysia's obligatory sustainability reporting, enacted in 2016, has greatly enhanced environmental accounting reporting amongst Malaysian traded corporations, corresponding with Legitimacy Theory since companies utilize it to demonstrate obedience to society standards. While environmental accounting disclosure reduces Return on Assets (ROA) because of higher short-term expenses related to accordance and environmentally friendly practices, this impact correlates with previous findings. Significantly, the adverse effect on ROA, combined with a slight effect on Return on Equity (ROE) and Return on Sales (ROS), suggests that, whereas environmental efforts may face the initial fiscal obstacles, the long-term advantages of better public image and trust from stakeholders, as well as legislative motives, are critical for wider adoption.

4. The Case Study of Brazil and USA Companies:

This paper aims to advance the field of green accounting by examining whether businesses from various industries, countries, developmental stages, and legislative frameworks exhibit varying degrees of environmental disclosure. Additionally, it uses corporate characteristics to explain the extension of environmental disclosure on the official platforms of businesses in Brazil and the United States. In order to accomplish this, an Environmental Disclosure Index (EDI) was developed, and a model was employed to examine if the domain's disclosure is explained by the variables related to ecological revenues, size, profitability, loans, sector, and nation. It was stated that US corporations stuck out from Brazilian companies across the EDI. The statistical framework indicates that ecological disclosure on company websites is mostly explained by elements such as organizational size, industry, and country of origin. Profit and debt were not significant in the

⁵ Ab-Rahim, R., Nero, D., Mohamad, A., & Razali, M. (2025). The Impact of Green Accounting Disclosure on Financial Performance of Public Listed Firms in Malaysia. *Journal of Lifestyle and SDGs Review*, 5(3), e05155. <https://doi.org/10.47172/2965-730x.sdgsreview.v5.n03.pe05155>

model. The performance on the environment indicator was significant, but it did not align with the idea of legitimacy, which predicted a negative relationship among disclosure of environmental information and performance. It is thought that global research on corporate responsibility for the environment may enhance knowledge and ultimately explain the discrepancy in this disclosure.⁶ This research shows that a firm's environmental disclosure procedures vary considerably by its scale, businesses and country of origin, with US corporations often disclosing greater environmental details over Brazilian firms. Surprisingly, whereas green performance is associated positively with disclosure, it fails to validate the legitimacy theory's opposite relationship. Yet, profit and debt don't seem to be key factors influencing disclosure. More global research is needed to properly grasp the complicated issues underlying these discrepancies in businesses environmental reporting.

Environmental accounting practices in India:

The current study article focuses on the notion of Environmental/Green accounting, including its practices and reporting in India. Even while Indian corporations follow environmental laws and regulations, no clear policies have been developed at the national, state, or even company levels to ensure compliance with environmental standards. Businesses must develop an environmental policy, implement pollution control measures, follow legislation, and include environmental information in yearly reports. For sustainable growth, a clear environmental policy, as well as proper execution and accounting procedures, is required.⁷ , , The above stated study reflects that, when several Indian enterprises adhere to ecological standards, there remains a lack of specific and uniform green accounting practices. To ensure longevity, tougher policies, proper implementation, and transparent reporting are required.

How Environmental Accounting Works in India:

For the better and smoothly ongoing processes of environmental accounting the Securities and Exchange Board of India's (SEBI) revolutionary Business Responsibility and Sustainability Reporting (BRSR) project seeks to revolutionize how Indian businesses disclose as well as managing their operations.

⁶ Anastácia , R., & José , A. (2020). Environmental disclosure in corporate websites: a study in Brazil and USA companies. *RAUSP Management Journal*, 55(3), 309–324.

⁷ Vijaya Lakshmi, V., & Syamala Devi, K. (2018). Environmental Accounting Reporting Practices in India- Issues and Challenges. *International Journal for Research in Applied Science & Engineering Technology (IJRASET)*, 6(2), 1819–1825.

BRSR, which was introduced in 2021, mandates that the most prominent 1,000 Indian listed firms report on how they are doing in terms of many Environmental, Social, and Governance (ESG) components of their business activities. In addition to being a legal necessity, BRSR offers businesses a calculated chance to add advantages to the community as well as shareholders. Businesses may increase their level of competition, creative thinking, interaction with stakeholders, risk mitigation, and identity by implementing BRSR.

Principles of BRSR:

- (1) **Ethics & Governance:** Companies have to operate and regulate their bodies for ethics, openness, and accountability.
- (2) **Product responsibilities:** Organizations ought to supply services and products in a secure and environmentally sound way.
- (3) **Employee Well-Being:** Companies shall praise and encouragement the good health of all staff members, especially those who work in their significance networks.
- (4) **Stakeholder Engagement:** Organizations ought to values and respond to every concern of stakeholders.
- (5) **Human Rights:** Companies shall defend and encourage the rights of humanity.
- (6) **Sustainability:** Organizations ought to value and work to conserve and repair the surroundings.
- (7) **Public Policy:** Companies who affect social and legislative policies ought to perform this responsibly and transparently.
- (8) **Inclusive Development:** Organizations ought to encourage fair and equitable prosperity.
- (9) **Consumer Responsibility:** Companies ought to participate as well as cherish their customers in an ethical manner.

BRSR is primarily intended for uniformity as well as encourage ESG disclosures by Indian firms. It offers a standardized framework for businesses to provide information about their ESG performance, allowing them to incorporate ecological responsibility onto their main operations initiatives and show there dedication to socially responsible company procedures.

Conclusion:

Many industrialized countries have advanced ecological accounting, but underdeveloped countries are gradually catching up. ESG frameworks such as GRI encourage worldwide environmental disclosure. SEBI's BRSR demands ESG reporting for India's top 1,000 enterprises, increasing environmental sustainability accountability as well as transparency since fiscal year 2022-23. According to researcher after studying above mentioned national and international research work, in general the following study concludes that, still there are unclear policies and standards related to environmental accounting practices. There are lack of availability of resources and monetarisation of government. It is precise that governments improve global sustainability accounting by enacting clear, binding norms and encouraging accountability through required environmental reporting.

This theoretical research underlines the importance of environmental accounting in incorporating sustainable development into a business's financial and managerial procedures, resulting in improved utilization of resources, a cost-savings strategy, and obedience to regulations. Considering its expanding significance, the study found a worldwide lack of uniform legislation and the resources to enable efficient green accounting and disclosure. Case studies from China, Zimbabwe, India, Malaysia, Brazil, and the United States show various levels of environmental disclosure, which can frequently be affected by variables such as firm size, the business sector, and country-specific constraints, instead of just profitability or debt. The report highlights India's proactive use of SEBI's BRSR framework as a promising step towards harmonized ESG disclosure.

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Abbreviation:

ESG: Environmental, Social, and Governance

BRSR: Business Responsibility and Sustainability Reporting

PSE: Philippines Stock Exchange

GAS: Green Accounting System

SDGs: Sustainable Development Goals

EAID: Environmental Accounting Information Disclosure

CSR: Corporate Social Responsibility

GAD: Green Accounting Disclosure

ROA: Return on Assets

ROE: Return on Equity

ROS: Return on Sales

EDI: Environmental Disclosure Index

SEBI: Securities and Exchange Board of India's

GRI: Global Reporting Initiative

CSR INITIATIVE ON FINANCIAL PERFORMANCE OF SELECTED FMCG COMPANIES OF INDIA

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Abstract :-

Corporate social responsibility, or CSR, is a self-administrative strategy that equips a merchant to be socially accountable to itself, investors, partners, and the unstipulated public. The organisation focuses on three degrees of maintainable advancement: social development, financial growth, and environmental preservation. The review will examine the impact of CSR on the financial performance of selected FMCG (Fast Moving Consumer Goods) Companies in India for the post-CSR eras for the review time period 2017-21. According to the investigation, businesses are making an effort to donate the recommended 2 percent of yearly profit over a three-year period to CSR initiatives. To unriddle the data, a matched example t test and correlation strategy has been used.

Corporate Social Responsibility (CSR) is specified as a merchantry strategy or practice that incorporates initiatives that support the livable resurgence of the unstipulated public by delivering social, environmental, and financial benefits to all partners. The goal of the current review is to determine how CSR spending affects organisations' financial performance and the relationship between the two. 10 companies that make up the BSE FMCG record of the Indian Bombay Stock Exchange were considered for the review. For a period of 5 years, the review separates information from the yearly reports of these 10 companies (2017-2021). To assess the impact and test the proposition of the focus regarding whether CSR spending has an impact on the performance of businesses and the strength of the relationship between the voluntary variable (corporate social responsibility spending) and the dependent variables, Karl Pearson's Correlation and Ordinary Least Squares (OLS) model of Regression was used (return on resources, return on value and return on wanted utilized). Despite the fact that they revealed a very strong positive relationship between the

three factors, the discoveries showed no significant negative impact of corporate social responsibility on the profit from resources and return on value.

Keywords: *CSR on Financial Performance, FMCG Companies, India, Benefits of CSR.*

1. Introduction :-

Companies all over the world are engaged in a wrestle to fulfil the current innovation's desires without compromising the worthiness of the resulting generations to meet their own needs. Organizations are stuff urged to winnow responsibility for the ways in which their operations stupefy social structures and the natural environment. Additionally, they are expected to well-wisher for the inclusion of social and environmental issues in merchantry operations and partner interactions. An organisation cannot ignore the problems in the environment in which it operates. Therefore, it is important to focus on how social responsibility affects an organization's profitability in India.

Corporate social responsibility is an legalistic concept by which businesses coordinate social and environmental concerns in their merchantry operations and interactions with their partners, equal to the United Nations Industrial Development Organization (UNIDO). Because of pressure from their partners, corporate firms and institutions are making an effort to write social, economic, and environmental issues by engaging in what is wontedly known as corporate social responsibility (CSR). For any business, corporate social responsibility plays a crucial role. Organizations are finding it increasingly and increasingly difficult to integrate social and environmental concerns into methodology planning. Any organization's progress depends in large part on the participation of the unstipulated public. As a result, no organisation can whop over the long term without fulfilling public responsibility. The purpose of the company is not just to make money; it is moreover to promote environmental factors by focusing on employee satisfaction and towers an ward ship that will foster interpersonal trust. CSR focuses on the tolerance that drives today's corporations. Every nomination a financial expert makes and every whoopee he considers has social repercussions. Whether the visualization is to diversify, expand, uncut a new branch, tropical an existing branch, or replace humans with machines, the unstipulated public is impacted in some way. The Companies started to realise that they would need to go attitude profitability and write every issue related to their longevity in the public directly or indirectly. Corporate social responsibility is a strategy that helps an organisation prioritise the environment, its networks, partners, customers, and employees. The unstipulated public is served by businesses through corporate social responsibility, and since the Companies Act of 2013, businesses in India have dealt with this issue consistently. The worthiness of an organisation to take social responsibility for the growth and resurgence of the

environment in which it operates is referred to as corporate social responsibility. It describes the purposeful administrations made misogynist to the public by an organisation. The CSR initiatives are viewed as speculation rather than an expense or forfeit considering they highlight the relationship between a visitor and its partners, including customers, financial backers, representatives, and the unstipulated public. The result is an increase in consumer purchasing policies and a positive perception of the company's trademark among the unstipulated public. An organization's worthiness to take part in environmental protection, charitable endeavors', and neighbourhood relations has enabled them to outperform competitors who view corporate social responsibility as a straightforward issue.

2. Literature Review :-

Theodoulidis et al. (2017) add that moral considerations are highly important regarding social issues, and managers of financial institutions need to be mindful as to the impact of their corporate activities on other stakeholders, regardless of the possible pressures from shareholders.

Szegedi et al. (2020) found that CSR disclosure improved accounting-based financial performance among the Pakistan banking sector, as indicated by return on assets (ROA) and return on equity (ROE) values. A good business reputation is highly valuable to a firm, as it plays a big role in building customer loyalty, which indirectly increases business returns in the long run.

Suttipun et al. (2021) argue that the benefits of CSR–CPF can be explained by the legitimacy theory, which stipulates that firms will always strive to operate within societal norms and boundaries. CSR practices also help in the management of stakeholder relationships, which motivate the investors to provide more capital to the business (Weber 2008).

Bihari and Pradhan (2011) noted that there was an upsurge in CSR activities by Indian banks because such initiatives improved not only their images and customer goodwill but also their long-term financial performance. Various studies have looked into the impact of various components of CSR on firms' financial performance, with varying outcomes.

According to Kipruto (2013), CSR investments among commercial banks in Kenya have been rising over time. Studies seeking to examine the CSR–CFP relationship have yielded diverse results. Some have found a positive relationship, some a negative relationship, some a mixed relationship, and others a neutral relationship. It is clear that there is no decisive directional association between CSR and CFP, leaving a significant dilemma for corporate managers who are confronted with the need to maximize shareholders' wealth while making sustainable and viable business decisions regarding social investments.

3. Benefits of CSR :-

- Developing new markets
- Protecting workers
- Building knowledge
- Reducing environmental impact
- Making use of by-products
- Engaging customers
- Creating green supply chains
- Rethinking products and markets
- Improving company and supply chain efficiency
- Building supportive industry networks

4. Role of Indian FMCG Industries :-

Indian FMCG firms include both domestically based and foreign firms. These businesses are still engaged in the sale of FMCG products, which range from supplies items like rolls, jams, and organic product juices to personal superintendence products like shampoos, hair oils, soul lotions, and cleansers to home and fabric superintendence products like cleansers and suit cleansers. The main CSR challenges for these businesses include reducing the amount of packaging material used, protecting the environment and providing for the health of uncontrived partners in the turnout regions, reusing waste, and other issues. We try to assess how Indian FMCG companies are doing in the zone of Corporate Social Responsibility, or CSR, using Karmayog evaluations and information made available on their websites by these businesses.

The World Economic Forum's Global Corporate Citizenship CSR Framework highlights are as under :

1. Delegate power
2. Describe the impact on your organisation.
3. Start moving
4. Be honest in your approach.

Many businesses in India are currently participating in CSR initiatives. These businesses are taking superintendency of business in the areas of Environment, Health Care, Education, Community Government Assistance, Women's Strengthening, and Girl Child Care, expressly for FMCG companies where the significant test is reduction of bundling materials. Hindustan Unilever is one visitor that started reducing CO₂. Although these companies' websites provide information well-nigh their CSR initiatives, it is discovered that they are not unceasingly updated. Karmayog Rating is used to assess their CSR performance. The rating provides a thorough explanation. The method used to determine the rating is moreover looked at.

5. Research Methodology:

The main goal of this investigation is to unearth whether a visitor will engage in CSR activities and strategies and what this use will entail for a merchantry substance's profitability. Each substance has a duty to fulfill CSR considering it is encouraged by law. Therefore, it is crucial to investigate how the use will be used effectively and actually. The goal of the task is to determine the rationale overdue which companies practice corporate social responsibility at the moment and to focus on whether these companies' financial performance has actually decline or improved as a result of these practices.

Sampling unit and sample size: In order to compare the financial performance of selected areas in India after CSR implementation, examples of 10 FMCG companies from each area was taken from the companies listed on the BSE. The review's scope is limited to evaluating the companies' CSR efforts as well as their impact on financial performance during the post-periods (2017–2021 post-period).

Data source and type: The review is based on secondary sources from 10 Indian companies listed on BSE in the areas of fast-moving consumer goods (FMCG)

Table: 1. displaying financial performance over an average of five years from 2017-18 to 2021-22 and CSR spending over an average of five years from 2017-18 to 2021-22 of FMCG Companies in India.

SR NO	NAME OF THE COMPANY	NPM	ROA	ROE	ROCE	CSR
1	HUL	16.21	30.95	54.44	61.48	66.68
2	ITC	28.77	19.26	22.71	30.14	25.38

3	NESTLE	14.89	75.14	0.012	1.12	38.35
4	VARUN BEVERAGES	8.12	5.1	47.3	18.58	49.91
5	BRITAANIA	12.11	23.32	42.306	48.6	29.26
6	GODREJ	0.57	14.88	-1.96	10.43	24.96
7	DABUR INDIA	18.92	20.29	26.1	0.32	27.55
8	TATA CONSUMER PRODUCTS	11.50	7.64	7.57	10.75	23.46
9	UNITED SPIRITS	6.82	14.68	11.03	27.1	20.08
10	MARICO	16.59	24.35	31.83	0.34	18.88

Table 2 Demonstrating the FMCG Company's five-year CSR contribution for the years 2017-18 to 2021-22.

SR NO	NAME OF THE COMPANY	PRESCRIBE CSR (RS.)	ACTUAL CSR (RS.)	CSR %
1	HUL	14.45	13.62	94%
2	ITC	32.61	25.38	78%
3	NESTLEY	38.27	38.35	100%
4	VARUN BEVERAGES	48.5	49.91	103%
5	BRITAANIA	25.2	29.26	116%
6	GODREJ	20.8	24.96	120%
7	DABUR INDIA	22	27.55	125%
8	TATA CONSUMER PRODUCTS	12.61	23.45	186%
9	UNITED SPIRITS	18	20.08	112%

10	MARICO	21.44	18.88	88%

6. Results :-

- (1) Research shows that Tata Consumer Products company (186%) contributes more to CSR initiatives than other businesses that chose to focus on the FMCG sector
- (2) According to research, ITC Ltd (78%) contributes more to CSR initiatives than other businesses that focus on the FMCG Company.
- (3) The FMCG sector's outcome demonstrated that, in addition to Return on Value for the review period 2017-18 to 2021-22, financial performance has increased since CSR became mandatory under the 2013 Companies Act.
- (4) It has been discovered that CSR and various financial factors have a strong post-CSR period correlation in the FMCG sector.
- (5) In the FMCG Company, it has been found that there is little correlation between CSR and various financial factors prior to and following CSR.

7. Conclusion :

Companies are being urged to take greater responsibility for long-term upkeep. Businesses are under pressure to provide more profit for investors, more appeal to representatives, a more moral way of dealing with the government, more candor with consumers, and defensive strategies for the local community on issues like consumer protection, common freedoms, wellbeing and security, corporate administration, and so forth. It was noted that a significant number of the selected companies are making efforts to meet the recommended CSR in accordance with the organization's demonstration from 2013, in which IPCA labs is the most notable contributor from TATA worldwide drinks from the FMCG area towards CSR activities for the period 2017–21. The results showed that, with the exception of return on value, financial performance improved after CSR became mandatory in all selected companies. If the FMCG sector should arise, it has been found that CSR and financial performance are exceptionally linked and exhibit stark differences between the post-CSR periods. However, the results from the drug sector revealed that there was little correlation between CSR and financial performance and that there were no significant differences between the post-CSR periods. Discussing the scope of CSR initiatives, the role of CSR in environmental management, and determining how broadly FMCG companies engage in CSR initiatives to protect the environment were all important parts of this exploration project. Elizabeth

Pinchot's stat that, "At this point, morality is not an extravagance. It is essential to the success of any project ". The FMCG industry is under increasing pressure to pass the CSR test.

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કનસેરી દેવી (કંસેરી દેવી)

ડૉ. વૃંદા કાંતિભાઈ પટેલ

સારાંશ :

ઘોડિયા સમાજ શિવ, વિષ્ણુ, હનુમાન, કૃષ્ણ, રામ, અંબામાતા, પાર્વતીમાતા, કાલિકામાતા, વગેરેને માને છે. પરંતુ આજે પણ આ સમાજ તેમના પરંપરાગત દેવ-દેવીઓને ભૂલ્યા નથી. તેમના ખેતરમાં અનાજ પાકે તો તે સૌપ્રથમ તેમની કુળદેવી કંસેરી દેવીને અર્પણ કરીને પછી જ તેઓ તેમના ઘરમાં અનાજ લાવે છે. તેઓ કંસેરી દેવીની પૂજા ધામધૂમથી કરે છે. તેમના જીવનમાં કંસેરી દેવીનું ખૂબ જ મહત્ત્વ છે. તે અહીં સ્પષ્ટ જોઈ શકાય છે. તથા આજે પણ તેઓ પૂજા ભગત પાસે જ કરાવે છે. તે વાતને પણ અહીં દર્શાવવામાં આવી છે.

કનસેરી દેવી (કંસેરી દેવી)

આદિવાસીઓની અન્નની દેવી એટલે કંસેરી દેવી. આ દેવીનું સ્થાન દરેકના ઘરમાં હોય છે. આ દેવી ઘોડિયા જાતિની કુળદેવી છે. ‘કણહારી’- ‘કણ’ એટલે દાણો અને ‘હારી’ એટલે જથ્થાનું માપ એટલે કે હજાર દાણા આપતી દેવી તે કંસેરી.

ખેતરમાં જે પાકે તે પહેલાં કંસેરી દેવીને ચઢાવવામાં આવે, પછી જ પાકને કાપવામાં આવે છે. તે પાકને ચઢાવે ત્યારે ભગતને બોલાવી તેની પાસે પૂજા કરાવવામાં આવે છે. તે દેવીની વર્ષમાં એકવાર ‘રાતઘાણી’ (પૂજન) કરવામાં આવે છે. રાતઘાણીને ‘રાત ઉજાણી’ પણ કહે છે. આ રાતઘાણી જાન્યુઆરી-ફેબ્રુઆરી મહિનામાં કરવામાં આવે છે. જેના ઘરે રાતઘાણી રાખવામાં આવી હોય તે ઘરે સર્વ ગામના લોકો આવે અને બધા સાથે જમે, પછી ભગત દ્વારા કંસેરી દેવીની પૂજા કરવાની શરૂઆત થાય છે. તે આખી રાત ચાલે છે. આ પૂજા આખી રાત ચાલતી હોવાથી ‘રાતઘાણી’ કે ‘રાત ઉજાણી’ કહેવાય છે. ભગતો અવનવી રીતથી કંસેરી દેવીને બોલાવે છે. દેવીની સ્થાપના કરવાની હોય તે સ્થાનને સ્વચ્છ કરી ગાયના છાણથી લીંપવામાં આવે છે, પછી ત્યાં દેવીની સ્થાપના કરવામાં આવે છે. ત્યારબાદ ભગત કંસેરી દેવીની પૂજા કરતા જાય અને નાચે છે.

આખી રાત ભગતો ધૂણતાં ધૂણતાં દેવીને પ્રસન્ન કરવા અનેક મંત્રો બોલે છે. તેઓ કનસેરી દેવીને વિનંતી કરીને કહે કે “હે કનસેરી દેવી આજે અમે અમારી યથાશક્તિ મુજબ તમને ભોગ આપીએ અને પૂજા કરીએ છીએ. આ ઘરમાં તથા ગામમાં કોઈ મુસીબત ન આવે તેનું ધ્યાન રાખજો.”

“હે અન્નની દેવી તારો મહિમા અપરંપાર છે. અનાજના અનેક દાણા કરવાની તારામાં શક્તિ છે. અમારા ઘરે બરકત આપજે, તારા આંગણે આવેલાને સુખ આપજે.” આમ, કનસેરી દેવીને પ્રાર્થના કરવામાં આવે છે.

કનસેરી દેવીની સ્થાપના ઘરમાં અનાજ મૂક્યું હોય ત્યાં કરવામાં આવે છે. રાતઘાણીના દિવસે કનસેરી દેવીની સ્થાપના ભગત ઘરના ઓટલા પર કરે છે. જ્યારે કનસેરી દેવીની સ્થાપના કરવામાં આવે તે પહેલાં એક મોટા પાટલા પર ચાર ખૂણા બાજુ કેળ અને શેરડીથી મંડપ બનાવે છે, પછી તે પાટલા પર ચોખા મૂકી તેના પર કંસેરી દેવીની સ્થાપના કરવામાં આવે છે. કનસેરી દેવીની સ્થાપના થતી હોય ત્યારે નારીઓ ગીત ગાય છે.

કનહેરી દેવીનો ઊંચો મંડપ લીલા તોરણ

બાંધી રે લીધા

કનહેરી દેવી તો નાહી ધોઈ કોરી સાડી

પેરી રે લીધી

કનહેરી દેવી તો ઊંચો મંડપ લીલા તોરણ

બાંધી રે લીધા

કનહેરી દેવી તો નાહી ધોઈ કોરો ચાંદલો

પેરી રે લીધો

કનહેરી દેવી તો ઊંચો મંડપ લીલા તોરણ

બાંધી રે લીધા

કનહેરી દેવી તો નાહી ધોઈ કોરા કાજળ

પેરી રે લીધા.

શબ્દાર્થ : કનહેરી - કંસેરી, પેરી - પહેરી, કોરો - નવો, નાહી - સ્નાન (નાહવું)

આ ગીતમાં કનસેરી દેવીના શણગારની વાતને સરસ રીતે વણી લેવામાં આવી છે. કનસેરી દેવીની જ્યાં સ્થાપના કરવાની હોય ત્યાં મંડપ બનાવ્યો છે, તે વાતને અહીં પ્રસ્તુત કરી છે. કનસેરી દેવી સ્નાન કરીને, નવી સાડી પહેરીને, નવો ચાંદલો અને નવું કાજળ લગાવે છે તેવી અહીં કલ્પના કરવામાં આવી છે.

ગુજરાતી શિષ્ટ ભાષામાં કોઈ વસ્તુ લગાવવી હોય તો તેના માટે ‘લગાવ્યો’, ‘લગાવ્યું’, ‘લગાવી’ જેવા શબ્દો પ્રયોગ થાય છે. જ્યારે ઘોડિયા સમાજના લોકોએ અહીં આપેલા ભક્તિગીતમાં ચાંદલો, કાજળ ‘પેરી રે લીધો’ એમ કહ્યું છે એટલે કે ‘લગાવ્યો’, ‘લગાવ્યું’ની જગ્યાએ ‘પેરી’ વિશિષ્ટ શબ્દ પ્રયોગ કર્યો છે.

કનસેરી દેવીને મંડપમાં લાવવાની તૈયારી કરવામાં આવે ત્યારે સ્ત્રીઓ નીચે મુજબનું ગીત ગાય છે.

કેળ ચઢી ચઢી મોગરીયો રોપાવું રે

દેવના આંગણિયા રળિયામણાં

પરસાણે તો યોગઠડા પૂરાવું રે
દેવના આંગણિયા રળિયામણાં
યોગઠડામાં ફૂલડિયા વેરાવું રે
દેવના આંગણિયા રળિયામણાં
ફૂલડિયામાં ચોખલિયા વેરાવું રે
દેવના આંગણિયા રળિયામણાં
ચોખલિયામાં કનહેરી દેવી રમે રે
દેવના આંગણિયા રળિયામણાં
પરસાણે તો યોગઠડા પૂરાવું રે
દેવના આંગણિયા રળિયામણાં.

શબ્દાર્થ : રળિયામણાં - સુંદર, ચોખા - અક્ષત

આ ગીતમાં કનસેરી દેવીના આગમન માટે તૈયારી કરવામાં આવી તેનું વર્ણન કર્યું છે. કનસેરી દેવીના પૂજા સ્થાને કેળનો મંડપ બનાવી, મોગરાના ફૂલ મૂકી તેને સુંદર બનાવવાની ઈચ્છા વ્યક્ત કરી છે. પરસાણે અમુક અમુક અંતરે ફૂલ અને ચોખા મૂકી સ્થળને સુંદર બનાવવાનો વિચાર કર્યો છે, આટલું કર્યા બાદ કનસેરી દેવીની સ્થાપના કરવાની વાત કરી છે.

હિંદુશાસ્ત્ર મુજબ પૂજા વિધિ કરવામાં આવે ત્યારે કેળ અને શેરડીનો ઉપયોગ થતો જોવા મળે છે. તેવી જ રીતે ઘોડિયા સમાજના લોકો તેમના પારંપરિક દેવ/દેવીનાં પૂજાના સ્થાને કેળ અને શેરડીનો ઉપયોગ કરે છે. જેને પવિત્ર માનવામાં આવે છે. મોગરો તેની સુંગધથી વાતાવરણને પ્રકુલ્લિત કરી દેતો હોવાથી પૂજામાં તેને સ્થાન લીધું છે અને કનસેરી દેવી અન્નની દેવી હોવાથી અક્ષતની વચ્ચે તેની સ્થાપના કરવામાં આવે છે. જે અક્ષત અન્નનું પ્રતીક ગણાય છે.

કનસેરી દેવીની પૂજા કરવામાં આવે ત્યારે આ પ્રમાણેનું ગીત ગાવામાં આવે છે.

કનહેરી દેવીના બારણા ઢંકેલા
ક્યારે પૂજારી આવે રે પૂજારી
પૂજારી રે આવ્યા બારણા રે ખોલો
શાના દર્શન લાવ્યા રે પૂજારી
દીવડા દર્શન લાવ્યા રે પૂજારી
કનહેરી દેવીના બારણા ઢંકેલા
ક્યારે પૂજારી આવે રે પૂજારી
નારિયેળ દર્શન લાવ્યા રે પૂજારી
ક્યારે પૂજારી આવે રે પૂજારી

ફૂલડાં દર્શન લાવ્યા રે પૂજારી

કનહેરી દેવીના બારણા ઢંકેલા.

શબ્દાર્થ : ઢંકેલા - બંધ/ ઢંકાયેલાં

ઘોડિયા સમાજમાં દેવ-દેવીની પૂજા ભગત કરે છે, તે વાતનું નિરૂપણ આ ગીતમાં કર્યું છે. આ ગીતમાં 'ભગત'ને 'પૂજારી'નું ઉપનામ આપ્યું છે. કનસેરી દેવીની સ્થાપના થઈ ગઈ છે ને હવે તેની પૂજા કરવા માટે ભગતની રાહ જોવાઈ રહી છે. કનસેરી દેવીની પૂજા ભગત દિવો પ્રગટાવી, ફૂલ ચઢાવીને કરે છે. અંતમાં શ્રીફળ વધેરે છે. ભગત આવે તેની સાથે દિવો, ફૂલ, શ્રીફળ વગેરે લાવે છે, તે વાતને અહીં 'દર્શન લાવ્યા' એમ કહીને વણી લીધી છે.

આ સમાજના લોકો ધાન્યની પણ પૂજા કરે છે. તેઓ નવા ઉગેલા ધાન્યની પૂજા કરે પછી જ તેનો ખાવામાં ઉપયોગ કરે છે. અહીં ઘોડિયા સમાજની કંસેરી દેવીની પૂજા કેવી રીતે થાય તથા પૂજા થાય ત્યારે કેવા પ્રકારનાં ગીતો ગાવામાં આવે તેનાં અહીં દર્શન થયાં છે.

સમગ્ર પૂજાના અંતે તે દેવી પાસે કાંઈ અજાણતાં ભૂલ થઈ ગઈ હોય તો ભગત ક્ષમા પણ માંગે છે.

સંદર્ભગ્રંથો :

- ૧) ઘોડિયા સમાજની લોકવિદ્યા-લોકસંસ્કૃતિ અને મૌખિક પરંપરા સંદર્ભે - એક અભ્યાસ, ડૉ. મોહનભાઈ બી પટેલ
- ૨) ઘોડિયા જાતિ : બોલી, સાહિત્ય અને સંસ્કૃતિ સંશોધક - મંછારામ નારણદાસ પટેલ
- ૩) ઘોડિયા સમાજના રીત-રિવાજ અને રૂઢિ પરંપરાઓ, સંપાદક - ડૉ. એ. જી. પટેલ
- ૪) દક્ષિણ ગુજરાતના ઘોડિયા જાતિના સંસ્કારગીતો એક અધ્યયન, ડૉ. ભારતી એમ પટેલ

("Virtual Realities: Assessing the Impact of OTT Content on Indian Viewers")**ग्यासुद्दीन अहमद खान¹ और डॉ. आवा शुक्ला²**

1. शोधार्थी, पत्रकारिता एवं जनसंचार विभाग, डॉ. बाबासाहेब आंबेडकर ओपन यूनिवर्सिटी, अहमदाबाद,
2. एसोसिएट प्रोफेसर, पत्रकारिता एवं जनसंचार विभाग, डॉ. बाबासाहेब आंबेडकर ओपन यूनिवर्सिटी, अहमदाबाद

सारांश (Abstract):

इक्कीसवीं सदी की शुरुआत से मनोरंजन उद्योग के कई पहलुओं में बदलाव निश्चित रूप से दिखने लगे और 2010 के बाद धीरे-धीरे कई अभूतपूर्व बदलाव हुए। ओवर-द-टॉप (ओटीटी) प्लेटफार्मों के प्रसार ने भारतीय सिनेमा में क्रांति ला दी है, सांस्कृतिक कथाओं को फिर से परिभाषित किया है और कहानी कहने में विविधता बढ़ी है। ओटीटी प्लेटफॉर्म अब कहानी कहने में विविधता और समावेशिता के लिए अधिक खुले हैं। आजकल वेब सीरीज और ऑनलाइन स्ट्रीमिंग कंटेंट युवाओं का दिल बनते जा रहे हैं। वेब सीरीज टेलीविजन की जगह ले रही हैं और भारत में निर्मित ऑनलाइन स्ट्रीमिंग और वेब सीरीज कंटेंट में तेजी देखी गई है। अमेज़ॉन, नेटफ्लिक्स, सोनीलिव, हॉट स्टार और इरोज नाउ जैसी कई बड़ी कंपनियों ने क्षेत्रीय कंटेंट में भारी निवेश किया है। पिछले कुछ वर्षों में वेब सीरीज ने भारत में लोकप्रियता हासिल की है क्योंकि वे हमें वहां ले जाती हैं जहां टेलीविजन नहीं ले जाता। वेब सीरीज और ऑनलाइन स्ट्रीमिंग अपने दर्शकों को उनकी सुविधानुसार शो देखने की अनुमति देते हैं। यह शोध पत्र यूट्यूब, अमेज़ॉन, नेटफ्लिक्स, सोनीलिव, हॉट स्टार और इरोज नाउ और टॉरेंट डाउनलोड जैसे ऑनलाइन प्लेटफार्मों पर युवाओं के बीच वेब श्रृंखला और ऑनलाइन स्ट्रीमिंग कंटेंट के प्रभाव का विश्लेषण करता है। शोध पत्र में वेब श्रृंखला और ऑनलाइन स्ट्रीमिंग कंटेंट के संबंध में युवाओं की धारणा की भी जांच की। प्रश्नावली का उपयोग उत्तरदाताओं से जानकारी एकत्र करने के लिए किया गया था। उत्तरदाता भारत के गुजरात के विभिन्न कॉलेजों और विश्वविद्यालयों में पढ़ने वाले छात्र थे।

मुख्य शब्द (Keywords): ऑनलाइन स्ट्रीमिंग, मनोसामाजिक, लत, दर्शक प्रभाव, ओटीटी प्लेटफॉर्म, डिजिटल मीडिया उपभोग

परिचय (Introduction):

डिजिटल युग के तेजी से विकसित हो रहे परिदृश्य में, ओवर-द-टॉप (ओटीटी) प्लेटफार्मों के उद्भव और प्रसार ने दर्शकों के कंटेंट के उपभोग और जुड़ाव के तरीके को मौलिक रूप से बदल दिया है। प्रौद्योगिकी और मनोरंजन के संलयन ने आभासी वास्तविकताओं को जन्म दिया है जो दर्शकों को गहन अनुभवों की ओर आकर्षित करते हैं, जिससे कल्पना और वास्तविकता के बीच की रेखाएं धुंधली हो जाती हैं। टेलीविजन पर सीरियल तो सालों-साल चलते रहते हैं, लेकिन वेब सीरीज छोटी होती हैं और उनमें नई रचनात्मकता के साथ नए कॉन्सेप्ट होते हैं। इसमें अप्रत्याशित कथानक हैं और वर्तमान स्थिति को काफी समय तक दिखाया गया है। साथ ही, वेब सीरीज की कोई समय सीमा नहीं होती। लोग इसे कहीं भी और किसी भी समय देख सकते हैं। वेब सीरीज किसी भी व्यक्ति में अगला एपिसोड देखने की दिलचस्पी पैदा करती है। भारत में वेब सीरीज का चलन बढ़ रहा है क्योंकि लोग अपनी रुचि और प्रकार की सीरीज देख सकते हैं। वेब सीरीज हर तरह का मनोरंजन प्रदान करती है, और अधिकांश सीरीज, अंत में, दर्शकों के लिए कुछ नैतिकता छोड़ जाती है। इंटरनेट ने दुनिया भर में टेलीविजन उद्योग में भी आमूल-चूल परिवर्तन लाया है। वेब श्रृंखला और स्ट्रीमिंग कंटेंट हमारे समाज, विशेषकर युवाओं पर महत्वपूर्ण प्रभाव डाल रही है। पिछले कुछ वर्षों में, ऑनलाइन मनोरंजन उद्योग ने भारत में उल्लेखनीय वृद्धि दर्ज की है। यह भारतीय दर्शकों की बदलती जीवनशैली, उपभोग की जाने वाली कंटेंट के प्रकार में बदलाव और विभिन्न ऑनलाइन स्ट्रीमिंग प्लेटफॉर्म, जिन पर उन्हें कंटेंट परोसी जाती है, के कारण संभव है। किफायती हाई-स्पीड इंटरनेट के साथ स्मार्टफोन के उपयोग में तेजी से वृद्धि ने ओटीटी प्लेटफार्मों को व्यापक रूप से अपनाने में मदद की है। यह उछाल महज एक तकनीकी घटना नहीं है; यह एक सामाजिक-सांस्कृतिक बदलाव है जो बदलती जीवनशैली, प्राथमिकताओं और अपेक्षाओं को दर्शाता है। क्षेत्रीय फिल्मों और वेब श्रृंखलाओं से लेकर अंतर्राष्ट्रीय ब्लॉकबस्टर तक विविध प्रकार की कंटेंट की उपलब्धता ने मनोरंजन विकल्पों को लोकतांत्रिक बना दिया है।

जैसे-जैसे व्यक्ति तेजी से आभासी वास्तविकताओं में डूबते जा रहे हैं, इस डिजिटल परिवर्तन के मनोवैज्ञानिक और सामाजिक प्रभावों की सावधानीपूर्वक जांच की आवश्यकता है। यह समझना कि ये आभासी कथाएँ दर्शकों के दिमाग और सामाजिक व्यवहार को कैसे प्रभावित करती हैं, कई कारणों से महत्वपूर्ण है। एक रिपोर्ट में बताया गया है कि, भारतीय दर्शक औसतन ऑनलाइन वीडियो कंटेंट देखने में लगभग आठ घंटे 29 मिनट बिताते हैं, जो छह घंटे और 45 मिनट के वैश्विक रुझान से कहीं अधिक है। इससे साफ पता चलता है कि भारत में ऑनलाइन स्ट्रीमिंग कंटेंट की लोकप्रियता कितनी है। एक वेब श्रृंखला, सरल शब्दों में, लघु वीडियो एपिसोड की एक श्रृंखला है, जो दर्शकों को एक

कहानी बताने के लिए एक निश्चित अवधि में जारी की जाती है। इसे एक टेलीविजन डेली सोप या सीरीज की तरह डिजाइन किया गया है, सिवाय इसके कि इसे वेब प्लेटफॉर्म पर देखा जाता है। पहले यह पश्चिमी देशों में काफी लोकप्रिय था, लेकिन वैश्वीकरण के साथ ऑनलाइन कंटेंट स्ट्रीमिंग का चलन भारत में लोकप्रिय हो गया। नेटफ्लिक्स, अमेज़न प्राइम, एएलटी बालाजी, एमएक्स प्लेयर, टीवीएफ और कुछ अन्य वेबसाइटों और ऐप-आधारित ऑनलाइन वीडियो स्ट्रीमिंग प्लेटफॉर्म और तेज़ इंटरनेट सेवाओं की शुरुआत भारतीय मनोरंजन उद्योग में बहुत लोकप्रिय हो गई है। यहां तक कि बड़ी संख्या में दर्शक यूट्यूब से आते हैं - जो कि सर्च इंजन दिग्गज गूगल के स्वामित्व वाला प्रसिद्ध वीडियो स्ट्रीमिंग प्लेटफॉर्म है। बढ़ती लोकप्रियता के साथ, ऑनलाइन कंटेंट स्ट्रीमिंग कंटेंट उत्पादकों के लिए एक आकर्षक अवसर बन गई है, और इसके परिणामस्वरूप इंटरनेट पर अधिक से अधिक कंटेंट अपलोड की जा रही है।

वेब श्रृंखला और अन्य ऑनलाइन स्ट्रीमिंग कंटेंट का मुख्य लक्षित दर्शक युवा पीढ़ी है, जिसमें मुख्य रूप से 15 से 30 वर्ष की आयु के किशोर और युवा शामिल हैं। हालाँकि, दर्शकों में 30 से 50+ वर्ष की आयु के लोग भी शामिल हैं। ये ऑनलाइन वीडियो स्ट्रीमिंग प्लेटफॉर्म 'बिज-वॉच' मॉडल पर ध्यान केंद्रित करते हैं। इसे बेहतर ढंग से समझने के लिए, मान लीजिए कि आपने एक दिन में बैठकर वेब सीरीज का सिर्फ एक एपिसोड देखने का फैसला किया है, जिसमें मुश्किल से 40 मिनट लगते हैं। आप खुद को अधिक से अधिक एपिसोड देखने के लिए प्रलोभित पाते हैं, आप जानते हो कि भले ही आप दिन के कई घंटे उसी में बर्बाद कर देंगे। ऑनलाइन स्ट्रीमिंग सेवाओं ने प्रशंसकों को संपूर्ण टीवी कैटलॉग से परिचित कराया, जिससे "बिज-वॉचिंग" की शुरुआत हुई, जहां दर्शक एक ही बार में एक ही टीवी श्रृंखला के लगातार एपिसोड देखते हैं। शो अब विशेष रूप से अत्यधिक दर्शकों के लिए तैयार किए जाते हैं। इस मॉडल पर काम करने से इन प्लेटफार्मों को अपने स्मार्टफोन या लैपटॉप उपकरणों पर मनोरंजन की तलाश कर रहे युवाओं को आकर्षित करने में मदद मिलती है। युवाओं को आज का टेलीविजन धारावाहिक उबाऊ, अर्थहीन और मौलिकता से रहित लगता है; वे बहुत सारा ड्रामा, कॉमेडी, एक्शन, प्यार और रोमांस, रोमांच और बहुत कुछ देखना पसंद करते हैं, जो उन्हें वेब श्रृंखला या एपिसोड में मिलता है।

अध्ययन का उद्देश्य:

1. आभासी कंटेंट उपभोग के सामाजिक निहितार्थों का विश्लेषण करना।
2. भारतीय युवाओं पर वेब श्रृंखला और स्ट्रीमिंग कंटेंट के मनोसामाजिक प्रभाव के प्रभाव का विश्लेषण करना।

3. युवाओं के शैक्षणिक और पेशेवर प्रदर्शन पर वेब श्रृंखला और स्ट्रीमिंग कंटेंट के प्रभाव का पता लगाना।
4. भारत में ऑनलाइन वीडियो कंटेंट और वेब श्रृंखला की प्रकृति के बारे में युवाओं की धारणा का पता लगाना।

साहित्य की समीक्षा:

शर्मा (2018) ओवर-द-टॉप (ओटीटी) मीडिया प्लेटफार्मों पर उपलब्ध भारतीय वेब श्रृंखला में लैंगिक भूमिकाओं और अभद्र भाषा के प्रतिनिधित्व का विश्लेषण करते हैं। अध्ययन तीन लोकप्रिय भारतीय वेब श्रृंखलाओं का विश्लेषण करता है और पुरुष और महिला पात्रों के चित्रण और पारंपरिक लिंग भूमिकाओं के पालन की जांच करता है। पेपर इन वेब श्रृंखलाओं में घृणास्पद भाषण की व्यापकता और हाशिये पर रहने वाले समुदायों के खिलाफ अपमानजनक भाषा के उपयोग की भी जांच करता है। निष्कर्षों से पता चलता है कि भारतीय वेब श्रृंखला अक्सर पारंपरिक लैंगिक भूमिकाओं को सुदृढ़ करती है, जिसमें पुरुषों को प्रभुत्वशाली और महिलाओं को विनम्र के रूप में चित्रित किया जाता है। अध्ययन में यह भी पाया गया है कि भारतीय वेब श्रृंखला में घृणास्पद भाषण और अपमानजनक भाषा प्रचलित है, जिसका सामाजिक सामंजस्य पर नकारात्मक प्रभाव पड़ सकता है और भेदभावपूर्ण रवैया कायम हो सकता है।

चौधरी, ए.के., और श्रीवास्तव, एम. (2017) ने पाया कि ओटीटी प्लेटफार्मों पर वेब शो लखनऊ शहर में युवाओं के बीच लोकप्रिय हो गए हैं, और उनका उनके व्यवहार, दृष्टिकोण और जीवनशैली पर महत्वपूर्ण प्रभाव पड़ता है। इन शो की कंटेंट हमेशा युवा दर्शकों के लिए उपयुक्त नहीं होती है, और यह उनके नैतिक मूल्यों और सामाजिक व्यवहार को प्रभावित कर सकती है। माता-पिता और शिक्षकों के लिए यह महत्वपूर्ण है कि वे अपने बच्चों द्वारा देखी जा रही कंटेंट के बारे में जागरूक रहें और उन्हें सकारात्मक मीडिया उपभोग की आदतों की ओर मार्गदर्शन करें। अध्ययन से यह भी पता चला कि अधिकांश उत्तरदाता अपने स्मार्टफोन पर वेब शो देखते हैं, और वे सुविधा, सामर्थ्य और कंटेंट की विविधता के कारण ओटीटी प्लेटफॉर्म पसंद करते हैं। हालाँकि, अत्यधिक स्क्रीन समय उनके शारीरिक और मानसिक स्वास्थ्य पर प्रतिकूल प्रभाव डाल सकता है। इसलिए, स्क्रीन टाइम और अन्य गतिविधियों के बीच एक स्वस्थ संतुलन को बढ़ावा देना आवश्यक है।

काल, जी. (2016) ने ओटीटी प्लेटफार्मों की बढ़ती लोकप्रियता और युवा पीढ़ी पर उनके प्रभाव की जांच की। अध्ययन में पाया गया कि ओटीटी प्लेटफॉर्म युवा पीढ़ी के मनोरंजन और मीडिया उपभोग की आदतों का एक अनिवार्य हिस्सा बन गए हैं। ओटीटी प्लेटफार्मों की सुविधा और लचीलापन उन्हें मनोरंजन के लिए पसंदीदा विकल्प बनाता है, और विशेष

कंटेंट की उपलब्धता इन प्लेटफॉर्मों की लोकप्रियता को और बढ़ाती है। शोध में सुझाव दिया गया कि माता-पिता की देखरेख और निगरानी बच्चों के स्वास्थ्य और कल्याण पर ओटीटी प्लेटफॉर्मों के नकारात्मक प्रभावों को कम करने में मदद कर सकती है।

रश्मी, सी.पी., और सूद, आर.एस. (2018) का यह पेपर भारतीय अपराध वेब श्रृंखला में महिलाओं के प्रतिनिधित्व के बारे में अंतर्दृष्टि प्रदान कर सकता है और मीडिया के इन लोकप्रिय रूपों में महिलाओं की किसी भी संभावित रूढ़िवादिता या हाशिए पर जाने पर प्रकाश डाल सकता है। यह ध्यान रखना महत्वपूर्ण है कि शोध निष्कर्षों का गंभीर रूप से विश्लेषण किया जाना चाहिए और अध्ययन की सीमाओं, कार्यप्रणाली और नमूना आकार के संदर्भ में विचार किया जाना चाहिए। इसके अतिरिक्त, विषय की जटिलताओं को पूरी तरह से समझने और भारतीय अपराध वेब श्रृंखला में महिलाओं के किसी भी समस्याग्रस्त चित्रण के संभावित समाधान की पहचान करने के लिए और अधिक शोध आवश्यक हो सकता है।

लिविंगस्टोन एस (2003) ने अपने शोध पत्र में कहा कि यह स्पष्ट होता जा रहा है कि भारतीय युवाओं में पारंपरिक टेलीविजन देखने के प्रति आकर्षण कम हो रहा है। अमेज़न प्राइम, नेटफ्लिक्स, सोनी लिव और अन्य वीडियो स्ट्रीमिंग वेबसाइट जैसे प्रसिद्ध ओटीटी प्लेटफॉर्म भारत में युवाओं को आकर्षित करते हुए, वीडियो कंटेंट की व्यापक श्रेणियों तक त्वरित पहुंच प्रदान करते हैं। पिछले दशक में, भारत ने एक तकनीकी रूप से परिवर्तनकारी मीडिया परिदृश्य देखा है जिसने विशिष्ट चैनलों, कंटेंट और टेलीविजन प्रौद्योगिकियों के बड़े पैमाने पर बाजार को बढ़ावा दिया है। मुख्य रूप से स्मार्टफोन और इंटरनेट टीवी/वीडियो-ऑन-डिमांड (वीओडी) और ओटीटी प्लेटफॉर्मों के माध्यम से टेलीविजन मीडिया के साथ जुड़ने के नए प्लेटफॉर्मों ने देखने के पैटर्न और प्लेटफॉर्म विकल्पों में बदलाव को जन्म दिया। ओटीटी प्लेटफॉर्मों ने एक मजबूत दर्शक आधार का लाभ उठाया जो स्मार्टफोन के माध्यम से मनोरंजन कंटेंट का उपभोग करने का आदी हो रहा है। ऑनलाइन स्ट्रीमिंग प्लेटफॉर्म अब बाजार का हिस्सा लेने के लिए आगे आ गए हैं। इस ऑनलाइन वीडियो स्ट्रीमिंग की सामग्री, विशेषताएं और संदर्भ पारंपरिक टीवी से काफी भिन्न हैं। यह जांच करना एक चुनौती बनी हुई है कि पारंपरिक मीडिया सिद्धांत और पद्धतियां बदलते दर्शकों और उनके देखने के पैटर्न पर शोध को कितनी दूर तक सूचित कर सकती हैं (1-3)।

आदित्य एस (2018) ने अपने शोध पत्र में कहा यह ध्यान दिया जाना चाहिए कि भारत में ओटीटी प्लेटफॉर्मों में सबसे लोकप्रिय हॉटस्टार है, जिसे 2015 में लॉन्च किया गया था और इसका स्वामित्व स्टार टीवी (भारत का सबसे बड़ा निजी

प्रसारक) के पास है, जिसका कुल वफादार उपयोगकर्ता आधार ग्रामीण और शहरी क्षेत्रों में 75 मिलियन लोग हैं। इसके बाद 11 मिलियन सब्सक्राइबर्स के साथ अमेज़न प्राइम वीडियो है⁽⁴⁾।

जोगलेकर आर (2018) ने अपने शोधपत्र में कहा कि नेटफ्लिक्स लगभग 5 मिलियन ग्राहकों के साथ केवल तीसरे स्थान पर आता है, फिर भी यह अन्य खिलाड़ियों से अपने कई अंतर्गों के कारण पूछताछ का अधिक दिलचस्प फोकस प्रदान करता है और अधिक विशिष्ट दर्शकों को लक्षित करता है⁽⁵⁾।

पीटरसन थियोडोर (2016) ने अपने शोध पत्र में कॉलेज के छात्रों के सामाजिक और शैक्षणिक जीवन पर बिंज-वॉचिंग के प्रभावों की जांच की, जहां उन्होंने कहा, “कई प्रतिभागियों के लिए, उनके दिन की लय बिंज-वॉचिंग के आसपास बनी थी। वेब सीरीज देखने के लिए एक समय निर्धारित किया और उपलब्धियों के बाद खुद को पुरस्कृत किया। जबकि प्रतिभागियों ने इस नए देखने के अनुभव के प्रभावों को कम महत्व दिया या वे इससे अनजान थे, उनके ग्रेड में गिरावट आई, उनके सामाजिक जीवन को नजरअंदाज कर दिया गया, और शेड्यूल कुछ हद तक उनकी अत्यधिक देखने की आदत से निर्धारित होता है⁽⁷⁾।

सुंग वाई. एच., कांग ई. वाई., ली डब्ल्यू. एन (2015) पाया गया कि 18 से 20 वर्ष के बीच के 316 उत्तरदाताओं के बीच बिंज-वॉचिंग अवसाद और अकेलेपन से संबंधित थी। अध्ययनों से साबित होता है कि ओटीटी प्लेटफार्मों पर वेब श्रृंखला और ऑनलाइन वीडियो कंटेंट को अत्यधिक देखने से दृष्टिकोण, व्यवहार और सामाजिक जीवन में भी कई बदलाव आए हैं⁽⁸⁾।

समस्या कथन:

भारत दुनिया भर में विविधता, परंपरा, संस्कृति, धार्मिक भावनाओं और मूल्यों से समृद्ध है। जब संस्कृति और परंपराओं को अगली पीढ़ी तक स्थानांतरित करने की बात आती है तो लोग हमेशा भारत का उदाहरण लेते हैं। फिल्मों और टेलीविज़न उद्योग हमेशा से भारत में लोगों के लिए सूचना और मनोरंजन के महत्वपूर्ण स्रोत रहे हैं। साथ ही, वे विचारों, दृष्टिकोण, व्यवहार और विश्वास को प्रभावित करने के लिए आवश्यक स्रोतों में से एक रहे हैं⁽⁹⁻¹²⁾।

आम तौर पर यह देखा जाता है कि युवा, विशेषकर बच्चे और किशोर, फिल्मों के उदाहरणों, संवादों, गानों को सीखते हैं और बाद में यह लंबे समय तक उनके दिमाग में रहता है। और परिणामस्वरूप, माता-पिता हमेशा उन चैनलों या फिल्मों

को स्ट्रीम करना पसंद करते हैं, जिनमें सकारात्मकता होती है, और कोई प्रतिकूल कंटेंट नहीं होती है ⁽¹³⁻¹⁴⁾। राजस्व अर्जित करने के लिए आर्थिक मॉडल पर आधारित ऑनलाइन वीडियो स्ट्रीमिंग कंटेंट और वेब श्रृंखला का नया युग और युवा दर्शक मूल्यवर्धित कंटेंट की आवश्यकता को नजरअंदाज करते हैं। साथ ही, पश्चिमी संस्कृति को अपनाने की प्यास ने विभिन्न वीडियो स्ट्रीमिंग प्लेटफार्मों पर साझा की जा रही कंटेंट और उसके प्रकार को अत्यधिक प्रभावित किया है। आज, वीडियो स्ट्रीमिंग प्लेटफॉर्म केवल 'बिज वॉचिंग' मॉडल पर ध्यान केंद्रित करते हैं, जिससे अधिक दर्शक और देखने के घंटे उत्पन्न होते हैं। इस मॉडल को घंटों ऑनलाइन वीडियो स्ट्रीमिंग करने की 'लत' कहना गलत नहीं होगा। यह सर्वविदित तथ्य है कि दर्शकों की संख्या और खेलने के घंटे जितने अधिक होंगे, राजस्व का दायरा उतना ही अधिक होगा ⁽¹⁵⁾। परिणामस्वरूप, हम इन प्लेटफार्मों पर सैकड़ों वेब सीरीज, एपिसोड और वीडियो उपलब्ध देख सकते हैं, और हर मिनट कई अपलोड किए जा रहे हैं। चूंकि वे इंटरनेट पर उपलब्ध हैं, इसलिए यह स्मार्टफोन या लैपटॉप के माध्यम से युवाओं तक आसानी से पहुंच योग्य है। यहां परोसी जाने वाली कंटेंट मुख्य रूप से कई कारकों से अनियमित है जो युवा, स्कूल और कॉलेज जाने वाले दर्शकों की संख्या को बढ़ाती है। इस कंटेंट में बहुत अधिक अपमानजनक भाषा, घृणा, अश्लीलता, माता-पिता, देश, कानून या धर्म और समाज की अन्य वर्जनाओं के प्रति विद्रोह की भावना शामिल है। यह मौलिकता और रचनात्मकता से संबंधित है, लेकिन साथ ही, इसमें युवाओं का ध्यान आकर्षित करने की ठोस क्षमता है। अंत में, यह बहुत सारे विषयों, विषयों और विचारों का परिचय देता है, जिनसे भारतीय युवा अनजान हो सकते हैं, या प्रभावित हो सकते हैं ⁽¹⁶⁾।

एक युवा के जीवन में एक सामान्य दिन आउटडोर गेम खेलना, दोस्तों के साथ मिलना, व्यायाम और अन्य गतिविधियों जैसे होमवर्क करना और शारीरिक रूप से सक्रिय रहना जैसी गतिविधियों से भरा होना चाहिए। हालाँकि, इन सभी की जगह आज ऑनलाइन वीडियो स्ट्रीमिंग और वेब शो ने ले ली है। इंटरनेट और ऑनलाइन कंटेंट के आदी होने के कारण, उनके पास मानवीय संपर्क के लिए कम समय होता है, जिससे उनके शारीरिक और मानसिक विकास को नुकसान पहुंचता है। यह पहले से ही समझा जाता है कि युवाओं में किसी के व्यवहार की नकल करने और उसे अपने अनुरूप ढालने की अधिक संभावना होती है क्योंकि वे ऑनलाइन वेब शो और अन्य वीडियो कंटेंट पर जो दिखाया जाता है उससे आसानी से जुड़ सकते हैं। परिणामस्वरूप, आज युवाओं के व्यवहार में बहुत सारे बदलाव आ रहे हैं। यह न केवल उन्हें उनके व्यवहार और विचारों दोनों में आक्रामक बनाता है, बल्कि यह उन पर धूम्रपान, शराब, ड्रग्स, नग्नता और अश्लीलता जैसे नियमित रूप से देखी जाने वाली चीजों को भी प्रभावित करने की संभावना है, जो इन ऑनलाइन वेब शो में अक्सर दिखाई जाती हैं। इससे कम उम्र में ही कई अस्वास्थ्यकर आदतें विकसित हो जाती हैं ⁽¹⁷⁾।

शोध प्रश्न:

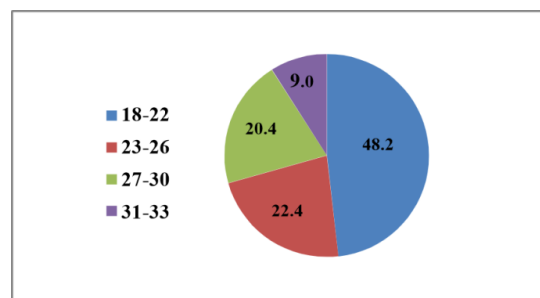
1. युवा वेब सीरीज देखने में कितना समय बिताते हैं?
2. वेब सीरीज का युवाओं की धारणा पर क्या प्रभाव पड़ रहा है?
3. वेब सीरीज का युवाओं के व्यवहार पर क्या मनोवैज्ञानिक प्रभाव पड़ता है?
4. वेब सीरीज किस तरह से युवाओं में अवसाद बढ़ा रही है?

अनुसंधान क्रियाविधि:

इस शोध पत्र में शोधकर्ता ने मात्रात्मक पद्धति का प्रयोग किया। इस विशेष अध्ययन को खोजपूर्ण अनुसंधान के रूप में डिजाइन किया गया है, जहां इसका उद्देश्य भारतीय युवाओं पर वेब श्रृंखला और ऑनलाइन स्ट्रीमिंग कंटेंट के विभिन्न मनोसामाजिक प्रभावों का अध्ययन करना है। उद्देश्यपूर्ण नमूनाकरण गुजरात में पढ़ने वाले कॉलेज और विश्वविद्यालय के छात्रों पर किया गया था। जिसमें गुजरात विद्यापीठ, सौराष्ट्र यूनिवर्सिटी, साबरमती यूनिवर्सिटी, निरमा यूनिवर्सिटी, गुजरात टेक्निकल यूनिवर्सिटी, एम.आई. सी. अहमदाबाद के छात्र हैं। जहां शोधकर्ता द्वारा 250 प्रतिक्रियाएं प्राप्त की गईं और उनका विश्लेषण किया गया। गूगल फॉर्म पर क्लोज-एंडेड प्रश्नों वाली एक प्रश्नावली बनाई गई थी और उत्तरदाताओं को ईमेल और व्हाट्सएप के माध्यम से भेजी गई थी।

डेटा विश्लेषण एवं इनकी व्याख्या:

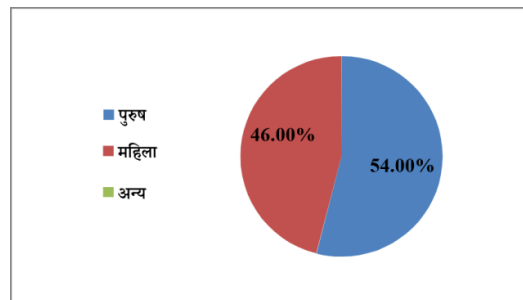
शोध डेटा को वर्णनात्मक अनुसंधान पद्धति- मात्रात्मक डेटा में एकत्र किए गए डेटा के आधार पर एकत्र और विश्लेषण किया गया था।

उत्तरदाता का विश्लेषण

उत्तरदाताओं की आयु (चित्र-01)

डेटा व्याख्या (चित्र-01)

यह अध्ययन युवाओं द्वारा प्राप्त प्रतिक्रियाओं पर आधारित है, जहां यह स्पष्ट रूप से देखा जा सकता है कि अधिकांश उत्तरदाताओं, जो कि 48.2% है, की आयु 18 से 22 वर्ष के बीच है। जबकि 22.4% उत्तरदाता 23 से 26 वर्ष के बीच हैं, 20.4% उत्तरदाता 27 से 30 वर्ष के बीच हैं, और केवल 9.0% उत्तरदाता 31 से 33 वर्ष के बीच हैं।



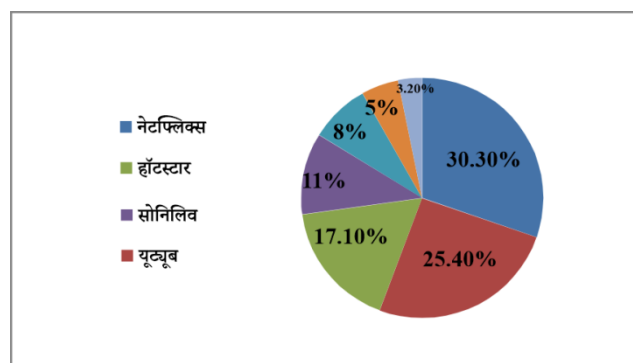
उत्तरदाताओं का लिंग (चित्र-02)

डेटा व्याख्या (चित्र-02)

लिंग के आधार पर उत्तरदाताओं को वर्गीकृत करते समय, यह देखा जा सकता है कि 54.00% उत्तरदाता पुरुष थे, जबकि 46.00% उत्तरदाता महिलाएँ हैं। इससे साफ पता चलता है कि महिलाएँ भी समान रूप से रुचि रखती हैं।

उत्तरदाताओं से पूछे गए प्रश्न:

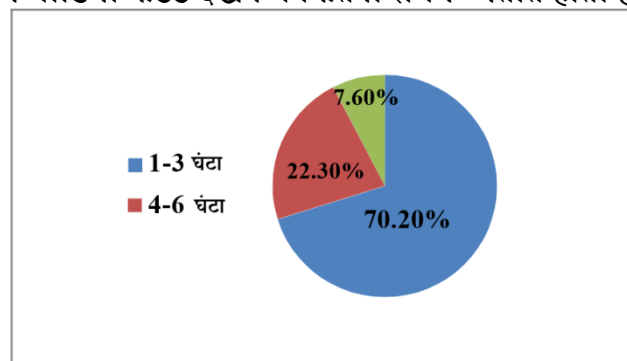
प्रश्न 1. वीडियो कंटेंट स्ट्रीमिंग के लिए सबसे लोकप्रिय ऑनलाइन प्लेटफॉर्म कौन है?



चित्र-03

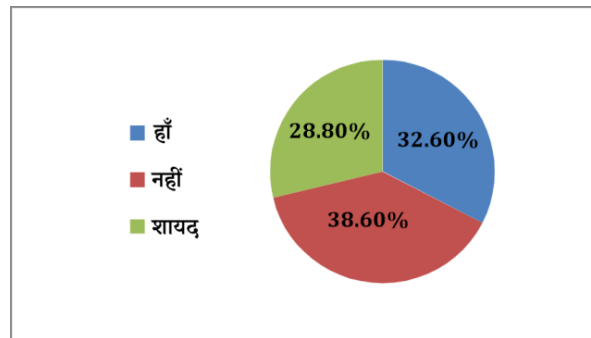
डेटा व्याख्या (चित्र-03)

उत्तरदाताओं से वीडियो कंटेंट स्ट्रीमिंग के लिए उनके लोकप्रिय ऑनलाइन प्लेटफॉर्म के बारे में पूछा गया, जहां 30.30% नेटफ्लिक्स को अपने पसंदीदा ऑनलाइन प्लेटफॉर्म के रूप में पसंद करते हैं। 25.40% उत्तरदाताओं ने यूट्यूब को चुना, जबकि 17.10% ने हॉट स्टार को चुना, 11.0% ने सोनीलिव को चुना और 8.00% ने अमेज़न प्राइम को चुना और 5.0% ने इरोज नाउ को चुना और 3.20 ने टॉरेंट वेबसाइट से कंटेंट डाउनलोड की। यह स्पष्ट रूप से बताता है कि बहुमत नेटफ्लिक्स में रुचि रखता है, उसके बाद यूट्यूब आता है जो दर्शाता है कि वे अन्य ओटीटी प्लेटफॉर्मों के लिए सदस्यता शुल्क का भुगतान करने के बजाय नेटफ्लिक्स और यूट्यूब पर मुफ्त वीडियो स्ट्रीमिंग में रुचि रखते थे⁽²¹⁾।

प्रश्न 2. प्रतिदिन ऑनलाइन वीडियो कंटेंट देखने में कितना समय व्यतीत होता है?**चित्र-04****डेटा व्याख्या (चित्र-04)**

जब उत्तरदाताओं से दैनिक आधार पर वेब श्रृंखला या अन्य वीडियो कंटेंट ऑनलाइन देखने में बिताए गए औसत समय के बारे में पूछा गया, तो 70.20% हर दिन 1 से 3 घंटे खर्च करने के लिए सहमत हुए, जबकि 22.30% हर दिन 4 से 6 घंटे और 7.60% खर्च करने के लिए सहमत हुए। प्रतिवादी ऑनलाइन वीडियो स्ट्रीमिंग पर प्रतिदिन 7 से 9 घंटे बिताने के लिए सहमत हुआ।

प्रश्न 3. क्या आप इस बात से सहमत हैं कि वेब श्रृंखला और ऑनलाइन कंटेंट का आप पर मनोवैज्ञानिक प्रभाव पड़ता है?

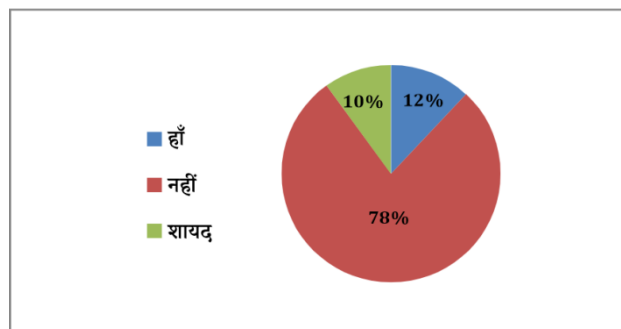


चित्र-05

डेटा व्याख्या (चित्र-05)

जब उत्तरदाताओं से पूछा गया कि क्या वेब श्रृंखला और ऑनलाइन कंटेंट का युवाओं पर मनोवैज्ञानिक प्रभाव पड़ता है, तो 32.60% उत्तरदाताओं ने कहा कि हां, इसका उन पर प्रभाव पड़ता है। जबकि, 38.60% ने कहा कि नहीं, इसका उन पर कभी कोई मनोवैज्ञानिक प्रभाव नहीं पड़ा⁽²⁰⁾। यह जानना भी महत्वपूर्ण है कि सभी उत्तरदाताओं में से 28.8% निश्चित नहीं हैं कि वेब श्रृंखला और ऑनलाइन कंटेंट का उन पर मनोवैज्ञानिक प्रभाव पड़ता है या नहीं।

प्रश्न 4. क्या आपको लगता है कि वेब सीरीज़ ने आपमें गुस्सा और आक्रामकता पैदा की है?

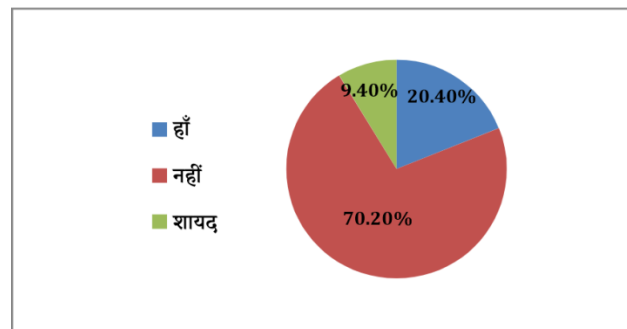


चित्र-06

डेटा व्याख्या (चित्र-06)

प्रश्न का उद्देश्य यह समझना था कि क्या इन वेब श्रृंखलाओं के कारण उत्तरदाताओं में गुस्सा और आक्रामकता बढ़ी है, जहां 78.0% ने इनकार कर दिया, जबकि 12.0% ने प्रश्न का उत्तर हां में दिया, और 10.0% निश्चित नहीं थे कि क्या वेब श्रृंखला और ऑनलाइन कंटेंट ने बनाया है उन पर क्रोध और आक्रामकता है या नहीं।

प्रश्न 5. क्या आपको लगता है कि ऑनलाइन वीडियो कंटेंट देखने से चिंता और अवसाद हो रहा है?

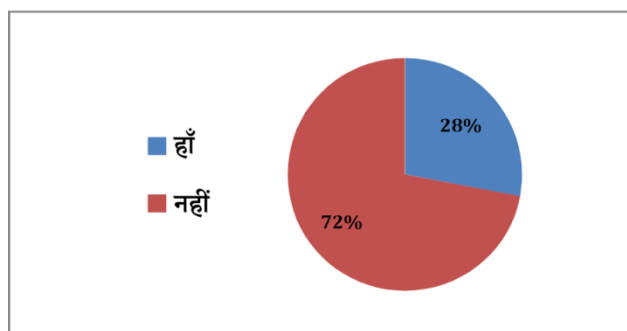


चित्र-07

डेटा व्याख्या (चित्र-07)

अगला सवाल यह विश्लेषण करना था कि क्या वेब सीरीज देखने से युवाओं में चिंता और अवसाद पैदा हो रहा है। अधिकांश 70.20% उत्तरदाताओं ने 'नहीं' में उत्तर देने पर सहमति व्यक्त की। जबकि 20.40% उत्तरदाताओं ने सहमति व्यक्त की और 9.40% निश्चित नहीं हैं कि वेब श्रृंखला और ऑनलाइन कंटेंट ने उन पर चिंता और अवसाद पैदा किया है या नहीं।

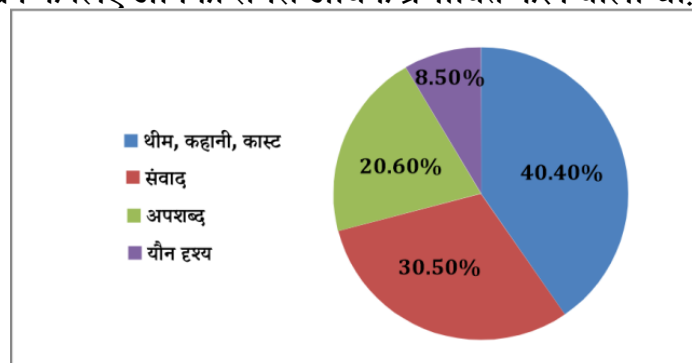
प्रश्न 6. क्या वेब सीरीज देखने से परीक्षा या अन्य महत्वपूर्ण कार्यों में आपके प्रदर्शन पर असर पड़ा है?



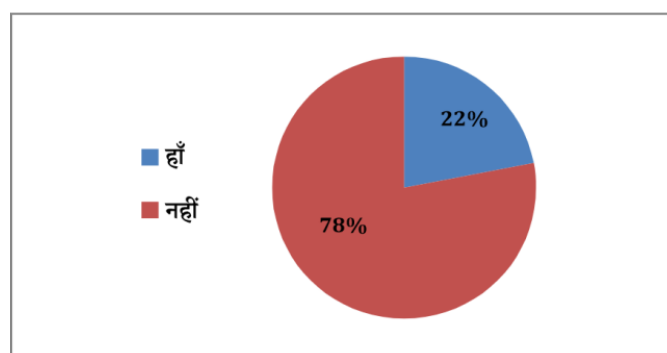
चित्र-08

डेटा व्याख्या (चित्र-08)

अगला सवाल यह आकलन करना था कि क्या ओटीटी कंटेंट ने युवाओं के शैक्षणिक प्रदर्शन को प्रभावित किया है। यहां 28.00% उत्तरदाताओं ने माना है कि ऑनलाइन वीडियो स्ट्रीमिंग और वेब सीरीज देखने से परीक्षा या अन्य महत्वपूर्ण कार्यों में उनका प्रदर्शन प्रभावित हुआ है। हालाँकि, 72.0% अपने शैक्षणिक प्रदर्शन पर ऑनलाइन वीडियो स्ट्रीमिंग के प्रभाव से असहमत थे।

प्रश्न 7. वेब सीरीज देखने के लिए आपको सबसे अधिक प्रभावित करने वाली चीज क्या है?**चित्र-09****डेटा व्याख्या (चित्र-09)**

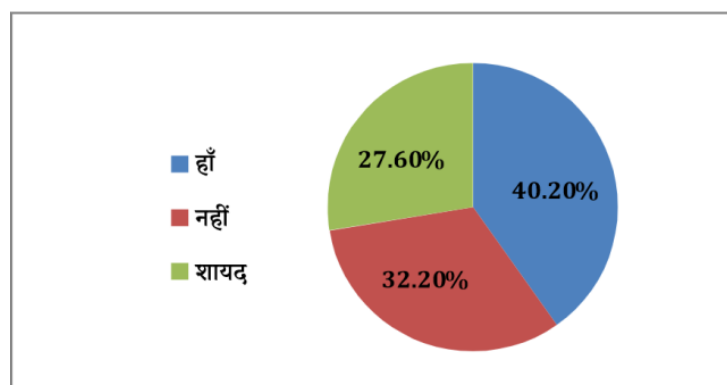
जब पूछा गया कि वेब सीरीज में आप किस चीज से सबसे अधिक प्रभावित होते हैं, तो 40.40% उत्तरदाताओं ने वेब सीरीज के कलाकारों, कहानी और विषय को पसंद करने पर सहमति व्यक्त की, जबकि 30.50% ने संवादों को पसंद करने पर सहमति व्यक्त की⁽²²⁾। 20.60% अभद्र भाषा और दोहरे अर्थ वाले चुटकुलों से सहमत थे और 8.50% उत्तरदाता यौन दृश्य से सहमत थे। यह जानना भी बहुत दिलचस्प है कि 8.50% ने वेब श्रृंखला के यौन तत्वों के लिए वेब श्रृंखला देखी।

प्रश्न 08. क्या आप वेब सीरीज देखने के कारण शारीरिक व्यायाम से बचते हैं?**चित्र-10**

डेटा व्याख्या (चित्र-10)

यहां 22.00% उत्तरदाताओं ने सहमति व्यक्त की कि वे शारीरिक व्यायाम से बचते हैं, हालांकि, 78.0% उत्तरदाताओं ने शारीरिक व्यायाम को प्राथमिकता देने का दावा किया।

प्रश्न 09. क्या आपको लगता है कि वेब सीरीज शो समाज में आपराधिक गतिविधियों को बढ़ाते हैं?

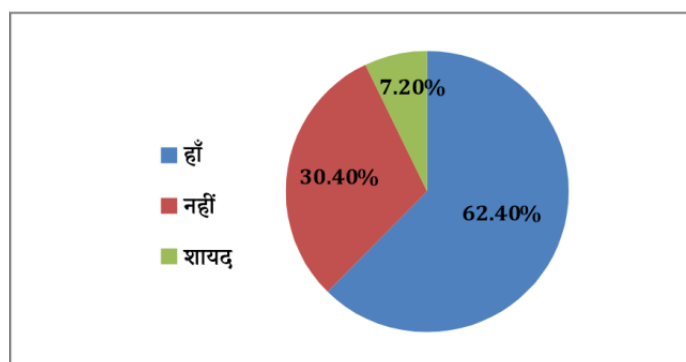


चित्र-11

डेटा व्याख्या (चित्र-11)

अधिकांश उत्तरदाताओं (40.20%) को लगता है कि वेब श्रृंखला समाज में आपराधिक गतिविधि को बढ़ाती है और 32.20% असहमत हैं, और 27.60% उत्तरदाताओं को यह नहीं पता है कि वेब श्रृंखला समाज में आपराधिक गतिविधि को बढ़ाती है।

प्रश्न 10. क्या आपको लगता है कि वेब सीरीज युवाओं की भाषा और व्यवहार बदल रही हैं?



चित्र-12

डेटा व्याख्या (चित्र-12)

अधिकांश उत्तरदाता 62.40 प्रतिशत सहमत हैं और 30.40 प्रतिशत उत्तरदाता असहमत हैं, और 7.20% प्रतिशत आश्वस्त नहीं हैं कि वेब श्रृंखला युवाओं की भाषा और व्यवहार को बदल रही है।

जाँच – परिणाम:

1. अध्ययन में पाया गया कि नेटफ्लिक्स उत्तरदाताओं के बीच सबसे लोकप्रिय ऑनलाइन वीडियो स्ट्रीमिंग प्लेटफॉर्म है, इसके बाद यूट्यूब, हॉट स्टार, सोनीलिव, अमेज़न प्राइम, इरोस और अन्य हैं।
2. उत्तरदाताओं ने सहमति व्यक्त की कि वेब श्रृंखला और ऑनलाइन वीडियो कंटेंट का उन पर प्रत्यक्ष या अप्रत्यक्ष मनोवैज्ञानिक प्रभाव पड़ता है।
3. उत्तरदाताओं ने सहमति व्यक्त की कि वेब श्रृंखला देखने से क्रोध, आक्रामकता, चिंता और अवसाद को बढ़ावा मिला है।
4. उत्तरदाताओं ने कंटेंट में प्रयुक्त कहानी, विषय, संवाद, सेक्स दृश्य या अपमानजनक भाषा के कारण वेब श्रृंखला या ऑनलाइन कंटेंट देखी।
5. जब शारीरिक व्यायाम की बात आती है, तो उत्तरदाता सहमत होते हैं कि वे व्यायाम करते हैं।
6. 62.40 प्रतिशत उत्तरदाता इस बात से सहमत हैं कि वेब सीरीज युवाओं की भाषा और व्यवहार को बदल रही हैं।

निष्कर्ष:

परिणाम में स्पष्ट रूप से कहा गया है कि वेब श्रृंखला और ऑनलाइन स्ट्रीमिंग कंटेंट भारतीय युवाओं पर काफी प्रभाव डालती है। ऑनलाइन प्लेटफॉर्म पर प्रदर्शित वेब सीरीज कंटेंट युवाओं का ध्यान खींचती है। ओटीटी प्लेटफॉर्मों पर उपलब्ध कंटेंट हिंसा, यौन और दुर्व्यवहार से भरी है और इसने भारतीय युवाओं पर मनोसामाजिक प्रभाव डाला है। वे इस बात से सहमत हैं कि उनके जीवन में क्रोध, आक्रामकता, चिंता और अवसाद के लक्षण कम थे। यदि यह अनियंत्रित है, तो यह युवाओं के बीच प्रमुख मनोसामाजिक समस्याएं पैदा करेगा।

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भारत में उच्च शिक्षा; प्रमुख समकालीन, अंतर्राष्ट्रीय चुनौतियाँ**डॉ. हरसिद्धाबहन पारसिंगभाइ पलास**

गांव - चिचाणी पोस्ट - नानी भुगेडी

तहसील - संतरामपुर जिल्ला - महिसागर

सारांश

प्रस्तुत अभ्यास भारत में उच्च शिक्षा; प्रमुख समकालीन, अंतर्राष्ट्रीय चुनौतियाँ पर उपस्थित किया गया है। वैश्वीकरण के उपरान्त लगातार उच्चशिक्षा का अंतरराष्ट्रीयकरण हुआ है। भारत की शिक्षा नीति भी अंतर्राष्ट्रीय शिक्षा को बढ़ावा देकर भारत की सॉफ्ट पावर नीति को सुदृढ़ आधार प्रदान करेगी। शिक्षा के क्षेत्र में देश वर्षों से चुनौतियों का सामना कर रहा है। राष्ट्रीय शिक्षा नीति, 2020 के लक्ष्यों में से एक लक्ष्य 2030 तक स्कूली शिक्षा में सकल नामांकन अनुपात (जीईआर) को 100 प्रतिशत तक बढ़ाना है। जीईआर सामाजिक-आर्थिक असमानताओं को कम करने की कुंजी के रूप में माना जाता है।

भारत में उच्च शिक्षा से संबंधित कुछ मुद्दों के बारे में बात करें पहला मुद्दा है कि भारत में उच्च शिक्षा का सामना करना पड़ रहा है शिक्षण की गुणवत्ता में कमी आई है। शिक्षक जो नौकरी के लिए प्रशिक्षित और योग्य नहीं हैं जिन्हें जो कार्यभार सौंपा गया है। कुछ कॉलेज के युवा स्नातकों को ऐसे प्रोफेसरों के रूप में भर्ती करते हैं। जिनके पास कोई अनुभव या ज्ञान नहीं है तो यह एक बड़ी समस्या है। इन दिनों शिक्षा में गुणवत्ता सुनिश्चित करने के लिए मूल्यांकन की 20वीं सदी के उत्तरार्द्ध से विश्व भर में व्यापक चर्चा की जा रही है इस पूरे भारत में राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद (NAAC) की स्थापना की गई है। विश्वभर में बाहरी मूल्यांकन गारंटी एजेंसियों के अनुभव भी इसी तरह के रहे हैं। उच्च शिक्षा संस्थानों में गुणवत्ता गारंटी देने वाली एजेंसियों से संबद्ध अंतर्राष्ट्रीय नेटवर्क ने बाहरी गुणवत्ता गारंटी एजेंसियों के लिए श्रेष्ठ पद्धतियों के बारे में जो दिशा निर्देश तय किए गए हैं। उनमें नेटवर्क और उच्च शिक्षा संस्थानों के बीच सहज संबंधों का आधार शामिल है। भारत में ऐसे मुद्दों को हल कर सके।

उच्च शिक्षा में कई चुनौतियाँ और मुद्दे हैं, हमें उनके बारे में बात करने की आवश्यकता है। सरकार वर्तमान समय में भारत में उच्च शिक्षा की स्थिति के बारे में विचार करने के लिए हमें काफी प्रयासों की जरूरत है। भविष्य में सम्भवतः समयबद्ध मूल्यांकन गतिविधि पर ध्यान केन्द्रित करने के बजाय राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद उच्च शिक्षा के संस्थानों में आन्तरिक गुणवत्ता आश्वासन के पोषण और निरन्तर मूल्यांकन पर अधिक ध्यान दे सकती है।

यह भी समान रूप से समझने की बात है कि बाहरी गुणवत्ता सांकेतिक प्रक्रिया है न कि अनिवार्य ।

मुख्य शब्द : उच्च शिक्षा, मुद्दे एवं चुनौतियां।

परिचयात्मक

अर्थव्यवस्था में सेवा क्षेत्र बढ़ने तथा वैश्वीकरण की नीतियों ने उच्च शिक्षा के अंतरराष्ट्रीयकरण को बढ़ावा दिया। समय के साथ साथ विश्व बैंक , यूनेस्को जैसी संस्थाओं के साथ साथ विभिन्न देशों की सरकारों ने इसे बढ़ावा देना आरम्भ किया। शिक्षा की आवश्यकता बढ़ने के साथ साथ यह सम्पूर्ण विश्व के लिए आवश्यक तथा विचारणीय विषय बन गया। आज यह लोगों की शैक्षिक उन्नति के साथ साथ विभिन्न देशों के लोगों के आपसी जुड़ाव का महत्वपूर्ण माध्यम बन चुका है। शिक्षा के अंतरराष्ट्रीयकरण की महत्ता का अनुमान इसी से लगाया जा सकता है कि पिछले 10 वर्षों में अंतरराष्ट्रीय विद्यार्थियों की संख्या लगभग दो गुनी बढ़ कर 50 लाख हो गई है।

अध्ययन का उद्देश्य

1. उच्च शिक्षा के संदर्भ में जानना।
2. उच्च शिक्षा की गुणवत्ता हेतु मूल्यांकन के बारे में जानना।
3. उच्च शिक्षा के मुद्दों के संदर्भ में जानना।
4. उच्च शिक्षा से संबंधित चुनौतियों के संदर्भ में जानना।

उच्च शिक्षा की गुणवत्ता के लिए NACC के दिशा निर्देश-

गुणवत्ता और उत्कृष्टता को लेकर जितना गहन विचार विमर्श इन दिनों किया जा रहा है, वैसे पहले कभी नहीं किया गया गुणवत्ता सुनिश्चित करने के लिए मूल्यांकन की 20वीं सदी के उत्तरार्द्ध से विश्व भर में व्यापक चर्चा की जा रही है। इस पूरे आन्दोलन की मूल्यांकन संस्कृति को प्रोत्साहित करने के रूप में देखा जा सकता है। भारत में इस आन्दोलन ने केवल पिछली सदी के अंतिम दशक में उस समय ठोस रूप धारण किया, जब राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद (NAAC) (1994 में) स्थापना की गयी। उच्च शिक्षा संस्थानों और कार्यक्रमों के मूल्यांकन के लिए सरकारी क्षेत्र में कुछ अन्य मूल्यांकन संगठन भी अस्तित्व में आये हैं।

NAAC के गुण-

संस्थानों द्वारा राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद के मूल्यांकन को अपनाने के पीछे निम्नांकित कारण है-

1. इससे संस्थानों की उत्कृष्टता और उपलब्धियों की पहचान कायम होती है। संस्थानों को अपनी क्षमता एवं सीमाओं को समझने का अवसर मिलता है, जिससे वे स्वयं सुधार करने की ओर प्रेरित होते हैं।
2. संस्थाओं की छवि उजागर होती है और उन्हें दूरदराज के क्षेत्रों से विद्यार्थियों को आकर्षित करने का अवसर मिलता है।
3. संस्थाओं को अन्तर्राष्ट्रीय मान्यता मिलती है और उनके विद्यार्थियों का विदेशी विश्वविद्यालयों में दाखिला सुनिश्चित होता है
4. यह मूल्यांकन स्वायत्त समकक्ष विश्वविद्यालय का दर्जा प्राप्त करने में सक्षम है। आयोग या सम्बद्ध विश्वविद्यालयों द्वारा अन्य प्रकार की मान्यताएँ या स्थायी सम्बद्धता प्रदान करने के लिए पूर्व शर्त माना गयी हैं।

राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद का उच्च शिक्षा संस्थानों से संबंध- उच्च शिक्षा संस्थानों में गुणवत्ता गारंटी देने वाली एजेंसियों से संबद्ध अन्तर्राष्ट्रीय नेटवर्क ने बाहरी गुणवत्ता गारंटी एजेंसियों के लिए श्रेष्ठ पद्धतियों के बारे में जो दिशा निर्देश तय किए गए हैं। उनमें नेटवर्क और उच्च शिक्षा संस्थानों के बीच सहज संबंधों का आधार शामिल है।

सिद्धान्त- राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद उच्च शिक्षा संस्थानों के बीच संबंध निम्नांकित मार्गदर्शक सिद्धान्तों पर आधारित है। यह मान्यता है कि संस्थागत और पाठ्यक्रम संबंधी गुणवत्ता गारंटी मुख्य रूप से उच्च शिक्षा संस्थानों की स्वयं की जिम्मेदारी है

1. संस्थानों और उनके पाठ्यक्रमों की शैक्षिक स्वायत्तता, पहचान और निष्ठा का सम्मान।
2. ऐसे मानकों या मानदण्डों का अनुप्रयोग, जो सम्बंध पक्षों के साथ उचित सलाह मशवरा करके तय किए गए हो।
3. इनका लक्ष्य संस्थान की गुणवत्ता में सुधार और जवाबदेही बढ़ाने, दोनों ही क्षेत्रों में योगदान करना है।

अंतरराष्ट्रीय शिक्षा का क्रमिक विकास :-

प्रारंभिक दौर में नालंदा तथा तक्षशिला जैसे विश्वविद्यालयों की उपस्थिति से भारत सम्पूर्ण विश्व के शिक्षार्थियों को अपनी ओर आकर्षित करता था। काल क्रम बीतने के साथ 18-19 वीं शताब्दी के औद्योगिकीकरण से ब्रिटेन तथा उसके उपरांत अमेरिका सम्पूर्ण विश्व के शिक्षार्थियों हेतु आकर्षण का केंद्र बने।

अंतरराष्ट्रीय शिक्षा की प्रवृत्तियाँ

- विदेशों में अध्ययन करने वाले विद्यार्थियों की संख्या में अमेरिका सबसे आगे है।
- जिन देशों में अंग्रेजी ज्यादा बोली जाती है वहां ज्यादा छात्र आकर्षित होते हैं। अंतरराष्ट्रीय विद्यार्थी अमेरिका, ब्रिटेन, ऑस्ट्रेलिया, कनाडा तथा न्यूजीलैंड में ज्यादा दाखिला लेते हैं।
- अंतरराष्ट्रीय शिक्षा का मौजूदा ढांचा उच्च वर्ग के विद्यार्थियों की आवश्यकताओं को पूर्ण करता है इसमें समावेशन का आभाव है।
- विभिन्न संस्थाओं को प्रदान की गई रैंकिंग से विभिन्न देशों के मध्य प्रतिस्पर्धा बढ़ी है
- विकसित राष्ट्र इसका प्रयोग रणनीतिक उद्देश्यों हेतु करते हैं जिससे भारत जैसे देशों में ब्रेन ड्रेन की समस्या बढ़ी है।

भारत तथा अंतरराष्ट्रीय शिक्षा :-

- भारत का उच्च शिक्षा क्षेत्र संख्याओं की दृष्टि से विश्व का सबसे बड़ा शैक्षिक व्यवस्थाओं में एक है। विद्यार्थियों के पंजीकरण में भारत विश्व में दूसरे स्थान पर है। परन्तु भारत में अंतरराष्ट्रीय छात्र घाटा बहुत अधिक है। जहाँ भारत से लगभग 7 लाख विद्यार्थी (अधिकतम उत्तरी अमेरिका) में जाते हैं वहीं भारत में आने वाले बाहरी विद्यार्थियों की संख्या मात्र लगभग 50000 है जो दक्षिण एशियाई तथा अफ्रीकी देशों से आते हैं।
- चुकी अब अंतरराष्ट्रीय शिक्षा अब सॉफ्ट पावर डिप्लोमेसी का महत्वपूर्ण अंग बन चुकी है ऐसे में इसे सुधारना एक आवश्यक आवश्यकता बन चुकी है।

भारत में अंतरराष्ट्रीय शिक्षा के सम्मुख चुनौतियाँ :-

- अमेरिका तथा ब्रिटेन जैसे देश शिक्षा बुनियादी ढांचे में भारत से बहुत आगे हैं

- अंतरराष्ट्रीय शिक्षा का आधार आर्थिक व राजनैतिक अनिवार्यताएं हैं जबकि भारत को अभी सामाजिक न्याय की स्थापना करनी है।
- भारत में पढ़ने वाला विदेशी यहाँ रोजगार पाने में अत्यंत कठिनाइयों का अनुभव करता है इस परिस्थिति के कारण विदेशी कम आकर्षित होते हैं।
- भारत के विश्वविद्यालय अभी भी दशकों पुराने पाठ्यक्रम को पढ़ा रहे हैं।
- इन सबके साथ विश्वविद्यालयों में स्वायत्तता की कमी , सरकारी फण्ड का आभाव भारत में अंतरराष्ट्रीय विद्यार्थियों को आकर्षित होने से रोकता है।

अंतरराष्ट्रीय विद्यार्थियों को आकर्षित करने हेतु की गई पहल :-

पिछले कुछ समय में नीतिनिर्माताओं ने भारत में उच्च शिक्षा को बढ़ाने के लिए कई नीतिगत पहलों को बनाया है जो निम्न हैं :

- **सामान्य सांस्कृतिक छात्रवृत्ति योजना :-** आईसीसीआर द्वारा क्रियान्वित होता है। यह लैटिन अमेरिकी, अफ्रीकी तथा एशियाई देशों के छात्रों हेतु है।
- **ग्लोबल इनिशिएटिव फॉर एकेडेमिक्स नेटवर्क :-** सम्पूर्ण विश्व के वैज्ञानिक , उद्यमी तथा विद्यार्थियों के मध्य जुड़ाव को बढ़ाता है।
- **कनेक्ट टू इंडिया :-** शिक्षा मंत्रालय की पहल है। जिसके अंतर्गत विदेशी छात्रों को प्रोत्साहित किया जाता है।
- **स्टडी इन इंडिया :-** यह भी शिक्षा मंत्रालय की पहल है। जिसमें अफ्रीका ,पश्चिम एशिया व दक्षिण एशिया के 34 देशों के छात्रों को आकर्षित करने का लक्ष्य है।
- **सी.वी. रमन फेलोशिप :-** भारत तथा अफ्रीका के मध्य वैज्ञानिक शिक्षा को बढ़ावा देना।
- इसके साथ ही कई द्विपक्षीय समझौते यथा ब्रिटेन, आसियान के साथ हुए हैं जो भारत में अंतरराष्ट्रीय शिक्षा को बढ़ावा देंगे।

भारत की राष्ट्रीय शिक्षा नीति :-

हाल ही में भारत द्वारा शिक्षा के समेकित विकास के लिए नवीन राष्ट्रीय शिक्षा नीति लाई गई है।

- इस शिक्षा नीति में दूरस्थ शिक्षा तथा नियमित शिक्षा में वैश्विक मानकों को अपनाने पर जोर दिया गया है।

- इस शिक्षा नीति में कुछ शर्तों के साथ विश्वविद्यालयों को स्वायत्तता दी गई है।
- आर्टिफिशियल इंटेलीजेंस को लाकर तकनीकी शिक्षा को नवीनीकृत करने पर जोर दिया गया है।
- इसके साथ ही साथ व्यावसायिक शिक्षा को बढ़ाकर रोजगारपरक शिक्षा पर जोर दिया गया है।
- यह सभी सुधार अंतरराष्ट्रीय विद्यार्थियों को आकर्षित करने में सफल होंगे।

निष्कर्ष

भारत की कई उच्च शिक्षण संस्थाओं ने अंतरराष्ट्रीयकरण को अंगीकार करने की दिशा में अपने कदम बढ़ा दिए हैं। कोरोनाोत्तर विश्व में सम्पूर्ण विश्व उच्च शिक्षा को बढ़ाने में दूतावासों, भर्ती एजेंटों की भूमिका परिवर्तित होगी ऐसे में सरकार को सम्पूर्ण देश के शैक्षिक संस्थानों का मानक बढ़ाना होगा। निजी संस्थान भी इसमें महत्वपूर्ण भूमिका निभा सकते हैं। इसके लिए शिक्षा मंत्रालय के तत्वाधान में एक विभाग की स्थापना हो जो अंतरराष्ट्रीय शिक्षा के समस्त कार्यान्वयन हेतु उत्तरदायी हो।

अन्ततः मैं किसी भी देश के लिए यह कहकर निष्कर्ष निकालूंगी कि प्राथमिक और उच्च शिक्षा दोनों की आवश्यकता है। जैसे प्राथमिक शिक्षा का अपना महत्व है वैसे ही उच्च शिक्षा का अपना महत्व है। हालांकि हमारी अर्थव्यवस्था को बढ़ाने के लिए उच्च शिक्षा का बहुत महत्वपूर्ण स्थान है। भारत में ऐसे मुद्दों को हल कर सके। उच्च शिक्षा में कई चुनौतियाँ और मुद्दे हैं, हमें उनके बारे में बात करने की आवश्यकता है। सरकार वर्तमान समय में भारत में उच्च शिक्षा की स्थिति के बारे में विचार करने के लिए हमें काफी प्रयासों की जरूरत है। नई परिस्थितियों में कुछ अन्य सरोकार और नए मुद्दे पैदा हो सकते हैं इन सरोकारों से अधिक महत्वपूर्ण अपनी गतिविधियों के प्रति हमारा नजरिया है। NAAC का मानना है कि गुणवत्ता को नियंत्रित नहीं बल्कि पोषित करने की आवश्यकता है।

शोध परिकल्पना

वैश्वीकरण के उपरान्त लगातार उच्चशिक्षा का अंतरराष्ट्रीयकरण हुआ है। भारत के उच्च शिक्षा हब बनने के सम्मुख क्या चुनौतियाँ हैं? क्या भारत की राष्ट्रीय शिक्षा नीति अंतरराष्ट्रीय शिक्षा के मानकों को प्राप्त कर उच्च शिक्षा के अंतरराष्ट्रीय विद्यार्थियों को आकर्षित करने में सफल होगी?

शोध प्रविधि

यह लेख पत्र द्वितीयक स्रोतों के माध्यम से लिखा गया है इस हेतु विभिन्न रिपोर्ट, समाचार-पत्रों एवं पुस्तकों से तथ्यों का संकलन किया गया है। प्रस्तुत शोध में शोधार्थी द्वारा ऐतिहासिक व विश्लेषणात्मक पद्धति का प्रयोग किया गया है एवं द्वितीयक स्रोतों में शोध पत्र के लिए शोधकर्ता ने

द्वितीयक आंकड़ों का प्रयोग किया है। इसके लिए शोधार्थी ने विभिन्न पुस्तकों, पत्रिकाओं, समाचार पत्रों, पाक्षिक, इन्टरनेट आदि का प्रयोग किया है।

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“दर्शन की अनेक धाराएँ हैं। उनका वर्गीकरण भौतिकवाद और अध्यात्मवाद के रूप में किया जा सकता है। जैन दर्शन अध्यात्मवादी दर्शन है। भारतीय दर्शनों में जैन दर्शन का अपना एक विशिष्ट और गौरवपूर्ण स्थान है। आचार में अहिंसा, विचार में अनेकान्त, वाणी में स्याद्वाद और समाज में अपरिग्रह जैन दर्शन के चार महान स्तम्भ हैं, जिन पर जैन दर्शन का महाप्रसाद खड़ा है। जैन दर्शन एक संपूर्ण जीवन दर्शन है। यह केवल कमनीय कल्पनाओं के अनन्त आकाश में विचरण नहीं करता, वरन् उन विमल विचारों को जीवन के प्रत्येक व्यवहार में प्रतिफलित भी करना चाहता है।”

जैन परम्परा में ‘मुनि’ शब्द

जैन परम्परा में ‘मुनि’ शब्द ‘साधु-परमेष्ठी’ के लिए मुख्यतः प्रयुक्त हुआ है। ‘णमोकार’ महामंत्र में पाँच परमेष्ठियों के नाम में ‘साधु’ पद आया है। णमों लोए सव्वसाहूणं”। किन्तु जब इन्हीं पंच परमेष्ठियों के नामों के प्रथमाक्षरों से निष्पन्न ‘ऊँ’ या ‘ओंकार’ का विवरण आता है, तो वही स्पष्ट लिखा है।

“अरूहा-सिद्धायरिया उवज्झया तहा मुणिणो।

पढमक्खर-णिप्पणो, ओंकारो पंच-परमेष्ठी॥”

यहाँ ‘साधु’ की जगह ‘मुनि’ पद का प्रयोग यह स्पष्ट कर देता है कि पंच-परमेष्ठियों में ‘साधु’ और ‘मुनि’ पद को एकार्थक माना जाता रहा है।

* व्याख्याता, समाज विज्ञान अध्ययनशाला, देवी अहिल्या विश्वविद्यालय, इन्दौर

साधु का लक्षण

आचार्य वीरसेन स्वामी 'धवला ग्रन्थ' में लिखते हैं - "अनन्तज्ञानादि शुद्धात्मस्वरूपं साधयन्तीति साधुः" अर्थात् अनन्तज्ञानादि शुद्धात्मस्वरूप को जो साधते हैं, वे साधु हैं।

प्रवचनसार ग्रंथ की 'तात्पर्यवृत्ति टीका' में लिखा है - "रत्नत्रयभावनया स्वात्मानं साधयतीति साधुः" अर्थात् जो रत्नत्रय की भावना से निजात्मतत्त्व को साधते हैं, वे साधु हैं।

मुनि आचार एवं मुनिव्रत की पात्रता

जैनाचार का प्रमुख उद्देश्य अनादिकालीन राग-द्वेष आदि विकारों का समूल उच्छेद कर आत्मा की शुद्ध-बुद्ध अवस्था को प्रकट करना है। इसलिए श्रावक अपने 'श्रावक धर्म संबंधी' नियमों का पालन करता हुआ साधुत्व की ओर बढ़ता है। आचार्य श्री "समन्तभद्र" ने एक जैन साधक को चारित्र की ओर अग्रसर होने के उद्देश्य को स्पष्ट करते हुए कहा है कि -

मोहतिमिरापहरणे दर्शन लाभादवपत-संज्ञानः।

रागेद्वेष-निवृत्तै चरणं प्रतिपद्यते साधुः॥

र.क.श्रा. 47

"मोहरूपी अंधकार के दूर होने पर साधक जब सत्य दृष्टि और यथार्थ बोध प्राप्त करता है तब वह रागद्वेष की निवृत्ति के लिए चारित्र को अंगीकार करता है।" गृहस्थ देश चारित्र को अंगीकार करता है, जबकि साधु पापों का परिपूर्ण रूप से त्याग कर महाव्रतों को धारण करता है।

जैन-शास्त्रों में मुनि बनने की पात्रता की चर्चा करते हुए कहा गया है, "संसार की असारता को अच्छी तरह समझने वाला, वैराग्यवान, प्रकृति से शान्त, दृढ़ श्रद्धालु, विनम्र और प्रमाणिक व्यक्ति ही मुनिधर्म अंगीकार करने के अधिकारी हैं।

मुनिदीक्षा जैसे परमपावन कार्य के लिए संसार-शरीर भोगों से वैराग्य सबसे अनिवार्य अनुबंध है।

तत्त्वार्थसूत्र ग्रंथ में स्पष्ट लिखा है -

संवेग और वैराग्य भावों की प्राप्ति के लिए जगत एवं शरीर के स्वरूप का चिंतन करना चाहिए। सम्यग्दृष्टि जीव के ही नियम से वास्तविक वैराग्य धारण करने की स्वभाविक योग्यता होती है।

“सम्यग्दृष्टेर्भवति नियतं ज्ञान-वैराग्य शक्तिः”

(आ. अमृतचन्द्र, समयसार-कलश)

अतः वैराग्य की प्रथम व अनिवार्य पात्रता तो सम्यग्दर्शन की प्राप्ति होना ही हुआ।

मुनिधर्म के अट्ठाइस मूलगुण

अट्ठाइस गुण पालन शुद्धि मुक्ति महल सोपानो।

या व्यवहार बिना ना निश्चय आत्म सुख क्या पानो।

रत्नत्रय युत दश धर्मन सों भीनो मुनि ही धर्म।

रौद्र निमित्त क्रोध उपजावें भावें क्षमा स्वर्य॥

अट्ठाइस मूलगुणों को पालने की विशुद्धि ही मुक्ति महल की सीढ़ियां हैं। रत्नत्रय से सहित दश धर्म से भीगा हुआ मुनि स्वयं ही धर्म है।

वैराग्य के अनुगामी भव्यजीवन मुनिधर्म अंगीकार करने के उपरान्त मुख्यतः तो स्वरूप में समाने का ही यत्न करते हैं, शुद्धोपयोग की साधना ही उनका एकमात्र लक्ष्य होता है। किन्तु जब तक अन्तर्मुहूर्त-पर्यन्त निरन्तर उपयोग स्वरूप में स्थिरता को प्राप्त नहीं होता है, तब तक छद्मस्थ अवस्था के कारण उपयोग शुभभावरूप भी होता है और उस शुभभाव की स्थिति में वह साधक यत्नाचारपूर्वक जिस तरह अशुभ की प्रवृत्ति से अपने को बचाता है। उन सावधान यत्नों के अट्ठाइस भेद हैं। जिन्हें ‘मुनिधर्म के अठ्ठाईस-मूलगुण’ कहा जाता है।”

मुनिधर्म में महाव्रत

❖ अहिंसा महाव्रत

जीव मार्गणा, योनि, कुलों के भेद जानकर वर्ते।

कृत कारित अनुमति से हिंसा ना होवे मन शर्ते।

अद्य आरम्भ निवृत्ति भाव प्रथम अहिंसा जानो।

यही ब्रह्म शुद्धात्म धर्म अन सब भेद बखानो॥

जीवों की मार्गणा, योनि, कुलों के भेद जानकर प्रवर्तन करना, कृत-कारित-अनुभूति से हिंसा न होवे, यह मन में शर्त रखना। पापप्रद आरम्भ से निवृत्ति भाव यह प्रथम अहिंसा महाव्रत कहलाता है। यही परम ब्रह्म है। शुद्धात्म धर्म है। अन्य सब इसी के भेद है।

जैनागमों में अहिंसा को आत्मा का स्वरूप माना गया है -

“अत्ताचेव अहिंसा”

(जयधवला, भाग 1, पृष्ठ 94)

जो संसाररूपी जल में रहकर भी कमलपत्र की तरह निर्लिप्त रह सकता है, वही अहिंसक हो सकता है। छाःकाय के जीवों को मन, वचन, काय और कृत, कारित, अनुमोदना से पीड़ा नहीं पहुँचाना सभी जीवों पर दया करना अहिंसा महाव्रत है।

❖ सत्य महाव्रत

मृषा वचन तज भस्म नीर भी बिना दिये न लीजै।

मन में ना वनिता का चिंतन ना ही चित्र लखीजे।

जो निर्गन्ध मार्ग के अनुचित पाप बढ़ावन हारे।

सो परिग्रह मुनिवर ना राखे व्रत प्राणों से प्यारे॥

झूठ वचन का त्याग दूसरा सत्य महाव्रत है। प्रासुक जल और राख भी बिना दिए ग्रहण नहीं करना तृतीय अचौर्य महाव्रत है। मन में स्त्री का चिन्तन नहीं करना और न उनके चित्र आदि देखना चौथा ब्रह्मचर्य महाव्रत है। निर्गन्ध मार्ग के अनुचित जो पाप बढ़ाने वाला परिग्रह है, उसे मुनिवर नहीं रखते हैं, यह पांचवा महाव्रत है। ये व्रत मुनि को प्राणों से भी प्यारे होते हैं। वस्तुतत्त्व के विपरीत, जिनाज्ञा के विरुद्ध एक भी वचन न बोलना, वह सत्य महाव्रत है। क्रोध, लोभ, भय, हास्य के कारण असत्य वचन तथा दूसरों को संताप देने वाले सत्य वचन का भी त्याग करना, सत्य महाव्रत है।

❖ अचौर्य महाव्रत

वस्तु के स्वामी की आज्ञा बिना वस्तु को ग्रहण नहीं करना, अचौर्य महाव्रत है। संयम के उपकरण ‘पिच्छी’ और ‘शौच का उपकरण’ कमण्डलु के अलावा मुनिधर्म में अन्य पदार्थों को रखने की अनुमति ही नहीं है।

❖ ब्रह्मचर्य महाव्रत

इस महाव्रत का पालन करने वाले जैन मुनि के लिए यौनाकर्षण से मुक्त होना अनिवार्य है। उसके लिए मन, वचन, काय से यौन विकारों का सेवन करने, कराने तथा अनुमोदन करने का निषेध है। यही नवकोटि ब्रह्मचर्य या नवकोटि शील कहलाता है।

❖ अपरिग्रह महाव्रत

बाह्य पदार्थों का ममत्व मूलक संग्रह परिग्रह कहलाता है। पूर्ण रूप से निर्द्वन्द्व और अकिंचन रहकर विचरण करने वाले जैन मुनि अपने पास तिलतुष मात्र भी परिग्रह नहीं रखते। आप अपरिग्रह महाव्रत की रक्षा के लिए मनोज और अमनोज, स्पर्श, रस, गन्ध, रूप और शब्द रूप पांचों इंद्रियों के विषयों में राग द्वेष का त्याग कर देते हैं जिससे कि उनके ग्रहण और त्याग का विकल्प समाप्त हो जाता है।

पाँच समितियाँ

समिति का लक्षण बताया गया है -

‘निश्चयेन तु स्व-स्वरूपे सम्यगितो गतः परिणतः समितिः।’

(प्र. सा. गा 240)

निश्चय से निजस्वरूप में सम्यक्-प्रकार से गमन/परिणति ही समिति है।

“इरिया भासा एसण, जा सा आदाण चेव णिवक्खेवो।

संजम-सोहि-णिमित्ते, खंति जिणा पंच-समिदिओ।।”

(मु. आ 10/301)

अर्थात् ईर्या, भाषा, एषणा, आदान-निक्षेपण और प्रतिष्ठापना - ये पाँच समितियाँ हैं।

प्रासुक भू जुग भूमि लख के दिवस गमन ईर्या है।

चुगली निन्दा वच तज हितकर भाषा समिति प्रिया है।

पर प्रदत्त प्रासुक इच्छा बिन भोजन एषण समिती।।

लख मार्जन कर उपधि उठावें धरते चौथी समिती।।

प्रासुक भूमि पर चार हाथ प्रमाण भू देखकर दिन में गमन करना ईर्या समिति है। चुगली निन्दा के वचन छोड़कर हितकर वचन बोलना प्रिय भाषा समिति है। दूसरों के द्वारा अपनी इच्छा के बिना प्रासुक भोजन करना एषणा समिति है। उपकरणों का उठाना और रखना देखकर करना, सो ही चौथी आदान-निक्षेपण समिति है।

1. ईर्या समिति

फासुय-मग्गेण दिवा, जुवंतरजेहणा सकज्जेण।

जंतूण परिहरदि, इरियासमिदी हवे गमणं।।”

(मु. आ 11, नि.सा. 61)

प्रासुक मार्ग से दिन के प्रकाश में चार हाथ भूमि के निरीक्षणपूर्वक जीवों की रक्षा करते हुए गमन करना ‘ईर्या समिति’ है।

2. भाषा समिति

चुगली, निंदा, आत्म-प्रशंसा आदि का परित्याग करके हित, मित, प्रिय वचन बोलना, भाषा समिति है।

3. एषणा समिति

46 दोष एवं 32 अंतराय टालकर सदाचारी उच्चकुलीन शावक के यहाँ विधिपूर्वक निर्दोष आहार ग्रहण करना एषणा समिति है।

4. आदान-निक्षेपण समिति

ज्ञान के उपकरणों, संयम के उपकरणों, शौच के उपकरणों आदि को सावधानीपूर्वक उठाना-रखना, आदान-निक्षेपण समिति है।

5. प्रतिष्ठापना समिति

अपने मलमूत्र का त्याग दूर, एकान्त, विस्तृत, सूखे एवं जन्तुरहित ऐसे स्थान पर करते हैं, जहाँ किसी को आपत्ति न हो।

जैसे स्नेहगुण से युक्त कमलपत्र जल से गीला नहीं होता है, उसी प्रकार समितियों का विधिवत पालन करने वाले मुनिराज इनके बिना होने वाले पापों से लिप्त नहीं होते हैं, संभावित कर्मों का संवर होता है।

पंचन्द्रिय विषयजय

स्पर्शन, रसना, घ्राण, चक्षु और श्रोत्र इन पांच इन्द्रियों के मनोज्ञ-अमनोज्ञ विषयों में राग द्वेष का परित्याग करना पंचेन्द्रिय निरोध है।

1. स्पर्शन इन्द्रिय निरोध - शीत उष्ण, कोमल, हल्का, भारी और स्निग्ध रूक्ष इन स्पर्शन इन्द्रिय के विषयों में राग द्वेष नहीं करना, स्पर्शनेन्द्रिय निरोध है।
2. रसना इन्द्रिय निरोध - खट्टा, मीठा, कषायला और चरपरा इन रसना इन्द्रिय के विषयों में राग द्वेष नहीं करना, रसना इन्द्रिय निरोध है।
3. घ्राण इन्द्रिय निरोध - सुगंध और दुर्गन्ध इन घ्राण इन्द्रिय के विषयों में राग द्वेष नहीं करना घ्राण इन्द्रिय निरोध है।
4. चक्षु इन्द्रिय निरोध - काला, पीला, नीला, लाल और सफेद इन चक्षु इन्द्रिय के विषयों में राग द्वेष नहीं करना, चक्षु इन्द्रिय निरोध है।
5. श्रोत्र इन्द्रिय निरोध - मधुर स्वर, गान, वीणा, आदि को सुनकर राग नहीं करना एवं कठोर निंदा, गाली आदि के शब्द सुनकर द्वेष नहीं करना, श्रोत्र इन्द्रिय निरोध है।

मुनियों के षट् आवश्यक

मुनिधर्म के अट्ठाइस मूलगुणों में परिगणित 'आवश्यक' निम्नानुसार हैं -

“समदा थओ य वंदण, पाडिक्कमणं तहेव णदव्वं।

पच्चक्खाण विसग्गो, करणीयावासया छप्पि।। (मू. आ. 220)

अर्थात् समता, स्तव, वंदन, प्रतिक्रमण, प्रत्याख्यान और व्युत्सर्ग ये छह अवश्य-करणीय कार्य अर्थात् आवश्यक हैं।

1. समता या सामायिक

विरदो स्क्वसावज्जो, तिगुत्तो पिहिदिंदिओ।

तस्स सामाइगं ठादि, इदि केवलि सासणे।।

(नि. सा. 125)

अर्थात् जो मुनि समस्त पाप से विरत होकर मन-वचन-काय तीनों की गुप्ति से गुप्त होकर इंद्रियों का व्यापार रोक देता है, उसे केवली के शासन स्थायी सामायिक कही गयी है। जो मुनि संयम, नियम-तप आदि में निर्दोष आचरण वाले हैं उन्हें ही सामायिक की प्राप्ति होती है।

(मू. आ. 519, 525)

2. स्तवन

सत् स्वरूप साम्यभावरूपी पर्वत की गुफा के बीच जाकर और वहाँ निर्दोष पदमासनादि बांधकर हे मित्र। तुम निज-परमात्मा का अपने में ध्यान करो, जिससे तुम समाधि के सुख का अनुभव कर सको।

ऐसे समताभाव को अपनाने के बाद सबसे अधिक बहुमान जीव को उनको आयेगा जो इस भाव के द्वारा स्वरूप की साधना करके न केवल मोक्ष को प्राप्त कर चुके हैं, बल्कि जिनके परम उपदेश से ही हमें यह पावन मार्ग मिल सका है। और वे हैं उस युग के जिन धर्म-प्रभावक चौबीसो तीर्थंकर। अतः वे मुनिराज अत्यन्त भावविभोर होकर गुणानुवाद करते हैं।

3. वंदन

जिन-बिम्ब की जिन चैत्यालय की आचार्य आदि वरिष्ठ गुरुजनों की तीर्थंकरों आदि पुण्यपुरुषों द्वारा सेवित पवित्र-स्थलों की वंदना करने का विधान किया गया है। वंदना करने का उत्कृष्ट-फल 'गुणश्रेणी निर्जरा तक कहा गया है।

4. प्रतिक्रमण

'प्रतिक्रमण' का परिचय जिनवाणी में कृत-दोषों के परिष्कार की स्वाधीन-विधि के रूप में मिलता है। अपने स्वरूप एवं भूमिका की मर्यादा से यदि उपयोग या चर्चा कहीं भटक जाए, मर्यादा विहीन हो जाये तो उसे पुनः लौटाकर मर्यादित करने की प्रक्रिया का नाम ही 'प्रतिक्रमण' है। ज्ञान और चर्चा दोनों को अद्यतन एवं सामंजस्यपूर्ण बनाकर जीवनशैली को निर्दोष बनाए रखने की महत्वपूर्ण विधि है।

5. प्रत्याख्यान

जिनाम्नाय में 'प्रत्याख्यान' शब्द सामान्यतः 'त्याग' के अर्थ में मिलता है। आगामीकाल में दोष न होने देने की प्रतिज्ञा ही प्रत्याख्यान है। इस कथन से स्पष्ट किया गया है कि हो चुके दोषों के लिए 'प्रतिक्रमण' और भविष्य में संभावित दोषों के लिए 'प्रत्याख्यान' किया जाता है।

6. व्युत्सर्ग

आत्मात्मीय-संकल्प-त्यागो व्युत्सर्गः अर्थात् ये मैं, और ये मेरा - ऐसे संकल्प का त्याग करना ही व्युत्सर्ग है। खड़े होकर, दोनों हाथ लंबे कर पैरों में चार अंगुल का अंतराल कर, हाथ-पैर

आदि अंगों की चंचलता रोककर, देव-मनुष्य-तिर्यच व अचेतनकृत-उपसर्गों को शांत भाव से जीतते हुए प्रतिक्रमण आदि के नियमों को समाप्त कर धर्मध्यान और शुवलध्यानरूप परिणत होने की चेष्टा करना ही सच्ची कायोत्सर्ग की विधि है।

(मू. आ. 650, 655, 664)

मुनिधर्म के अन्य गुण

1. अचेलकत्व को समस्त परिग्रह के त्याग का उपलक्षण माने जाने से 'वस्त्र का त्याग' समस्त बाह्य परिग्रह के त्याग को दर्शाता है।
2. अदन्तधावन - जैन मुनि दातौन, मंजन आदि से दन्त धावन भी नहीं करते हैं। भोजन करने के समय ही गृहस्थ के यहां मुख शुद्धि कर लेते हैं।
3. भू-श्यन - अपने स्वाध्याय, ध्यान एवं पद विहार जन्य थकान को दूर करने के लिए भूमि, शिला, लकड़ी के पोट, सूखे घास एवं चटाई आदि पर ही विश्राम करते हैं।
4. स्थिति भोजन-एक भुक्ति - गृहस्थ जब श्रद्धा भक्ति जैसे गुणों से युक्त होकर पूर्वकथित "नवधा भक्ति" पूर्वक उन्हें आहार करने का निवेदन करता है तब वे शुद्ध सात्विक, अपनी तपश्चर्या में सहायक आहार, खड़े होकर अपने कर-पात्र में ही ग्रहण करते हैं।
5. अस्नान - शरीर से ममत्व रहित होने के कारण वे स्नान भी नहीं करते हैं न ही किसी प्रकार से अपने शरीर का संस्कार करते हैं।
6. केशलोच - केशलोचकरने का उद्देश्य शरीर के प्रति निर्ममत्व एवं स्वाधीनता की भावना को बल पहुँचाना है।

बाईस परीषह

आन्तरिक संवेदनाओं से तथा बाह्य संयोगों-वियोगों से उत्पन्न सभी प्रकार के कष्टों तथा दुःखों को समतापूर्वक सहन करना ही परीषह जय है। परीषह 22 प्रकार के होते हैं इनको जीतने से चरित्र में दृढ़ निष्ठा होती है और कर्मों की निर्जरा हेतु समतापूर्वक सहते हैं।

बारह तप सह उग्र परीषह बारह भावना भावें।

भेदज्ञान दृढ़ आत्म लीन समयसार मन लावें।

निश्चय धर्म ध्यान से भिन्न आत्म ज्यों असि म्यान

यही स्वरूपाचरण कहावे निर्विकल्प निज ध्यान।।

बारह प्रकार के तप, उग्र परीषहों को सहते हुए बारह भावना मुनि भाते हैं। इस तरह भेदज्ञान दृढ़ करके आत्मलीन मुनि समयसार यानि शुद्ध आत्मा को मन लाते हैं। इस निश्चय धर्मध्यान से वह आत्मा को भिन्न देखते हैं। जैसे म्यान में तलवार भिन्न दिखती है, इसी निर्विकल्प आत्मध्यान को स्वरूपाचरण कहते हैं।

उपसंहार

आचारसंहिता का अर्थ है - आचार का संविधान। संविधान का अर्थ है - वस्तुव्यवस्था का विधान। दूसरे शब्दों में संहिता का अर्थ है - वस्तुस्वरूप का व्यवस्थित प्रतिपादन अथवा मानव-जीवन को सुसंस्कृत करने की विधि का संविधान। संविधान के पालन करने पर ही मानव-जीवन की सफलता निर्भर करती है। यह सर्व हिताय एवं सर्व सुखाय होने से मानव स्वेच्छा से पद के अनुरूप पालन करता है। जैनाचार के संविधान में अहिंसा धर्म प्रधान है। अहिंसा, सत्य, अचौर्य, ब्रह्मचर्य और अपरिग्रह इन पाँच वृत्तों के आचरण का विधान है। इन पाँच वृत्तों का सर्वदेश आचरण करना श्रमणाचार है।

श्रमणाचार स्व-पर कल्याणकारक है। यह चोत्कर्ष आचार है जो कि चेतन-अचेतन संबंधी सर्व बाह्याभ्यन्तर परिग्रहरहित निज शुद्धात्म स्वरूप है। सकल गुणनिधि श्रमणों का आचार सिंह-समान पराक्रमी, गज-समान निर्भीक एवं उन्नत, वृषभ-समान भद्र प्रकृति, मृग-समान सरल, पशु-समान निरीह गोचरी वृत्ति पवन-समान निःसंग एवं सर्व स्थान विचरक, सूर्य-समान तेजस्वी एवं सकल तत्त्व-प्रकाशक, सागर-समान गंभीर, मेरु-समान अकम्प-अडोल, चन्द्र-समान शीतल, शान्तदायक, मणि-समान प्रभापुंज, क्षिति-समान उपसर्ग एवं परिषहजयी, सर्प-समान अनियत वसतिकावासी, आकाश-समान निरालम्ब एवं निर्लेप तथा सदाकाल परम-पद का अन्वेषक होता है।

श्रमणों का आचार हंस-समान शुद्धात्म-स्वरूप ग्राहक, मेघ-समान तत्त्वोपदेशक और नदी के प्रवाह-समान सदा विहाररूप होता है। अर्थात् नदी का जल, किसी के लिए रुकता नहीं है और जल-ग्रहण करने वाले को रोकता नहीं है। जिज्ञासु अपने पात्र/पात्रता अनुसार ग्रहण कर लेता है। श्रमण, विषयों की आशा की परवशता से अतीत, आरंभ-परिग्रह से हित, ज्ञान-ध्यान और तप में लीनता-रूप आचरण की श्रमणों का मुख्य लक्षण है। तथा निज शुद्धात्म स्वरूप की स्थिरता हेतु पाँच महाव्रत, पाँच समिति, तीन गुप्ति, अट्ठारह हजार प्रकार का शील एवं चौरासी लाख उत्तर गुणों का पालन, अर्हन्त-भक्ति, वन्दना, वैयावृत्ति, छः प्रकार की आलोचना आदि कार्यों में प्रवृत्ति, बाईस परिषह जयरूप

आचार श्रमण-साधना के पोषक तत्व हैं। अट्ठाइस मूलगुणों का पालन श्रमणाचार का मूल है। त्रिकाल में मूलगुण न कम होते हैं, न अधिक होते हैं। अट्ठाइस ही होते हैं। ये वृक्ष की जड़ के समान हैं।

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6. शास्त्री नाथुलाल जैन, “धर्म”, श्री जवरचन्द्र फूलचन्द्र गोधा जैन ग्रन्थमाला, इन्दौर-1

○ સારાંશ

પ્રસ્તુત સંશોધન અભ્યાસમાં ગુજરાતની વસ્તી અને દૂધના ઉત્પાદનમાં કેવા કેવા અને કેટલાં પરિવર્તનો આવ્યા છે. તેનો અભ્યાસ કરવામાં આવ્યો છે. 2011-12 થી 2021-22 દરમિયાન ગુજરાતની વસ્તીમાં કેટલો વધારો-ઘટાડો થયો છે અને તે સમય દરમિયાન દૂધના ઉત્પાદનમાં તેની સરખામણીમાં કેટલો વધારો-ઘટાડો થયો છે તેનો અભ્યાસ આ સંશોધન પત્રમાં રજૂ કરેલ છે.

○ ચાવીરૂપ શબ્દો: ઉત્પાદન, દૂધ, વસ્તી, તુલનાત્મક અભ્યાસ

○ પ્રસ્તાવના

ભારતમાં દૂધનું ઉત્પાદન ખેતીની આવક, રોજગારી વધારવા માટે મોટી તકો પ્રદાન કરે છે. અને અર્ધ-શહેરી વિસ્તારોમાં અને ડુંગરાળ, આદિવાસી અને દુષ્કાળગ્રસ્ત વિસ્તારોમાં રહેતા લોકોને સહાયક વ્યવસાય પૂરો પાડે છે. કૃષિ ઉત્પાદન તરીકે, ડેરી દૂધ ખેતરના પ્રાણીઓમાંથી એકત્રિત કરવામાં આવે છે. 2011 માં 260 મિલિયન ડેરી ગાયોમાંથી આશરે 730 મિલિયન ટન દૂધનું ઉત્પાદન કર્યું હતું. ભારત વિશ્વનો સૌથી મોટો દૂધ ઉત્પાદક દેશ છે. અને તેના વિવિધ રાજ્યોમાં ગુજરાત દૂધના ઉત્પાદનમાં સારું મહત્વ ધરાવે છે. છેલ્લા એક દાયકા દરમિયાન ગુજરાતમાં દૂધના ઉત્પાદન અને વસ્તીમાં અનેકગણો વધારો થયો છે. દૂધનું ઉત્પાદન ડેરી ફાર્મિંગમાં કરવામાં આવે છે. અને અમુક જગ્યાએ ઘર આંગણે પશુઓના ઉછેર દ્વારા દૂધનું ઉત્પાદન કરવામાં આવે છે. આ દૂધનું ઉત્પાદન 2011 માં 127.9 મેટ્રિક ટન હતું. ત્યારબાદ તેમાં ઉત્તરોત્તર વધારો થયો છે. તેવી જ રીતે વસતિની વાત કરીએ તો 2011 માં 6.04 કરોડ હતી તેમાં પણ ધીમે ધીમે વધારો થયો છે. હવે ગુજરાતની વસ્તી સામે દૂધનું ઉત્પાદન કેટલું થયું છે તે જાણવું પડે. છેલ્લા એક દાયકા દરમિયાન દેશની વસ્તી અને દૂધ ઉત્પાદનમાં કેટલો વધારો-ઘટાડો થયો છે તેની ચર્ચા કરીશું.

○ સંદર્ભ સાહિત્યની સમીક્ષા

1. ટોરસ્ટેન હેમ્મે ,ઓટો ગર્શિયા અને અમિત સાહા, 31 જાન્યુઆરી 2003

દૂધ ઉત્પાદન એ પશુધનનું સાહસ છે. જેમાં નાના પાયે ખેડૂતો તેમની આજીવિકા સુધારવા માટે સફળતાપૂર્વક જોડાઈ શકે છે. નિયમિત દૂધનું વેચાણ પણ તેમને નિર્વાહમાંથી બજાર આધારિત આવક તરફ જવા દે છે. આ અભ્યાસનો મુખ્ય હેતુ ભરતમાં નાના પાયે ડેરી ખેડૂતોની ઘરેલુ અને ખેતીના અર્થશાસ્ત્રની સમજ મેળવવાનો હતો. જે દેશમાં અત્યાર સુધીમાં સૌથી વધુ નાના પાયે ડેરી ખેડૂતો છે. અને તેમના દૂધ ઉત્પાદનના વલણોનો અભ્યાસ કરવાનો હતો.

○ સંશોધનના હેતુઓ

- ગુજરાતની વસ્તીના વલણોનો અભ્યાસ કરવો.
- ગુજરાતમાં દૂધ ઉત્પાદનના વલણોનો અભ્યાસ કરવો.
- ગુજરાતની વસ્તી અને દૂધ ઉત્પાદનની તુલના કરવી.

○ સંશોધનની ઉત્કલ્પના

- દૂધના ઉત્પાદન અને વસ્તી વધારાના વલણો વચ્ચે કોઈ સાર્થક તફાવત નહીં હોય.

○ સંશોધનની મર્યાદા

- પ્રસ્તુત સંશોધનમાં માત્ર ગુજરાત રાજ્યના સંદર્ભમાં જ દૂધના ઉત્પાદનનો અભ્યાસ કરવામાં આવ્યો છે.
- પ્રસ્તુત સંશોધનમાં માત્ર ગુજરાતની જ વસ્તીનો અભ્યાસ કરવામાં આવ્યો છે.
- પ્રસ્તુત સંશોધનમાં માત્ર છેલ્લા એક દાયકાના સંદર્ભમાં જ દૂધના ઉત્પાદન અને વસ્તીનો અભ્યાસ કરવામાં આવ્યો છે.

○ સંશોધન પદ્ધતિ

પ્રસ્તુત સંશોધનમાં વર્ણનાત્મક સંશોધન પદ્ધતિના આધારે અભ્યાસમાં ગૌણ માહિતીનો ઉપયોગ કરવામાં આવ્યો છે. માહિતીની પ્રાપ્યતા માટે વિવિધ પુસ્તકો, વિવિધ સામયિકો અને વેબસાઇટ વગેરે સ્ત્રોતો દ્વારા માહિતી એકત્રિત કરવામાં આવી છે.

○ માહિતીનું પૃથ્થકરણ અને અર્થઘટન

પ્રસ્તુત સંશોધનમાં ગૌણ માહિતી માટે NDDDB અહેવાલો અને CENSUS OF INDIA ના અહેવાલોનો ઉપયોગ કરવામાં આવ્યો છે.

➤ કોષ્ટક નંબર 1. ગુજરાતની વસ્તી અને દૂધનું ઉત્પાદન

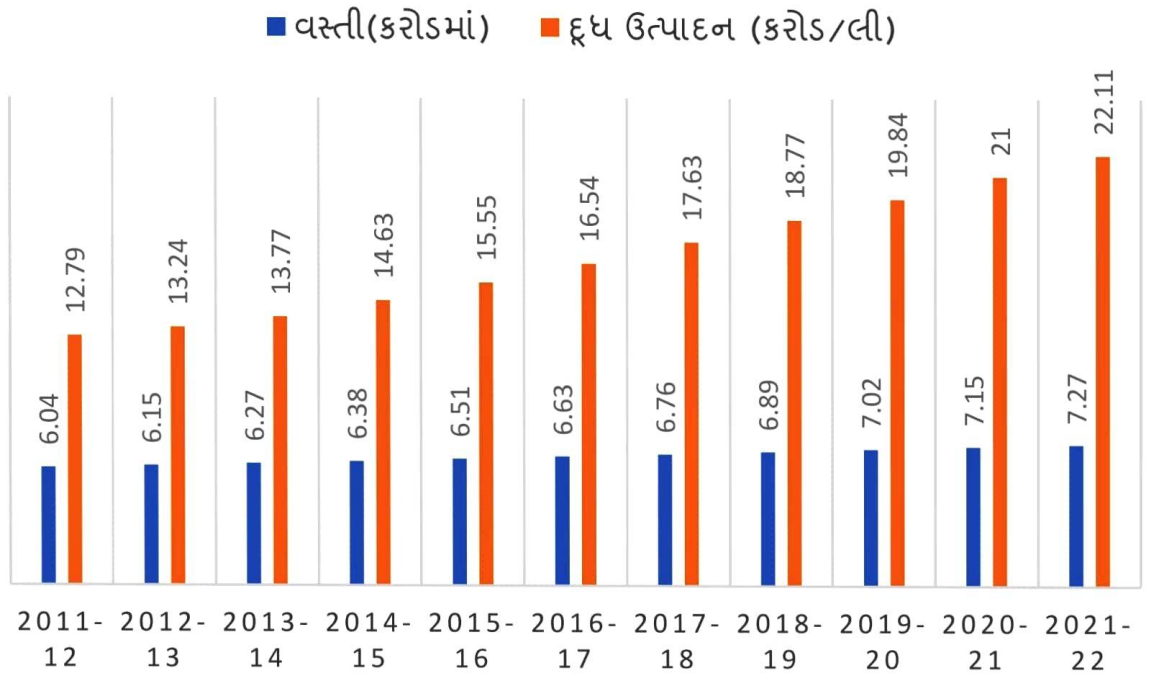
વર્ષ	વસ્તી (કરોડમાં)	દૂધનું ઉત્પાદન (કરોડ/લિટર)
2011-12	6.04	12.79
2012-13	6.15	13.24
2013-14	6.27	13.77
2014-15	6.38	14.63
2015-16	6.51	15.55
2016-17	6.63	16.54
2017-18	6.76	17.63
2018-19	6.89	18.77
2019-20	7.02	19.84
2020-21	7.15	21
2021-22	7.27	22.11

Source :- Census of India , www.nddb.coop

- ઉપરોક્ત આંકડાકીય માહિતીનું વિશ્લેષણ કરતાં જણાય છે કે ગુજરાતમાં દૂધના ઉત્પાદન અને વસ્તીમાં વધારો થતો જોવા મળે છે.
- ગુજરાતમાં વર્ષ 2012-13 માં દૂધનું ઉત્પાદન 12.79 કરોડ/લિટરનું હતું. તેની સામે વસ્તીનું પ્રમાણ 6.04 કરોડનું હતું.

- ત્યારબાદ વર્ષ 2021-22 માં દૂધના ઉત્પાદનમાં અને વસ્તીમાં વધારો થતો જોવા મળે છે. 2021-22 માં વસ્તી વધીને 7.27 કરોડ અને દૂધનું ઉત્પાદન વધીને 22.11 કરોડ/લિટર થયું છે.
- આમ છેલ્લા એક દાયકા દરમિયાન ગુજરાતની વસ્તીમાં અને દૂધના ઉત્પાદનમાં ઉત્તરોત્તર વધારો થતો જોવા મળે છે.

ગુજરાતની વસ્તી અને દૂધના ઉત્પાદન ની તુલના



○ સંશોધનના તારણો

- ✓ ગુજરાતમાં વસ્તી અને દૂધના ઉત્પાદનમાં સતત વધારો થતો જોવા મળ્યો છે.
- ✓ ગુજરાતમાં 2011-12 ની સરખામણીએ 2021-22 માં વસ્તી અને દૂધના ઉત્પાદનમાં અનેકગણો વધારો થયો છે.
- ✓ ગુજરાતમાં 2021-22 માં વસ્તી વધીને 7.27 કરોડ થઈ છે અને તેની સામે દૂધનું ઉત્પાદન વધીને 2021-22 માં 22.11 કરોડ/લિટર થયું છે.
- ✓ આમ ગુજરાતમાં વસ્તી અને દૂધના ઉત્પાદનમાં છેલ્લા એક દાયકામાં વધારો થતો જોવા મળે છે.

- ✓ ગુજરાતની વસ્તી અને દૂધના ઉત્પાદનમાં જે સતત વધારો થયો છે તેનો અભ્યાસ કરતા જણાય છે કે તેમની વચ્ચેના સહસંબંધ ગુણાંકનું માપ 31.62 છે.
- ✓ આ પરથી કહી શકાય કે ગુજરાતની વસ્તી અને દૂધના ઉત્પાદન વચ્ચે ધન સહસંબંધ છે.

○ સંદર્ભસૂચિ

<https://censusindia.gov.in/census.website/>

<https://www.nddb.coop/>

<https://www.fao.org/3/bp233e/bp233e.pdf>

ગુજરાતમાં પુરુષ કામદારોને કૃષિ અને બિનકૃષિ ક્ષેત્રોમાં પ્રાપ્ત થતા
દૈનિક વળતરનો તુલનાત્મક અભ્યાસ”

Dr. Amar B. Patel

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સારાંશ :-

ભારત એક ખેતી પ્રધાન દેશ છે. ભારતની વસ્તીના લગભગ 50% થી વધુ વસ્તી કૃષિક્ષેત્ર માંથી રોજગારી પ્રાપ્ત કરે છે. અર્થશાસ્ત્રમાં દરેક આર્થિક પ્રવૃત્તિઓને મુખ્ય ત્રણ ક્ષેત્રમાં વહેંચવામાં આવી છે, જેમાં ખેતી, ઉદ્યોગ અને સેવા ક્ષેત્રનો સમાવેશ થાય છે. ઉદ્યોગ અને સેવા ક્ષેત્ર પ્રત્યક્ષ કે પરોક્ષ રીતે કૃષિક્ષેત્ર પર આધારિત છે. માટે જે-તે દેશના આર્થિક વિકાસમાં કૃષિક્ષેત્ર ખુબ મહત્વનું સ્થાન ધરાવે છે. ઉત્પાદનના મુખ્ય સાધનો એટલે જમીન, મૂડી, શ્રમ અને નિયોજક. પ્રસ્તુત સંશોધન પત્રમાં કૃષિક્ષેત્રમાં કાર્યરત જીવિત સાધન શ્રમની ચર્ચા હાથ ધરવામાં આવી છે. વ્યક્તિ પોતાની જરૂરિયાતો સંતોષવા માટે આર્થિક પ્રવૃત્તિ કરતો હોય છે અને પ્રવૃત્તિ માંથી પ્રાપ્ત વળતર એની આજીવિકાને અસર કરતું એક મહત્વનું પરિબલ છે. વિકાસમાન અર્થતંત્ર તરીકેની ભારતની લાક્ષણિકતાઓ અને તેમાં આવેલ પરિવર્તનો અંગેની સમજ ભવિષ્યના આયોજન માટે ખુબ મહત્વનું સ્થાન ધરાવે છે. પ્રસ્તુત પરિવર્તનોમાં કૃષિક્ષેત્ર અને બિનકૃષિક્ષેત્રમાં મળતા વળતર અંગે દિશા નિર્દેશ કરવામાં આવ્યો છે. પાછલા વર્ષો દરમિયાન વળતરના વલણોમાં આવેલ પરિવર્તનો અને તેમાં રહેલા તફાવતમાં કેવા પરિવર્તનો આવ્યા અને સાંપ્રત સ્થિતિની ભવિષ્ય પર શું અસર થઈ શકે તે અંગેની ચર્ચા કરવામાં આવી છે.

ચાવીરૂપ શબ્દો :- ગુજરાત, કૃષિક્ષેત્ર, બિનકૃષિક્ષેત્ર શ્રમ, વળતર, તુલનાત્મક અભ્યાસ

પ્રસ્તાવના :-

વિશ્વનાં તમામ અર્થતંત્રોમાં કૃષિક્ષેત્રને ખુબ જ અગત્યનું ગણવામાં આવ્યું છે. કૃષિક્ષેત્ર દ્વારા દેશની વસ્તીને અનાજ, શાકભાજી, ફળ-ફળાદિ જ નહિ પરંતુ ઉદ્યોગો માટે કાચો માલ પણ પુરો પાડવામાં આવે છે. દુનિયાના દરેક દેશના કૃષિક્ષેત્રની ક્ષમતા જુદી-જુદી હોય છે અને તે જુદાં-જુદાં પ્રમાણમાં ઉત્પાદન, રોજગારી અને આવક સર્જન કરી આપે છે. કોઈ પણ દેશનો કૃષિ વિકાસ તેના વિકાસની દિશા નક્કી કરે છે આથી પણ કૃષિ ક્ષેત્ર પર સંશોધન થવું સહજ છે. આંકડાકીય માહિતીનો અભ્યાસ કરતા જણાઈ આવે છે કે ભારતમાં લગભગ 50% જેટલી વસ્તી કૃષિક્ષેત્ર માંથી

રોજગારી પ્રાપ્ત કરે છે અને ભારતના GDP માં કૃષિ ક્ષેત્રનો હિસ્સો લગભગ 15% થી 20% જેટલો રહેવા પામ્યો છે. પ્રસ્તુત સંશોધન પેપરમાં કૃષિક્ષેત્રે કાર્યરત પુરુષ શ્રમને મળતા દૈનિક વળતર અંગેનો તુલનાત્મક અભ્યાસ હાથ ધરવામાં આવ્યો છે.

સંદર્ભ સાહિત્ય :-

ડૉ. એસ.જી.ગાવડે (2022) “ભારતમાં કૃષિ વેતનનો અભ્યાસ” ભારતીય અર્થતંત્રને કૃષિ અર્થતંત્ર તરીકે દર્શાવવામાં આવે છે. ભારતમાં વસ્તીના મોટા ભાગ માટે કૃષિ એ આજીવિકાનો મુખ્ય સ્ત્રોત છે. ગ્રામીણ પરિવારો માટે કૃષિ શ્રમ એ આવકનો પ્રાથમિક સ્ત્રોત છે. ભારતીય અર્થતંત્રમાં વિકાસ છતાં કૃષિ વેતનમાં જરૂરી હદ સુધી વધારો કરવામાં આવતો નથી. આ પેપરનો ઉદ્દેશ્ય કૃષિમાં નજીવા અને વાસ્તવિક વેતન અને તેના વલણનો અભ્યાસ કરવાનો છે. તેમાં રાજ્યો અને જાતી વચ્ચે વેતન તફાવતનો અભ્યાસ કરવાનો પણ પ્રયાસ કરવામાં આવ્યો છે. એવું જોવા મળે છે કે ભારતમાં કૃષિ વેતન વધી રહ્યું છે પરંતુ કુળાવાના કારણે આ વધારો નજીવો બની ગયો છે. ભારતમાં વિવિધ રાજ્યોમાં વેતન દર અલગ અલગ છે. જો કે, પુરુષ અને સ્ત્રી માટે વેતન દરમાં નોંધપાત્ર તફાવત છે. કેટલાક રાજ્યોમાં આ તફાવત ઊંચો છે અને કેટલાક રાજ્યોમાં ઓછો પણ છે. ભારતમાં વેતન દરમાં વૃદ્ધિ દર પણ વિવિધ રાજ્યોમાં ફેલાયેલો છે. કેટલાક રાજ્યોમાં વેતન દર ધીમે ધીમે વધી રહ્યો છે અને કેટલાક રાજ્યોમાં સ્થિર છે. રચના કુમારી બંસલ*, જિઝ્નેશ મેકવાન, ગંગા દેવી, અને કે.એસ. જાદવ (2016). “મધ્ય ગુજરાતમાં કૃષિ મજૂરોની આવક, રોજગાર અને વપરાશ પેટર્ન” ભારતીય ગ્રામીણ માળખામાં કૃષિ મજૂરો સૌથી ઉપેક્ષિત અને દબાયેલા વર્ગ છે કારણ કે તેમના જીવનધોરણ મુખ્યત્વે આવક, રોજગાર અને વપરાશ પેટર્ન પર આધાર રાખે છે. સમયપત્રક દ્વારા પ્રાથમિક ડેટા સંગ્રહ માટે બહુ-તબક્કાના નમૂના લેવાની તકનીકનો ઉપયોગ કરવામાં આવ્યો હતો અને સરળ કોષ્ટક વિશ્લેષણ કરવામાં આવ્યું હતું. આ અભ્યાસમાં જાણવા મળ્યું છે કે આણંદમાં આવક અને રોજગારનો મુખ્ય સ્ત્રોત દાહોદની તુલનામાં કૃષિ હતો, જેમાં મુખ્ય સ્ત્રોત વેતન (કૃષિ + બિન-કૃષિ) હતો. દાહોદ જિલ્લામાં તેમની આવકની તુલનામાં સરેરાશ વાર્ષિક કૌટુંબિક ખર્ચ વધુ હતો, તેથી તેઓ દેવાની સ્થિતિમાં હતા, જ્યારે આણંદમાં બચત ખૂબ ઓછી થાય છે.

સંશોધન હેતુ :-

ગુજરાતમાં પુરુષ કામદારોને કૃષિ અને બિનકૃષિ ક્ષેત્રમાં પ્રાપ્ત થતા દૈનિક વળતરનો તુલનાત્મક અભ્યાસ કરવો.

સંશોધન ઉત્કલ્પના :-

H0- ગુજરાતમાં પુરુષ કામદારોને કૃષિ અને બિનકૃષિ ક્ષેત્રમાં પ્રાપ્ત થતા દૈનિક વળતરમાં કોઈ તફાવત નથી.

સંશોધન મહત્વ :-

પ્રસ્તુત સંશોધન દ્વારા ગુજરાત રાજ્યમાં પાછલા વર્ષો દરમિયાન કૃષિક્ષેત્ર અને બિનકૃષિક્ષેત્રમાં કાર્યરત પુરુષ કામદારોને મળતા દૈનિક વેતન અંગેનું પ્રમાણ જાણવા મળશે. પાછલા વર્ષો દરમિયાન ગુજરાત રાજ્યમાં કૃષિક્ષેત્ર અને બિનકૃષિક્ષેત્રમાં કાર્યરત પુરુષ કામદારોને મળતા દૈનિક વેતન વચ્ચેનો તફાવત તેમજ ટકાવારી ફેરફાર અને તફાવતની તરેહ જાણવા મળશે. પ્રસ્તુત માહિતી કૃષિક્ષેત્રે કામદારોના દૈનિક વેતનમાં વૃદ્ધિ કરવા માટે, ગ્રામ્ય અને શહેરી વિસ્તારમાં ગરીબી રેખાનું પ્રમાણ નક્કી કરવા માટે તેમજ ગુજરાતમાં ભાવ વધારો અને કુળાવાના આયોજન કરવા અને ભવિષ્યની અસરોનું અનુમાન કરવા માટે ઉપયોગી થઈ રહેશે.

સંશોધન મર્યાદા :-

1. પ્રસ્તુત સંશોધન કાર્ય ગુજરાતમાં કૃષિક્ષેત્ર અને બિનકૃષિક્ષેત્ર વચ્ચે પ્રાપ્ત દૈનિક વળતર પર કેન્દ્રિત છે.
2. પ્રસ્તુત સંશોધન કાર્ય ફક્ત પુરુષ કામદારો પર આધારિત છે.
3. પ્રસ્તુત સંશોધન કાર્ય ગૌણ માહિતી પર આધારિત છે.
4. પ્રસ્તુત સંશોધન કાર્યમાં વર્ષ 2018-19 થી 2022-23 દરમિયાનની આંકડાકીય માહિતીનો જ અભ્યાસ કરવામાં આવેલ છે.
5. ઉત્કલ્પનાની ચકાસણી માટે Student t Test નો ઉપયોગ કરવામાં આવેલ છે.
6. સંશોધનના તારણો સમય-સંજોગો અનુસાર ચલિત રહેશે.

સંશોધન પદ્ધતિ :-

પ્રસ્તુત સંશોધન વ્યવહારુ પ્રકારનું સંશોધન છે. જેમાં સંશોધન પદ્ધતિ તરીકે વર્ણનાત્મક સંશોધન પદ્ધતિનો ઉપયોગ કરવામાં આવેલ છે. ગુજરાત રાજ્યમાં કૃષિક્ષેત્ર અને બિનકૃષિક્ષેત્ર માંથી પુરુષ કામદારોને પ્રાપ્ત દૈનિક વળતરની આંકડાકીય માહિતી મેળવવા માટે કૃષિક્ષેત્ર સંબંધિત અહેવાલો, સંશોધન પત્રો, પુસ્તકો અને વેબસાઇટનો ઉપયોગ કરવામાં આવેલ છે.

માહિતીનું એકત્રિકરણ અને પૃથક્કરણ :-

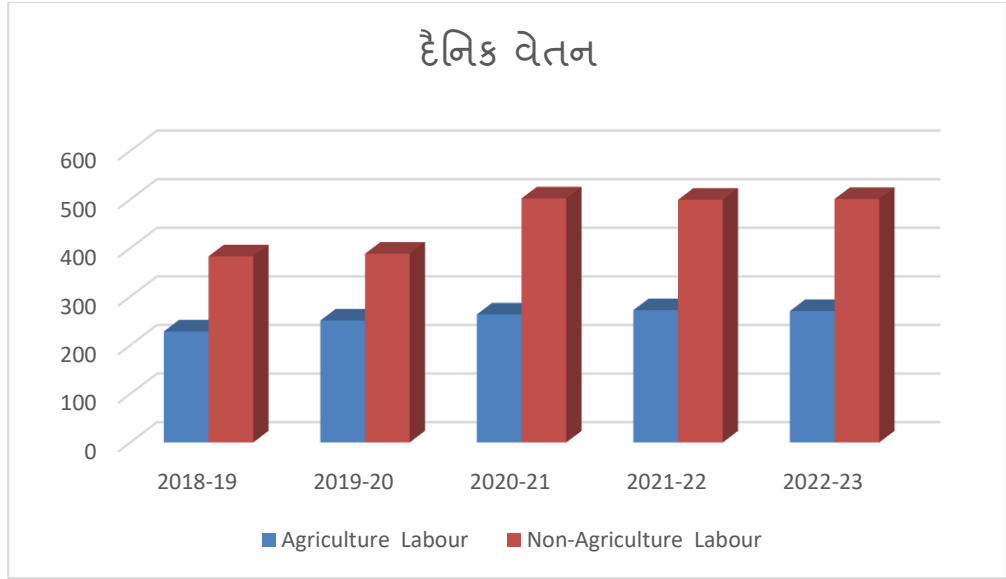
➤ ગુજરાતમાં પુરુષોનું દૈનિક વેતન દર્શાવતું કોષ્ટક

(Value in Rs.)

Year	Agriculture Labour	Non-Agriculture Labour	Different
2018-19	228.48	383.00	154.52
2019-20	250.82	388.27	137.45
2020-21	263.35	502.15	238.80
2021-22	272.21	499.35	227.14
2022-23	270.28	500.85	230.57
Average	257.03	454.72	197.69

(SOURCE: Agriculture Wages in India: 2022-23)

ઉપરોક્ત સારણીનું અવલોકન કરતા જણાય આવે છે કે વર્ષ 2018-19 થી વર્ષ 2022-23 દરમિયાન ગુજરાત રાજ્યમાં કૃષિક્ષેત્રે પુરુષ કામદારોનું સરેરાશ દૈનિક વેતન 257.03 રૂપિયા જેટલું રહેવા પામ્યું હતું અને બિનકૃષિક્ષેત્રે પુરુષ કામદારોનું સરેરાશ દૈનિક વેતન 454.72 રૂપિયા જેટલું રહેવા પામ્યું હતું. પ્રસ્તુત વર્ષો દરમિયાન કૃષિક્ષેત્ર અને બિનકૃષિક્ષેત્ર વચ્ચે દૈનિક વેતન દરોમાં સરેરાશ 197.69 રૂપિયાનો તફાવત જોવા મળેલ છે. પ્રસ્તુત સરેરાશ તફાવત 76.91% જેટલો જોવા મળે છે. ઉપરાંત પાછલા વર્ષો દરમિયાન પ્રસ્તુત તફાવતમાં સતત વધારો થતો જોવા મળે છે.



t-Test: Two-Sample Assuming Unequal Variances		
	Agriculture	Non-Agriculture
Mean	257.028	454.724
Variance	324.90097	3982.19488
Observations	5	5
Hypothesized Mean Difference	0	
df	5	
t Stat	-6.735822219	
P(T<=t) one-tail	0.00054685	
t Critical one-tail	2.015048373	
P(T<=t) two-tail	0.0010937	
t Critical two-tail	2.570581836	

પ્રસ્તુત સંશોધન પત્રમાં વિષય સંલગ્ન આંકડાકીય માહિતીનો અભ્યાસ કરતા, તેમજ તેનું આંકડાશાસ્ત્રીય પુષ્ટકરણ કરતા ઉપયોગમાં લેવાયેલ Two-tail T-Student પરીક્ષણ દ્વારા df મૂલ્ય 05 જેટલું પ્રાપ્ત થાય છે. Student-T Two-tail પરીક્ષણ દ્વારા મેળવેલ પરિમાણ મુજબ P નું મૂલ્ય 0.0010937 જેટલું પ્રાપ્ત થાય છે જે સાર્થકતા કક્ષા 0.05 કરતા નીચું હોવાથી શૂન્ય ઉત્કલ્પનાનો અસ્વીકાર થાય છે અને એ તારણ પર આવી શકાય કે ગુજરાતમાં પુરુષ કામદારોને કૃષિ અને બિનકૃષિ ક્ષેત્રમાં પ્રાપ્ત થતા દૈનિક વળતરમાં તફાવત છે.

તારણો :-

1. ગુજરાતમાં પુરુષ કામદારોને કૃષિ અને બિનકૃષિ ક્ષેત્રમાં પ્રાપ્ત થતા દૈનિક વળતરમાં તફાવત છે.
2. વર્ષ 2018-19 થી વર્ષ 2022-23 દરમિયાન ગુજરાતમાં પુરુષ કામદારોને કૃષિ અને બિનકૃષિ ક્ષેત્રમાં પ્રાપ્ત થતા દૈનિક સરેરાસ વળતર રૂપિયા 257.03/- અને રૂપિયા 454.72/- જેટલું રહેવા પામ્યું છે.
3. સરેરાશ આંકડાકીય માહિતીનો અભ્યાસ કરતા જણાઈ આવે છે કે કૃષિક્ષેત્રની દૈનિક સરેરાશ આવક કરતા બિનકૃષિક્ષેત્રની દૈનિક સરેરાશ આવક વધુ છે અને પ્રસ્તુત વર્ષો દરમિયાન કૃષિ અને બિનકૃષિક્ષેત્રો વચ્ચેનો સરેરાશ તફાવત રૂપિયા 197.67/- રહેવા પામ્યો છે.
4. સરેરાશ આંકડાકીય માહિતી દ્વારા જાણી શકાય છે કે જો કૃષિક્ષેત્રની દૈનિક સરેરાશ આવક ને 100% ધારીએ તો બિનકૃષિક્ષેત્રની દૈનિક સરેરાશ આવક 76.91% જેટલી વધુ થાય છે જે એક ચિંતાનો વિષય કહી શકાય.
5. કૃષિ અને બિનકૃષિક્ષેત્રો વચ્ચે દૈનિક વેતન વચ્ચે 76.91% જેટલો ઉંચો તફાવત બંને ક્ષેત્રો વચ્ચે આવકની મોટી અસમાનતાનો નિર્દેશ કરે છે.
6. પ્રસ્તુત સ્થિતિના વૈકલ્પિક ઉપાય તરીકે કૃષિ ક્ષેત્રે ઓછા કરવેરા, સબસીડીનો લાભ, ઓછા વ્યાજે લોન, આંતરમાળખાકીય સુવિધાઓના વિકાસ દ્વારા આવક વધે તેમજ કૃષિ અને કૃષિ સંલગ્ન પુરક વ્યવસાયનો વિકાસ થાય એ દિશામાં યોગ્ય આયોજન હાથ ધરવાની તાતી જરૂર છે.

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"हरिवंशराय बच्चन के काव्यों में से प्राप्त प्रेरणा"
(सतरंगिनी और मिलन यामिनी के संदर्भ में)

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१) प्रस्तावना:

हरिवंश राय बच्चन हिंदी साहित्य में आधुनिक युग के सबसे अधिक लोकप्रिय कवियों में से एक हैं और आपका साहित्य साधना का क्षेत्र अत्यंत व्यापक है। आपने प्रणय, मधु, निराशा, कल्पना, पीड़ा, प्रकृति, राजनीति, भ्रष्टाचार, संघर्ष और अध्यात्म आदि विषयों पर कविताएं लिखी हैं। आपकी कविताओं में व्यक्तिगत जीवन की अनुभूतियों का जीवंत चित्रण है। यह हमें जीवन के प्रत्येक मोड़ से परिचित करवाते हैं। आपके जीवन और साहित्य से कई लोग प्रभावित भी हुए हैं।

२) हरिवंशराय बच्चन के काव्य में से प्राप्त प्रेरणा:

'सतरंगिनी' और 'मिलन यामिनी' काव्य संग्रह को केंद्र में रखकर हम यहां पर उपरोक्त विषय पर चर्चा करेंगे जो इस प्रकार है।

- * सदैव प्रयत्नशील रहने की प्रेरणा।
- * जीवन के प्रति आशावादी दृष्टिकोण रखने की प्रेरणा।
- * दुसरो के सुख में सुखी और दुसरो के दुःख में दुःखी होने की प्रेरणा।
- * जीवन- संघर्ष की प्रेरणा।
- * हमेशा मौज - मस्ती पूर्ण जीवन जीने की प्रेरणा।
- * जीवनमें में विगत स्मृतियों को भूलकर आगे बढ़ने की प्रेरणा।
- * कर्तव्य और जिम्मेदारियों को अच्छे से निभाने की प्रेरणा:

*** सदैव प्रयत्नशील रहने की प्रेरणा:**

जो व्यक्ति ने निरंतर प्रयास करता रहता है वहीं अंत में सफल होता है। जीवन में आगे बढ़ने के लिए और अपने स्वप्न को पूर्ण करने के लिए खुद पर आत्मविश्वास रखकर सदैव प्रयत्नशील रहना है। कवि कहते हैं कि कुछ व्यक्ति निष्फलता के डर से जीवन में प्रयास करना ही छोड़ देते हैं। जीवन में प्रयत्न करते-करते कई बार कवि को भी हार का सामना करना पड़ा लेकिन इससे वह कभी डरे नहीं। आपकी इन रचनाओं के माध्यम से मनुष्य को फिर से जीने का नया उत्साह, उमंग, साहस और प्रेरणा प्राप्त होती है। वह अपनी कविता के माध्यम से लोगों को सदैव प्रयत्नशील रहने की प्रेरणा देते हैं। जैसे सतरंगीनी में-

" कौन कहता है कि सपनो

को ना आने दे हृदय में

देखते सब है इन्हें

अपनी अमर, अपने समय में

और तू कर यत्न भी तो

मिल नहीं सकती सफलता।"१

***जीवन के प्रति आशावादी दृष्टिकोण रखने की प्रेरणा:**

जीवन के प्रति आशावादी रहना ही मनुष्य जीवन की पहचान है। बच्चन जी एक आशावादी कवि हैं; जीवन में कयी बार दुःख, नि और निष्फलता आयी लेकिन कभी वह निराश नहीं हुए थे। आपकी कविताओं की पंक्तियां निराशा में आशा का संदेश देती हैं-

" सुन यदि तूने आशा छोड़ी

तो अपनी परिभाषा छोड़ि

तूझे मिली थी यह अमरों की केवल एक निशानी

मानी, देख न कर नादानी।"२

कवि ने अपने जीवन में कभी आशा तो कभी निराशा का भी अनुभव किया था। हमारे जीवन का प्रत्येक हिस्सा अत्यंत महत्वपूर्ण होता है और आगे की पंक्तियों में वह कहते हैं कि हमेशा निराशा पर आशा की विजय होती है। जब तक हमारी सांस चलती है तब तक हमें चलना ही पड़ेगा।-

" ध्वंसो में यदि सिर न उठाया

सर्जना का यदि गीत न गाया

स्वर्ग लोक की आशाओं पर फिर जाएगा पानी।"३

*** दूसरों के सुख में सुखी और दूसरों के दुःख में दुःखी होने की प्रेरणा:**

हरिवंश राय बच्चन जी की कविता जीवन के सुख -दुख के साथ चलती रही। आपने जो सुख - दुःख का अनुभव किया उसका चित्रण कविताओं में किया है। वह जीवन के सुख - दुख को समान दृष्टि से देखते हैं। आधुनिक युग में अधिकतर लोग इतने स्वार्थी हो गए हैं कि दूसरों के सुख देखकर उसके मन में ईर्ष्या होती है लेकिन यहां पर तो कवि दूसरों के दुख को देखकर खुद भी दुःखी होते हैं। वह एक दूसरे के सुख - दुख को आपस में बांटने की प्रेरणा देते हैं-

" जो औरों का आनंद बना

वह दुख मुझ पर फिर फिर आए

रस में भीगे दुःख के ऊपर

में सुख का स्वर्ग लुटाता हूं।"४

बच्चन जी कहते हैं कि सुख - दुःख तो प्रत्येक व्यक्ति के जीवन में आते जाते रहते हैं इससे हमें मन में न तो अभिमान करना है और न तो दुःखी होना है। कवि ने कविता के माध्यम से सभी लोगों के प्रति सहानुभूति - संवेदना प्रकट की है। वह दुःखी व्यक्ति को अपने सुख में शामिल करने की इच्छा व्यक्त करते हैं। जैसे की-

" अश्रु दुख के जबकि अपना हाथ भीगे

अश्रु सुख के जबकि कोई साथ भीगे।"५

***जीवन - संघर्ष की प्रेरणा:**

बच्चन जी ने अपनी कविताओं में जीवन में संघर्ष के महत्व को दर्शाया है; आपका जीवन - संघर्ष प्रेरणादायक है। आपके जीवन की प्रत्येक परिस्थिति मनुष्य को संघर्ष से जूझने की प्रेरणा देती है। वह उदासी, निराशा, असफलता और अंधकार से आजीवन संघर्ष करते रहे। जीवन की कठिन परिस्थिति से लड़ना और उसका सामना करना आपके जीवन का लक्ष्य है।

" तृषा तृप्ति हो साथ जहां पर

ऐसा जग रचता रहता हूं

यह संघर्ष नहीं है तो फिर

और किसे संघर्षण मानूं।"६

बच्चन जी जीवन संघर्ष में अंधकार और आंधियों से लड़कर आगे बढ़ने की प्रेरणा देते हैं।' मिलन यामिनी' के उदाहरण देखें तो-

" कल तिमिर को भेद में आगे बढ़ूंगा

कल प्रलय की आंधियों से मैं लड़ूंगा।"७

जीवन में लक्ष्य प्राप्ति के लिए जितना भी संघर्ष करना पड़े वह हमेशा तैयार रहे हैं ; इसके लिए वह मृत्यु से भी लड़ने को तैयार रहे थे। जैसे की-

" मैं पहुंच न पाऊं जीते जी अपनी मंजिल

पर मरने पर मंजिल मुझ तक पहुंचेगी ही।"८

***हमेशा मौज - मस्ती पूर्ण जीवन जीने की प्रेरणा:**

हरिवंश राय बच्चनजी स्वच्छंदतादी कवि हैं; वह जीवन में संघर्ष और निराशा के बीच प्रत्येक क्षण आनंद का अनुभव करते रहे। लोगों की आलोचना से आपको कोई फर्क नहीं पड़ता। कवि कहते हैं कि हम लक्ष्य प्राप्ति के लिए सदैव कर्म करते रहते हैं लेकिन कई बार कठिन परिश्रम करने के बाद भी हमें निष्फलता मिलती है। कुछ लोग अपनी निष्फलता पर रोने लगते हैं लेकिन कवि इन लोगों में से नहीं हैं जो निष्फलता पर आंसू बहाये या दुःखी हो। कवि जीवन की प्रत्येक स्थिति में खुश रहते हैं हंसने वाला आपके ऊपर जीतना चाहे उतना हंस ले लेकिन कवि को इससे कोई फर्क नहीं पड़ता है।

"चल रहा है पर पहुंचना

लक्ष्य पर इसका अनिश्चित

कर्म कर भी कर्म फल से

यदि रहा यह पथ वंचित

विश्व तो उसे पर हंसेगा।"९

कवि मन मौजी है; जो मन में आया वह करते रहते हैं। समाज क्या कहेंगे या क्या सोचेंगे उससे कोई फर्क नहीं पड़ता। मधु - हाला सबंधी कविता लिखने पर कवि को आलोचना का भोग बनना पड़ा था। कुछ लोगों ने बच्चन जी पर देश के युवाओं को गलत रास्ते ले जाने का आरोप लगाया था तो कुछ लोगों ने तो कवि को भोगवादी कह दिया था। इन सब बातों का कवि पर कोई प्रभाव नहीं पड़ा। बच्चन जी ने साहित्य सृजन जारी रखा और इसके माध्यम से लोगों को जीवन रूपी मधु का पान करवाया-

" कह रहा है यह कि मैं आदर्श भूला

कह रहा वह विश्व का संघर्ष भूला

आज चाहे जो मुझे संसार कह लें।"१०

बच्चन जी कहते हैं के व्यक्ति अपने जीवन में चाहे कितने भी अच्छे कार्य क्यों न कर ले फिर भी समाज हमेशा उसकी उपेक्षा ही करेगा। इस प्रकार कवि ने अपनी कविता के माध्यम से मौज - मस्ती और आनंदमय जीवन जीने के लिए लोगों को प्रेरित किया है। कवि के शब्दों में-

" कब भला संसार से डरता रहा मैं

मौज में आया वहीं करता रहा है।"११

***जीवन में विगत स्मृतियों को भूलकर आगे बढ़ने की प्रेरणा:**

जीवन की विगत स्मृतियों को भूल जाने में मनुष्य जीवन का हित होता है क्योंकि वह हमें बार-बार दुःखी करती रहती है। प्रत्येक व्यक्ति के जीवन में कुछ स्मृतियां ऐसी होती हैं जिसको वह भूल नहीं सकता है। विगत स्मृतियों को याद करके अधिकतर व्यक्ति दुखी ही होते हैं; बच्चन की भी जीवन में इस स्थिति का अनुभव कई बार कर चुके हैं। आपने अपने जीवन के विभिन्न परिस्थितियों से सीख लेकर हमें भी काव्य के माध्यम से जीवन की विगत स्मृतियों को भूल जाने की प्रेरणा दी है। कवि प्रकृति के माध्यम से हमें यह सीख देते हैं कि जो व्यक्ति हमें छोड़ कर चला गया है वह कभी वापस लौटता नहीं है; उसके पीछे आंसू बहाना या शोक मनाना व्यर्थ है जैसे की-

" जीवन में एक सितारा था

माना वह बेहद प्यारा था

वह डुब गया तो डुब गया

अम्बर के आनन को देखो
कितने इसके तारे टूटे
कितने इसके प्यारे छूटे
जो छुट गए फिर कहां मिले
पर बोलो टूटे तारों पर
कब अम्बर शोक मनाता है
जो बीत गई सो बात गई।"१२

'सतरंगिनी' की आगे की पंक्तियों में कवि कहते हैं-

" भूल तु जा अब पुराना गीत
और गाथा पुरानी
भूल तू जा अब दुःखो का राग
दुर्दिन की कहानी।"१३

* कर्तव्य - जिम्मेदारीयों को अच्छे से निभाने की प्रेरणा:

बच्चन जी कहते हैं कि हमें हमारी जिम्मेदारियां और कर्तव्य को अच्छे तरीके से निभाना चाहिए। आज-कल व्यक्ति भविष्य की चिंता करें बगैर अपने स्वार्थ हेतु पर्यावरण को दूषित करते हैं और आनेवाली पीढ़ी को इसका परिणाम भुगतना पड़ता है। कवि हमें प्रेरित करते हुए कहते हैं कि जब हम इस दुनिया में आए थे तब जैसी स्थिति थी उससे भी बेहतर और सुंदर बनाकर हमें इस पृथ्वी लोक से जाना है। हमारा कर्तव्य होता है कि हम पृथ्वी पर बसने वाले प्रत्येक जीव, जंतु, पशु, पक्षी की रक्षा करें।-

" जैसी हमने पाई दुनिया
आओ, उससे बेहतर छोड़ें
शुचि - सन्दरतर इसे बनाने
से मुंह अपना कभी न मोड़े ।"१४

३) उपसंहार:

इस प्रकार बच्चनजी ने इस रचना में वेदना, निराशा, संघर्ष ,आध्यात्मिकता ,प्रणय ,प्रकृति अधिकतर चित्रण किया है । आपकी यह रचना पाठकों को जीवन के कठिन समय में आशा, उत्साह ,विश्वास की प्रेरणा देती है।कवि कहते हैं कि जीवन में सिर्फ मधुर रस ही नहीं है बल्कि हलाहल भी है। निराशा और निष्फलता से हमें कैसे उभरना है और जीवन को जीने लायक कैसे बनाना है यह बात भी कविता में की हैं। अतः ' सतरंगिनी' और ' मिलन यामिनी' प्रेरणात्मक रचना है ; इसके द्वारा हमें बहुत सारी प्रेरणात्मक बातें सीखने को मिलती है और भविष्य में अन्य पाठकों को भी प्रेरणा प्रधान संदेश मिलता रहेगा।

* संदर्भ ग्रंथ सूची:

- १) सतरंगिनी- बच्चन- पृ.- ८१
- २) सतरंगिनी - बच्चन- पृ.-९६
- ३) सतरंगिनी - बच्चन- पृष्ठ- ९६
- ४) मिलन यामिनी- बच्चन- पृष्ठ -६७
- ५) मिलन यामिनी- बच्चन- पृष्ठ- ३७
- ६)मिलन यामिनी- बच्चन- पृष्ठ- ८८
- ७)मिलन यामिनी- बच्चन- पृष्ठ- १६
- ८)कविवर बच्चन- सुमित्रानंदन पंत-पृष्ठ -१५१
- ९) सतरंगिनी- बच्चन- पृष्ठ- ७७
- १०) मिलन यामिनी- बच्चन- पृष्ठ- २८
- ११)मिलन यामिनी- बच्चन- पृष्ठ- २४
- १२) सतरंगिनी- बच्चन- पृष्ठ-८४
- १३) सतरंगिनी- बच्चन - पृष्ठ- १०८
- १४) सतरंगिनी- बच्चन - पृष्ठ-१३४

Leveraging Artificial Intelligence to Improve Financial Investment Decisions

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Abstract

In today's globalized economy, businesses are navigating a landscape marked by fierce competition and constant change. Technological advancements particularly in computing and data science have equipped organizations with sophisticated tools to better manage their finances, investments, and overall operations. What once required complex, manual financial modeling can now be executed swiftly and precisely with the aid of modern computing power. In such a dynamic environment, traditional decision-making methods are proving inadequate and increasingly obsolete.

Artificial intelligence (AI) is playing a pivotal role in transforming the financial sector by enabling faster, smarter, and more reliable decision-making. With its ability to process massive volumes of data and generate actionable insights, AI is reshaping how financial decisions are made, ensuring improved accuracy, speed, and automation. This paper explores how AI is redefining the standards of financial decision-making and why embracing these technologies is essential for organizations that aim to stay ahead in a tech-driven economy.

Keywords: *Artificial Intelligence, Smart Finance, Decision Support Systems, Financial Innovation, Automation in Finance*

INTRODUCTION

In the current era where information drives economic activity, businesses are under constant pressure to remain competitive. As globalization accelerates and economies expand, companies are generating enormous volumes of data—ranging from clearly structured records to more ambiguous, unstructured information sourced internally and externally. Traditional financial decision-making systems, which were not designed to process such diverse data, often fall short in making timely and effective decisions.

Fortunately, advancements in computing have made previously complex financial and accounting models more accessible and practical. With the help of tools like data warehouses and data mining, businesses can now derive meaningful insights from vast datasets, revealing trends and opportunities that were previously hidden. Artificial intelligence (AI), with its ability to simulate expert reasoning and logic, has emerged as a powerful ally in solving intricate financial problems.

In this fast-changing landscape, the need for scientifically sound financial planning, forecasting, and management has become crucial. Conventional methods, which lack intelligent decision-support capabilities, are rapidly becoming outdated. AI has already begun reshaping various sectors, from healthcare to smart devices and automation. Its impact on finance is just as transformative.

Understanding AI's potential in finance is essential. It holds the promise to propel the sector forward, improve operational efficiency, and support economic development. Historically, financial decisions were based more on personal judgment, instinct, or prior experience. This subjective approach was heavily dependent on the decision-maker's insight and could lead to inconsistent outcomes.

Emerging technologies such as IoT, big data, cloud infrastructure, and blockchain are significantly altering how businesses operate and compete. These innovations are pushing the financial industry toward faster, more intelligent, and evidence-based decision-making processes.

Today's managers must leverage digital systems, integrated networks, and advanced data analytics to create interconnected platforms that bridge internal operations and external market dynamics. AI is central to this shift. Through continuous machine learning and interaction, it enables organizations to convert complex financial data into clear, real-time insights, often communicated in everyday language. This makes financial services more accessible and decisions more informed.

Within the financial sector, delivering precise and customized services to clients is key. AI not only enhances accuracy but also increases efficiency, enabling financial institutions to respond more swiftly to client needs and market changes. Companies that cling to outdated methods will find themselves falling behind as innovation continues to accelerate.

In this technology-driven world, staying current with innovation is not optional—it's a necessity. Financial decisions now require consideration of a wide array of factors, both internal and external,

structured and unstructured. The complexity of modern finance demands multilayered thinking and agile decision-making tools.

Scholars like Chen Jiyong have examined how AI and machine learning could redefine the landscape of digital finance. While these technologies offer tremendous potential, it's important to acknowledge their limitations—particularly the absence of human creativity, abstract thought, and ethical reasoning, which machines still cannot replicate.

Delving into how AI can refine and modernize financial decision-making is more than just a theoretical exercise. It has practical implications for industry innovation, economic resilience, and organizational success. With techniques like data mining, internal financial datasets can be explored more thoroughly, supporting real-time and data-driven decisions.

As businesses aim for smarter growth, old financial decision-making frameworks no longer suffice. Integrating AI helps boost decision accuracy, increase automation, and reduce response times.

Yet, some of the existing research on AI in investment strategies suffers from selective reporting. Often, models are tested in idealized settings, with only the most favorable outcomes highlighted—while ignoring essential real-world factors like transaction costs or actual market behavior. This practice, sometimes known as “cherry-picking,” can create a distorted view of AI's effectiveness in finance.

To truly gauge AI's value in investment decision-making, future research must involve finance professionals and apply practical, real-world testing environments. Only then can AI solutions be refined to reflect the actual conditions under which investment decisions are made, ensuring transparency, reliability, and strategic relevance.

Application of AI in Finance

Today's financial industry is increasingly turning to artificial intelligence (AI) to enhance how decisions are made and services are delivered. Modern financial decision support systems now use AI to evaluate a variety of internal and external factors—everything from market trends and economic indicators to operational metrics and customer behavior. This intelligent analysis helps ensure that financial assessments are not only timely but also more accurate and objective.

The financial landscape has evolved significantly. What used to be dominated by traditional banks and financial institutions is now shared with digital platforms and fintech startups. With AI at the

core, these emerging players are reshaping the industry by offering more efficient, tech-enabled solutions. As a result, older internet finance models are beginning to lag behind in adapting to today's high-speed, data-driven environment.

AI doesn't just automate tasks—it thinks, learns, and evolves. Unlike earlier internet technologies that were often limited to information sharing, modern AI-powered systems leverage big data analytics, machine learning, and blockchain to build smart and scalable financial applications. These tools are revolutionizing how services are provided, making them faster, more secure, and accessible to a broader range of people.

A. Enhancing the Efficiency of Financial Transactions

AI has rapidly become a core technology in financial services, embraced not only by tech firms but also by banks, insurance companies, regulators, and fintech startups. Its ability to simulate human intelligence—especially when powered by machine learning—means it continuously improves with experience, leading to more refined and accurate outcomes over time.

This capability translates into tangible benefits: faster processing of transactions, reduced operational costs, and greater precision in tasks that used to be highly manual and error-prone. Whether it's verifying transactions, conducting compliance checks, or generating real-time insights, AI is bringing a new level of speed and consistency to financial operations.

One of the most important advantages of AI is its ability to detect irregularities and potential fraud in financial data. By identifying suspicious activity patterns almost instantly, AI plays a key role in strengthening financial security.

Moreover, today's intelligent systems are designed to run independently and securely. For example, financial data systems integrated with AI cannot be easily manipulated by internal users such as accountants. Any discrepancies or irregularities that arise are flagged immediately through AI-powered alert mechanisms or knowledge-based protocols.

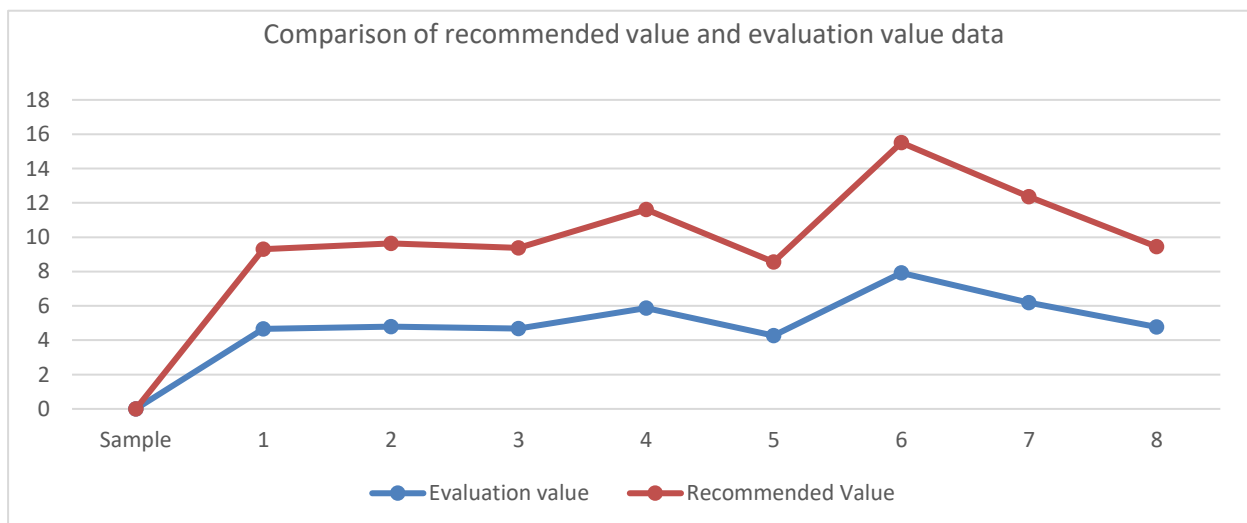
What makes these systems even more powerful is their integration with company-wide operations. Rather than existing in isolation, financial decision tools are now part of a broader ecosystem that allows seamless communication across departments. These systems grant access based on user roles, allowing managers, analysts, and finance teams to work with live, interconnected data—whether for budgeting, forecasting, or tracking performance.

Let's consider a simplified case: Imagine you have a dataset with multiple project evaluations (Sample sets), and you want to categorize them into different risk groups. Each project has an evaluation score, and AI can help determine how these projects cluster together based on defined criteria (like the m distinct risk categories). This allows decision-makers to better understand which projects carry higher risk and require closer monitoring.

Table 1

Sample	1	2	3	4	5	6	7	8
Evaluation value	4.67	4.8	4.68	5.88	4.27	7.92	6.19	4.78
Recommended Value	4.64	4.84	4.69	5.74	4.28	7.59	6.18	4.67

Figure: 1



When the model is used to evaluate the risk of sample data, it can determine the level of risk for each individual project, as shown in Table I. A comparison of the results is presented in Figure 1.

Investment decision-making is a crucial component of intelligent financial decision support systems, where accurate risk assessment plays a key role in achieving returns. As new technologies continue to emerge, it's important for enterprises and government departments to enhance their communication and collaboration. Government agencies can offer development suggestions from a public-interest perspective, while businesses can contribute professional insights to support effective policy-making. This mutual cooperation helps maximize the social benefits of artificial intelligence applications.

By applying data mining techniques, investment projects or proposals can be analyzed in a more quantitative and systematic way. Investment projects can also be evaluated qualitatively to help identify the best option for maximizing returns. While focusing on technological advancement, enterprises should not lose sight of their social responsibilities and the broader benefits to society. They need to carefully manage how and where technology is applied, while also deepening their understanding of both its positive and negative impacts. Additionally, sensitivity analysis can be used to examine how different factors influence the risk of a particular investment. This helps in better managing project risks based on the analysis results.

B. Leveraging Artificial Intelligence for Smarter Financial Decision-Making

In today's highly dynamic financial landscape, companies are increasingly adopting artificial intelligence (AI) to transform how they make financial decisions. In the past, financial planning and analysis were largely dependent on human intuition, experience, and traditional accounting tools. These older approaches, while once effective, now fall short in a world overwhelmed with vast, complex, and fast-changing data.

AI brings a new level of intelligence, flexibility, and automation to the decision-making process. When embedded into a financial decision support system (DSS), AI can dive deep into data, draw meaningful conclusions, and help businesses make smarter, quicker, and more responsive decisions with fewer errors.

i. Smarter Decision-Making with AI

Think of an AI-enhanced decision support system as a highly capable assistant that processes financial data from every possible source—be it internal figures like cash flows and inventory or external factors like market shifts and global economic news. It then turns this data into practical insights, helping leaders decide what's best for the company at any given time.

More than just performing calculations, AI systems learn from experience. If a specific investment consistently yields good returns, the AI will recognize this trend and suggest similar opportunities in the future, refining its recommendations over time.

ii. Forecasting the Financial Future

AI excels at predictive analytics—it examines historical data and projects what may happen next. Whether it's foreseeing a cash shortage, pointing out a promising investment, or signaling early warnings of potential risks, AI gives businesses the ability to be proactive rather than reactive.

iii. Detecting Trends and Patterns

With its ability to process huge volumes of data quickly, AI can uncover insights that a human analyst might miss. This includes subtle customer behaviors, seasonal sales trends, or sudden changes in purchasing habits. By identifying these patterns, companies can adjust their strategies before problems arise.

iv. Tailored Financial Guidance

AI enables financial institutions to offer highly customized advice. By analyzing a person's income, goals, and risk preferences, AI can generate personalized investment suggestions or recommend financial products that best suit their needs—something that used to require a dedicated financial advisor.

v. Understanding and Managing Risk

Every financial decision carries a degree of uncertainty. AI tools can simulate different scenarios—like rising interest rates or stock market dips—and show their potential impacts on finances. This kind of simulation helps decision-makers prepare contingency plans and avoid financial pitfalls.

vi. Automating Everyday Financial Activities

Routine tasks like expense tracking, report generation, budgeting, or account reconciliation can be handled more efficiently through AI. This frees up finance teams to focus on strategy and innovation instead of spending hours on repetitive work—and it significantly lowers the risk of human error.

vii. Real-Time Intelligence for Fast Decisions

In environments like stock exchanges or currency markets, timing is everything. AI can analyze incoming data in real-time and respond immediately with trading decisions or alerts. For high-

frequency trading, this speed gives businesses a competitive edge by making hundreds of trades in mere seconds.

viii. Talking to the System: Natural Language Integration

Today's AI tools are increasingly interactive. Through voice commands or plain-language queries, users can ask questions like "How much profit did we make last quarter?" and receive clear, direct answers. This makes advanced financial tools accessible even to those without technical expertise.

ix. Staying Agile in a Shifting Market

With markets being influenced by everything from politics to pandemics, businesses need to stay adaptable. AI can swiftly adjust financial models in response to these events, helping companies navigate uncertainty with flexible, data-informed strategies.

x. Driving Strategic Growth

Ultimately, AI supports high-level decision-making. By analyzing trends, reducing risks, and improving efficiency, AI empowers leaders to make smarter long-term plans—whether they're launching new services, entering unfamiliar markets, or restructuring finances for future resilience.

CONCLUSION

In the fast-evolving digital era, financial investment decision-making is undergoing a significant transformation, largely driven by artificial intelligence (AI). Traditional financial strategies, which once relied on human intuition, manual analysis, and historical trends, are no longer enough to handle the complexity, speed, and volume of data in today's financial ecosystem. Businesses must now make faster, smarter, and more accurate decisions to remain competitive—and AI provides the tools to do just that.

This paper has shown how AI empowers organizations to navigate this complexity with precision. From intelligent decision-making to predictive analytics, risk management, and automation, AI technologies are redefining how financial decisions are made. By using machine learning, data mining, and expert systems, businesses can uncover hidden patterns, predict future outcomes, and optimize their investment strategies based on real-time information.

An AI-powered financial decision support system does more than just crunch numbers—it learns, adapts, and evolves over time. It helps businesses reduce human error, respond quickly to market

changes, and personalize financial advice based on individual needs and risk appetites. These systems also improve operational efficiency by automating routine tasks and providing decision-makers with actionable insights through user-friendly interfaces and voice-activated tools.

However, successful implementation of AI in finance is not without challenges. Concerns around data privacy, algorithmic bias, system transparency, and cyber threats must be addressed carefully. Moreover, collaboration between financial professionals and AI experts is essential to ensure that models are realistic, responsible, and aligned with practical investing conditions.

Looking ahead, the fusion of AI and financial decision-making will only deepen. As AI models become more sophisticated and accessible, they will play a vital role in shaping the future of investment strategies, risk assessment, and financial innovation. Organizations that invest in intelligent financial systems today will gain a lasting competitive advantage tomorrow.

In conclusion, artificial intelligence is not just a supportive tool—it is a strategic enabler for the financial industry. It enhances accuracy, accelerates decision-making, and unlocks new opportunities for innovation and growth. Embracing AI is no longer optional; it is essential for any organization aiming to thrive in an increasingly complex and technology-driven financial world.

The digital revolution has brought about a significant shift in how financial decisions are made, with artificial intelligence (AI) emerging as a key force behind this transformation. The days when investment strategies were based primarily on personal judgment, manual calculations, or outdated data models are quickly becoming a thing of the past. Today's financial landscape demands decisions that are not only faster but also more data-driven, accurate, and adaptive—and this is where AI steps in.

Throughout this paper, we explored how AI is changing the way organizations approach financial decision-making. Whether through smart data analysis, predictive modeling, risk detection, or process automation, AI enables companies to manage their investments with greater confidence and precision. By applying tools such as machine learning and intelligent data mining, businesses can identify trends that would otherwise go unnoticed, make informed predictions, and fine-tune their strategies in real time.

What sets AI apart is its ability to continuously learn and evolve. Unlike static systems, AI-powered financial platforms can adapt to new data, adjust recommendations, and personalize advice for individual users or business needs. This flexibility helps minimize errors, enhances responsiveness

to market shifts, and improves overall operational effectiveness through automation and intuitive interfaces.

Yet, integrating AI into finance doesn't come without challenges. Issues like protecting user privacy, addressing algorithm bias, ensuring transparency, and guarding against cybersecurity risks must be tackled with care. It's equally important for finance experts to work closely with technology developers to build solutions that reflect real-world needs and responsible practices.

Looking forward, the partnership between AI and financial decision-making is only expected to strengthen. As AI tools become even more advanced and accessible, they will play an increasingly central role in shaping investment practices, managing uncertainty, and driving financial innovation. Companies that embrace these smart systems early will likely gain a sustainable competitive edge in the evolving financial marketplace.

In summary, AI has moved far beyond being a supporting technology—it has become a strategic asset. Its ability to sharpen decision-making, reduce risk, and create new growth opportunities makes it indispensable for any business looking to thrive in the modern digital economy.

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Awareness and Perception of Sukanya Samridhi Yojana in Kutch District**Mr. Suresh V. Maheshwari**

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Abstract:

Sukanya Samridhi Yojana is a small saving scheme which is government backed and mainly focused on marriage and education expenses of a girl child. In any post office or commercial banks this Sukanya Samridhi Yojana account can be opened by legal guardian or a parent of a girl child. Any guardian or a parent who have a girl child whose age is between 1 to 10 years can be open this account.

In this study researcher conducted a survey on awareness and perception of SSY in Kutch district. Researcher has taken 2 factors awareness and perception to measure the effectiveness of this study. Data collection was carried out through well-structured questionnaire and total 100 samples were selected via random sampling method. Collected data was analyzed by percentage analysis and chi-square test. Researcher found out that majority of the people of Kutch district are highly aware about SSY and they prefer investment in SSY for their girl child. Level of income and investment amount has a significant relationship.

Keywords: *Sukanya Samridhi Yojana (SSY), Awareness and Perception*

Introduction:

Sukanya Samridhi Yojana (SSY) was launched by Indian government under the campaign of “Beti Bachao, Beti Padhao” in 2015 with the aim of financial security and the empowerment of girl child. SSY is a small saving scheme which was initiated for parents of girl child to invest for marriage expense and education expenses of their daughters. This scheme offers advantages of long-term savings, tax benefits and good interest rates.

Sukanya Samridhi scheme is a systematic investment approach for girls’ future which holds major advantage of attractive rates of interest which is annually compounded. Another advantage of SSY

is its tax benefit. Under the income tax act (Sec.80c), parents are eligible for tax deductions up to specific limit. Maturity amount and earned interest both are tax free which makes SSY scheme more attractive and encourage parents for investment.

Sukanya Samridhi account can be open by legal guardians and parents of girl child whose age is 0 to 10 years. Each parent can open maximum two SSY account in any post office or authorized bank in India. From the date of opening of SSY account regular contributing should made for 15 years. Government has set annual minimum contribution amount which can be in form of cash, demand drafts, cheques, and online transfers. SSY account can be inactive in case of failure to contribute minimum annual contribution and after clear penalty fee it can be reactivated. Parents should contribute till their girl child get 15 years of age and after that contributions are not required but till its maturity account acquires interest which is 21 years from opening date.

SSY schemes is focus on promoting girls' education, empowerment, and their development. Partial withdrawal allows when girl get age of 18 years to utilize the fund for child's education.

This scheme helps to reduce gender inequality by encouraging parents of a girl child to set priority for their daughter's healthy financial future. To promote welfare of daughters, SSY schemes plays vital role with other benefits of tax deduction, good interest rates, and flexibility.

Review of Literature:

1) R. Selvakumar & Dr. P. Chellasamy (2019), with main purpose of examine the performance of SSY in India, survey was conducted based on secondary data which was collected through articles, government publications, reports, and official websites. Purposive sampling method was used and they have taken data from 2014-15 and 2016-17 for 3 years. They conducted that SSY scheme provides finance support and beneficial scheme for girl child which helps in marriage expenses and education for girl child. Growth of the scheme leads to economic development and opportunities for education is also promoted. Study suggested that Indian government should take such initiative for unemployment and upliftment of poor.

2) Dr. Yogesh Khandre & Prof. Irfan Qureshi (2023): "Importance aspects of the Sukanya Samridhi Yojana: A pathway to women's empowerment." They conducted review study on crucial aspects of SSY scheme which leads to women empowerment. They conducted that Sukanya Samriddhi Yojana tends to secure financial future of girl child for 21 years along with high interest rate and tax benefit. In typical family is where investment requirement is low, SSY scheme is accessible and

help them to use formal investment mode which strengthen the financial system of the country and market liquidity. SSY scheme has impact education sector of India positively which raise household finance literacy. Overall, this game impact economy of India, financial inclusion, and women empowerment.

3) Ms. Nishtha Pattar & Dr. Parveen Kumar Mehta (2023): "Sukanya Samriddhi Yojana initiative of Indian government Indian government: An Interstate analysis". They conducted survey based on secondary data with aim to assess SSY scheme in different states and union territories of India and their relationship between growth in SSY over years. Researchers have taken data from 2014-15 to 2022-23 and total investment in SSY account for same time. Data analysis was carried out by spearman's rank correlation and found out that some States and union territories like Delhi, Haryana, Chandigarh, Goa have achieved higher amounts saved per account while others like Mizoram, Chhattisgarh, Madhya Pradesh, and Assam have lower amount saved for account.

4) Himani Arya & Dr. Santosh Kumar Arya (2024): "Socio Demographic Impact on Awareness and Adoption of Sukanya Samriddhi Yojana on Family in Uttarakhand". They conducted primary survey in Uttarakhand with aim to examine adoption and awareness of SSY scheme and its socio demographic impact on scheme. They collected total 150 samples by strettta sampling method and carry out data analysis by using t-test and ANOVA test. Base on the analysis researcher conducted that age, gender, qualification, marital status, residence and occupation did not impact on SSY towards awareness and adoptions. SSY schemes adoptions and awareness is only affected by monthly income. They study also helps for policy makers to improve the scheme and effectiveness.

5) Sanjay Kumar Panchal & Dr. Om Prakash Gupta (2024): in their descriptive and exploratory study which was aim two exams in the causes of rise decline in contribution and subscriber urban s s y schemes and its impact on post office and banks operation. They have taken data of 2 years from year 2022-23 and year 2023-24. Secondary data was collected through annual reports, journals, websites, and statements and collected data was analyzed by tabulation, percentage, classification, and annual growth rate. Based on analysis, researchers found out that post offices have higher perception s for customers then Banks in SSY scheme. Number of subscribers and grows contribution is rising which is beneficial to all girl child and helps in economic growth. It is also noted that large population States like Uttar Pradesh, Maharashtra, Karnataka, and Tamil Nadu have a greater number of subscribers and large share in contribution. Why less population states like union territory states and North East States contributes less shares in SSY.

Objectives of Study:

- 1) To examine awareness level of parents of girl child in Kutch district.
- 2) To examine how much investment is preferred per month by parents of a girl child.
- 3) To assess the relationship between income and investment in SSY.

Research Methodology:

In this research, researcher has adopted simple random sampling method and data collection was done through structure questionnaire. Total 100 samples were selected for the study and data analysis was carried out by using percentage method and tabulation.

Data Analysis and Interpretation:**Table 1: Age Group**

Age Group	Frequency	Percentage
21-25	6	6.0%
26-30	24	24.0%
31-35	44	44.0%
36-40	18	18.0%
Above 40	8	8.0%

Above table no.1 indicates that, 44% of the respondents belong to the age group 31 to 35 years and 24% respondents from 26 to 30 years followed by 18% which falls under the age group 36 to 40 years. Whereas only 8% of the respondents are above 40 years of age and very a smaller number of respondents belong to the age group 21 to 25 years.

Table 2: Gender

Gender	Frequency	Percentage
Female	77	77.0%
Male	23	23.0%

Above table no. 2 reveals that many of the respondents are female (77%) while male respondents are only 23% which are lesser in number.

Table 3: Annual Income

Income Range	Frequency	Percentage
Below ₹2,50,000	43	43.0%
₹2,50,001–₹5,00,000	26	26.0%
₹5,00,001–₹7,50,000	21	21.0%
₹7,50,001–₹10,00,000	8	8.0%
₹10,00,001–₹12,50,000	2	2.0%

Above table no. 3 denotes that majority of the respondents i.e. 43% have annual income below Rs. 2,50,00 and 26% of the respondents have income between Rs. 2,50,001 to 5,00000 per annum. On the other hand, 21% of respondents fall under the income group of Rs. 5,00001 to 7,50,000 followed by 8 % respondents under the Rs. 7,50,001 to 10,00000 per annum. While only 2 % of the respondents have income between Rs. 10,00001 to 12,00000 per annum which are very less in number.

Table 4: Residence

Residence	Frequency	Percentage
Urban	71	71.0%
Rural	29	29.0%

Above table no 4 shows that most of the respondents i.e.71% are from urban areas while only 29% respondents are from rural areas.

Table 5: Qualification

Qualification	Frequency	Percentage
Graduate	41	41.0%
Professional	22	22.0%
SSC/HSC	22	22.0%
Postgraduate	15	15.0%

Above table no 5 denotes that majority of the respondents i.e. 41% have education qualification of graduate. On the other hand, 22% respondents are professional and qualification of SSC and HSC while only 15 % of the respondents have qualification of post graduates.

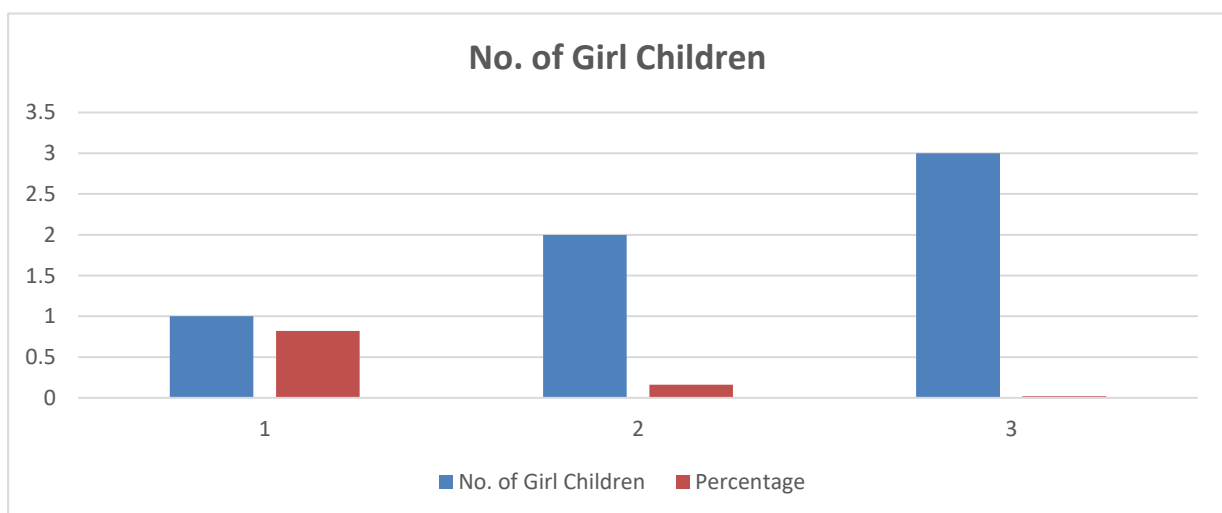
Table 6: Number of Children

No. of Children	Frequency	Percentage
1	40	40 %
2	39	39 %
3	19	19 %
4	2	2 %

Above table 6 denoted that, 40% of the respondents have only 1 child and 39% of the respondents have 2 children followed by 19% who have 3 children. whereas only 2% of the respondents have 4 children which are very low in number.

Table 7: Number of Girl Children

No. of Girl Children	Frequency	Percentage
1	82	82.0%
2	16	16.0%
3	2	2.0%



Above table no. 7 shows that, majority of the respondents i.e. 82% have only one girl child whereas 16% respondents have 2 girl children. Only 2% of the respondents have 3 girl children.

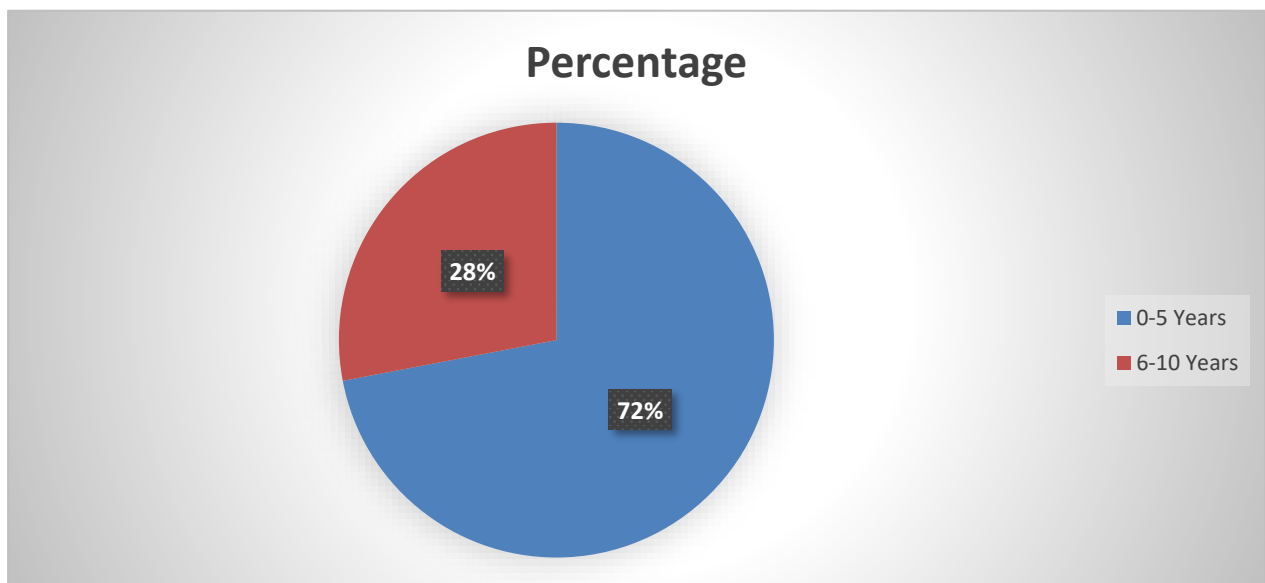
Table 8: Investments for Girl Child

Investments	Frequency	Percentage
Yes	94	94.0%
No	6	6.0%

Above table no. 8 suggest that 94% of the respondents do investment for their girl child while only 6% of the respondents do not prefer investment.

Table 9: Age When Start Investment

Start investments in SSY	Frequency	Percentage
0-5 Years	72	72.0%
6-10 Years	28	28.0%



Above table 9 reveals that, 72% of the respondents have started investment for their girl child at the age of 0 to 5 years while only 28% of the respondents have started investment at the age of 6 to 10 years.

Table 10: Investment Per Month

Investment Per Month	Frequency	Percentage
Below 1,000	47	47.0%
1,001–2,500	33	33.0%
2,501-4,000	8	8.0%
4,001–5,500	4	4.0%
Above 5,500	8	8.0%

Above table no 10 shows that, 47% of the respondents do investment in SSY below 1000rs per month and 33% do investment in SSY between 1001 to 2500 rs per month followed by 8% do investment in SSY between 2501 to 4000rs per month. Respondents who invest 4001 to 5500rs per month are 4% while 8% respondents do investment above 5500rs per month.

Table 11: Recommendation

Investments	Frequency	Percentage
Yes	97	97.0%
No	3	3.0%

Above table 11 shows that, maximum respondents 97 % says that they will recommend others to invest in SSY whereas only 3% of the respondents says the will not recommend others for SSY investment.

Hypothesis:

Ho: There is no significant relationship between income and investment in SSY in Kutch district.

H1: There is a significant relationship between income and investment in SSY in Kutch district.

Income × Monthly Investment in SSY

Metric	Value
Chi-square value	69.61
p-value	0.000000012
Degrees of Freedom	16
Significance	Significant

There is a **significant relationship** between level of income and the invested amount in SSY per month. High income groups tend to more investment.

Findings the study:

- 1) Majority of the respondents who do investment in SSY belong to age group 31 to 35 years.
- 2) Females do more investment in SSY as compared to male.
- 3) Most of the respondents have annual income below 2,50,000rs.
- 4) Urban areas people do more investment in SSY as compared to rural areas.
- 5) Maximus number of the respondents have graduate degrees while post graduates are very low in number.
- 6) Respondents who have one child are high in number.
- 7) Majority of the respondents have only one girl child.
- 8) The maximum number of the respondents do investment for their girl child.
- 9) Majority of the respondents started investment in SSY at early age of their child i.e. 0 to 5 years.
- 10) Maximum parents do investment below 1000rs per month in SSY.
- 11) Majority of the parents recommend others to invest in SSY.

Conclusion:

Based on the data analysis, researcher concluded that overall awareness about SSY scheme is high in Kutch district and parents of the single child do more investment which shows income affects investment. Low-income group people do less investment per month. Due to high literacy and educational level in Urban areas, they prefer more investment.

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AN ANALYTICAL STUDY ON ALL WOMEN RIGHTS ARE HUMAN RIGHTS AS PER LEGAL ASPECT IN RECENT TIME

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ABSTRACT:

WOMEN'S RIGHTS ARE HUMAN RIGHTS!

We are all entitled to human rights. These include the right to live free from violence and discrimination; to enjoy the highest attainable standard of physical and mental health; to be educated; to own property; to vote; and to earn an equal wage.

But across the globe women and girls still face discrimination on the basis of gender. Gender inequality underpins many problems which disproportionately affect women and girls, such as domestic and sexual violence, lower pay, lack of access to education, and inadequate healthcare.

For many years women's rights movements have fought hard to address this inequality, campaigning to change laws or taking to the streets to demand their rights are respected. And new movements have flourished in the digital age, such as the #MeToo campaign which highlights the prevalence of gender-based violence and sexual harassment.

Through research, advocacy and campaigning, Amnesty International pressures the people in power to respect women's rights.

Women's rights are the rights and entitlements claimed for women and girls worldwide. They formed the basis for the women's rights movement in the 19th century and the feminist movements during the 20th and 21st centuries. In some countries, these rights are institutionalized or supported by law, local custom, and behavior, whereas in others, they are ignored and suppressed. They differ from broader notions of human rights through claims of an inherent historical and traditional bias against the exercise of rights by women and girls, in favor of men and boys.

The state shall not discriminate against any citizen of India on the ground of sex [Article 15(1)]. The state is empowered to make any special provision for women. In other words, this provision enables the state to make affirmative discrimination in favour of women [Article 15(3)].

This article defines empowerment as a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use in their own lives, their communities and in their society, by acting on issues they define as important.

KEYWORDS:-*Women, Human, Empowerment, Gender, Rights, Inequality, Provision*

INTRODUCTION

Women rights are basic human rights claimed for women and girls all over the world. It was enshrined by the United Nations around 70 years ago for every human on the earth. It includes many things which range from equal pay to the right to education. The essay on women rights will take us through this in detail for a better understanding.

Women rights are very important for everyone all over the world. It does not just benefit her but every member of society. When women get equal rights, the world can progress together with everyone playing an essential role.

IMPORTANCE OF WOMEN RIGHTS:

Women's rights are important at the international level because they are fundamental human rights and a key to sustainable development, economic growth, and peace and security.

The 1948 Universal Declaration of Human Rights states that all humans are “born free and equal in dignity and rights”. All people are therefore entitled to liberty, dignity and equal rights, regardless of their gender. Yet every day and all around the world, women and girls still experience discrimination and severe violations of these human rights. More women are living in need and poverty than men, they often have less or no access to healthcare, and are ignored with regard to the ownership of property or land. Medica Mondiale raises awareness of human rights violations against women and is working actively to ensure that women and girls worldwide experience justice and can live in dignity.

HUMAN RIGHTS MEANS:

Human rights are rights granted to us merely because we exist as humans. These are independent of, for example, gender, nationality, skin colour or religion. In other words, they are universal: they apply to all people. These human rights range from a fundamental right to life, through to the rights to food, health, work, education and liberty.

WOMEN RIGHTS MEANS:

Women's rights are human rights. Women are humans, so women and girls are due the same fundamental rights, such as education, a life free of violence, a fair wage, or the vote. However, worldwide there are many humans being denied the human rights they are entitled to, simply because they are women and girls. Not a single country in the world has yet achieved gender justice. In many places, women are risking their lives by speaking up to assert their rights.

HUMAN RIGHTS IN UN DECLARATION :

The Universal Declaration of Human Rights consists of 30 Articles agreed in 1948 by the General Assembly of the United Nations. These Articles establish various rights and freedoms, which all have equal status.

DEVELOPMENTS IN HUMAN AND WOMEN'S RIGHTS:**EN 1789: France - First steps towards human rights**

The first regulations concerning human rights, such as the French Declaration of the Rights of Man and of the Citizen in 1789, did not intrinsically include women. The French term 'homme' at the time was understood as 'man', and by definition active citizens had to be men, so these early human and civic rights were accordingly only granted to men. Women were not treated as being of equal value so did not deserve equal rights. They were regarded as part of the personal sphere, and the male authors of the declaration did not deem it necessary to include this in the civic rights.

1791: OLYMPE DE GOUGES – RESISTANCE TO MEN-ONLY RIGHTS

It did not take long before resistance was being expressed to the men-only rights. The voices included those of the first women's clubs, which had been set up during the French Revolution, and now demanded that women be treated as equal to men, be granted full citizens' rights, and be given suffrage. One of the pioneering members was the feminist Olympe de Gouges . She declared

“Woman is born free and remains equal to man in rights” in Article 1 of her Declaration of the Rights of Woman and the Female Citizen of September 14, 1791.

1948: DRAFT OF THE DECLARATION OF HUMAN RIGHTS - HUMAN RIGHTS, OR ACTUALLY JUST MEN’S RIGHTS?

It would take and still takes persistence and commitment for human rights to actually become women’s rights. Even during the drafting of the text for the Declaration of Human Rights in 1948, there were vigorous debates about whether it should refer to “men” or “humans”. But in the end, the term “human” won through. And since then, human rights are seen as being granted to all humans, including women as well as men. Furthermore, the Preamble expressly emphasises the “faith in the equal rights of men and women”.

1946: ESTABLISHMENT OF THE UN WOMEN’S RIGHTS COMMISSION

In 1946 the UN Economic and Social Council had already set up the Commission on the Status of Women (CSW), a committee whose express purpose was to promote and monitor equality and the rights of women. The 45 members from all over the world meet once a year in order to assess progress and to draft standards and measures in order to promote women’s rights.

1966: MORE PRESSURE FOR WOMEN’S RIGHTS – FIRST IMPROVEMENTS

In order to encourage binding commitments relating to the general principles established in the Declaration of Human Rights, in 1966 the United Nations adopted two Human Rights Covenants , and their provisions specifically applied to women. One is known as the Civil Covenant , covering civil and political rights. Examples of the freedoms it protects included the right to free expression, the freedom of privacy, and the freedom of assembly. The other, known as the Social Covenant deals with economic, social and cultural rights. According to this agreement, people have the rights to work, education and a suitable standard of living. Both entered into force in 1976.

1979: INTERNATIONALLY DOCUMENTED WOMEN’S RIGHTS – CEDAW

The Universal Declaration of Human Rights merely establishes basic principles, so more is needed to actually ensure the rights of women and girls. One step taken by the United Nations to fill this gap was the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), passed in December 1979. Known as the Women’s Rights Convention, this obliges the

states ratifying it to take active steps to eliminate the discrimination against women in the areas of culture, society, education, politics and legislation.

RIGHTS OF WOMEN IN INDIA:

RIGHT TO MAINTENANCE:-Every married woman has the right to receive support, or in legal terms, maintenance from her husband even if they are not living together. This right is protected by laws for women in India such as, the Hindu Marriage Act, 1955 (HMA) and the Protection of Women from Domestic Violence Act, 2005 (DVA). As, per Section 24 of the HMA either the wife or husband can seek monetary assistance. To be eligible, for this support the petitioner must show that they do not have a source of income to support themselves.

RIGHT TO EQUAL PAY:-One of the most important labour rights is the concept of equal pay for the same amount or equal amount of work done. In India the Equal Remuneration Act of 1976 (ERA) is the primary law that ensures both male and female workers are paid equally for doing work which are the same for both. The ERA also prohibits discrimination, against women based on gender in employment related matters like recruitment and promotion.

RIGHT TO DIGNITY AND DECENCY:-Every woman should lead a life of respect, equality and decency, free from any form of fear, force, violence or discrimination. According to Article 21 of the Constitution every citizen, including women is entitled to the right to life and dignity. Section 354A of the Indian Penal Code criminalizes harassment. The Sexual Harassment of Women, at Workplace (Prevention, Prohibition and Redressal) Act, 2013 establishes a framework for women to report incidents of harassment in their workplace and seek measures to address them.

RIGHT AGAINST DOMESTIC VIOLENCE:-Some or the other day, it's always in the news that a daughter, wife, daughter-in law faces harassment and abuse, not only sexual but physical and mental too. DVA provides protection of women from domestic violence. If any woman suffers such abuse and violence, section 12 of DVA becomes applicable.

RIGHTS AT WORKPLACE:-Each and every woman is entitled to a work environment that's safe and conducive, to their well-being. It is crucial that they are free from any form of discrimination or harassment. The Constitution along with legislations such as the Equal Remuneration Act of 1975 the Maternity Benefit Act of 1961 and the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act of 2013 guarantees these rights to women.

RIGHT AGAINST DOWRY:-Lots of women are not able to get married because of unnecessary dowry demands from the other side. The Dowry Prohibition Act, 1961 prohibits the dowry system, i.e. both, the giving and taking of dowry. Every woman in this country has the right to be free from dowry demands, harassment and abuse.

RIGHT TO FREE LEGAL AID:-Where a woman cannot pay for her legal support, she will have the opportunity of attaining it free of charge. Under the Legal Services Authorities Act, 1987, this is regarded as a right. The Legal Services Authorities Act provides for establishment of legal services authorities at the central, state and district level.

RIGHT TO SELF-DEFENCE:-Under Section 100 of the Indian Penal Code (IPC), every person, including a woman has the right to protect her body from any violence, attack or assault which can lead to apprehension of death, grievous hurt, kidnapping etc.

LAWS FOR WOMEN IN INDIA:

In India there are laws that safeguard the rights of women, in aspects such, as family matters, criminal offenses, employment conditions and property ownership. Our constitution provides rights to ensure the protection and progress of women. In this section of the article we will delve into the laws that protect women in India.

1.THE IMMORAL TRAFFIC (PREVENTION) ACT,1956

The Act now prohibits traffic in human beings and not traffic in women and girls alone and envisages a comprehensive framework to inhibit or abolish.

There isn't much information about whether Section 4 of the Immoral Traffic (Prevention) Act, 1956 is bailable or not, but here's some related information about the act:

2. THE COMMISSION OF SATI (PREVENTION) ACT,1987

The Commission of Sati (Prevention) Act, 1987 is a law that prohibits the practice of sati, the burning or burying alive of a widow, and the glorification of this act.

The Commission of Sati (Prevention) Act, 1987 is a law that aims to prevent the burning or burying alive of widows or women, also known as sati. The act was enacted after the sati of Roop Kanwar in 1987 and applies to all of India except for Jammu and Kashmir.

3. THE DOWRY PROHIBITION ACT, 1961

The main intention of the Act was to stop the menace of dowry in India. It completely prohibited the giving and taking of dowry. It also aims to protect woman who want to get married but aren't able to because of frivolous dowry demands from the prospective groom's side. However, still there are a lot of cases surrounding dowry and it has been very difficult to enforce this law because of the huge population of the country and cases not being filed due to fear.

Penalties: A person who demands dowry can be imprisoned for up to two years and fined up to Rs 10,000.

Complaints: Complaints about dowry are investigated by District Social Welfare Officers, who are designated as Dowry Prohibition Officers.

4. THE PROTECTION OF WOMEN FROM DOMESTIC VIOLENCE ACT, 2005:

Protection of Women from DVA, 2005 is one of the key Acts and laws for women in India meant for protecting women who are oppressed by domestic violence. The law provides for strict legal actions against husbands that harass, abuse and maltreat women in their own houses. The law strives to provide protection orders, residence orders, as well as monetary relief, which is meant to secure their safety and general wellbeing.

5. THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION, AND REDRESSAL) ACT, 2013

It deals with sexual harassment of women at the work place. It provides a legal basis that will help curb any such harassments and protects women, hence creating a safe and fair working atmosphere free from sexual harassment of women and their abuse. The Act mandates establishing of internal committees and POSH Policy for addressing complaints and prompt redressing of the cases.

6. THE MEDICAL TERMINATION OF PREGNANCY ACT, 1971

In India, termination of pregnancy is regulated under the Medical Termination of Pregnancy Act, 1971 (MTP Act). Under this act a woman is allowed to end her pregnancy within 20 weeks if it's essential, for preserving her life poses a risk to her physical or mental wellbeing or if the pregnancy resulted from rape.

7. THE MATERNITY BENEFIT ACT, 1961

It is difficult for working mothers to work during childbirth and in pre-child birth stage. Hence, the Maternity Benefit Act, 1961 was established. The Act mandates for a minimum of 12 weeks of maternity leave to mothers. In the 2017 Amendment, this was increased to a maximum of 26 weeks.

8. THE EQUAL REMUNERATION ACT, 1976

The Equal Remuneration Act, 1976 (ERA) provides for a gender non-discriminatory and equality based legislation that mandates that men and women both should be paid equal remuneration for the same or equal work that they do, thus providing them with equal benefits and economic opportunities at work.

9. THE PROHIBITION OF CHILD MARRIAGE ACT, 2006

This act also seeks to prevent forced marriages that involve minors, so as to safeguard their rights. It aims to guarantee that girls are allowed to mature, educate themselves and be able to make wise choice concerning their lives and marriages which in turn secures their health and wellbeing. However, it has been quite difficult to enforce this law in many parts of the country due to customs and traditions.

10. THE HINDU SUCCESSION ACT, 1956

The Amendment Act, passed in 2005 known as the Hindu Succession (Amendment) Act, 2005 granted daughters rights to property in joint families. This change ensured that both men and women are treated as beneficiaries when it comes to inheriting property.

11. THE INDECENT REPRESENTATION OF WOMEN (PROHIBITION) ACT, 1986

The act mandates that there can be no indecent representation of women in any form- whether print, media, advertisements. It strives to protect the dignity and decency of women and promotes respect towards women.

12. THE NATIONAL COMMISSION FOR WOMEN ACT, 1990 (NCW)

The (NCW) was formed in 1990 through the enactment of the NCW Act. Its primary objective is to safeguard and advance women's rights in India. The NCW actively tackles matters concerning gender-based discrimination, violence, against women and various violations of women's rights.

13. The Constitution of India guarantees women a number of rights, including:

Equality before law-Article 14 of the Constitution ensures that women are treated equally before the law.

Equality of opportunity-Article 16 of the Constitution ensures that women have equal opportunities for employment and appointments to government offices.

Special provisions-Article 15(3) of the Constitution allows the state to make special provisions for women and children.

Right to life and dignity-Article 21 of the Constitution ensures that women have the right to life and dignity.

Right to privacy-Article 21 of the Constitution ensures that women have the right to privacy.

Right to property-Article 300-A of the Constitution ensures that women have the right to property.

Political rights-Women have reservation rights in some political positions, such as panchayats.

In addition to the Constitution, there are several laws that protect women's rights, including:

14.Special Marriage Act 1954: Sets the minimum age of marriage for women at 18 years.

15. Hindu Succession Act 1956: Ensures that daughters receive an equal share of their father's property.

16.Provisions of BNS:

Section 88 - Causing miscarriage without women's consent

Section 89 - Death caused by act done with intent to cause miscarriage.

Section 80 - Causing Dowry death

Section 108-Abetment to commit suicide by women.

Section 68-Assault or criminal force to women with intent to outrage her modesty.

Section 69-Sexual harassment and punishment for sexual harassment/

Section 76 - Assault or use of criminal force to women with intent to disrobe her.

Section 77-Capturing the image of a women engaged in a private act and watching her.

Section 78 - Following a women and coming in contact with her and touching her and other amorous advances against her disinterest.

Section 137 - Kidnapping, abducting or inducing women to compel her marriage, etc.

Section 98 - Selling minor for purposes of prostitution, etc.

Section 98 - Buying minor for purposes of prostitution, etc.

Section 63-Punishment for causing death of rape victim or resulting in persistent vegetative state of victim may end in death sentence.

Section 68-Sexual intercourse by a person in authority and punishment may end in life sentence.

Section 70-Gang rape and punishment may end in life sentence.

Section 67-Punishment for repeated offenders which may end in death sentence.

Section 84-Husband or relative of husband of women subjecting her to cruelty.

Section 79 - Word, gesture or act intended to insult the modesty of a woman.

Section 117 - Voluntarily causing grievous hurt by use of acid, etc.

CONCLUSION:

India has a range of provisions and laws for women in India, that safeguard their rights across various aspects of life such, as criminal offenses, family issues etc. These laws have played a role in shielding women from discrimination and violence while fostering gender equality. However certain obstacles persist in implementing these laws. These challenges encompass a lack of awareness, societal and cultural norms as weak enforcement mechanisms. It remains imperative to continue our efforts in addressing these issues and ensuring that every right and law for women in India can be exercised by them without fear of violence.

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11. Bharatiya Nyay Sanhita, 2023

Microfinance and Self-Reliance of Self-Help Group (SHG) Women in Ballia District

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ABSTRACT

In contemporary society, self-help groups (SHGs) and the empowerment of women have gained significant prominence. Microfinance has proven to be a powerful instrument in promoting women's self-sufficiency. This research examines the impact of microfinance on the economic and social empowerment of women involved in SHGs in the Ballia district of Uttar Pradesh. The study explores the ways in which access to microfinance influences women's financial autonomy, entrepreneurial ventures, decision-making capabilities, and their overall socioeconomic status and standing within the community. The research examined the role of SHGs in fostering entrepreneurial initiatives by facilitating access to credit, enhancing skill development, and supporting income-generating activities, as well as their influence on self-reliance. This analysis used primary data gathered through questionnaires and case studies involving specific SHG members. The results indicate that microfinance has significantly influenced women's self-esteem, increased household incomes, and encouraged a culture of saving and investment, thereby transforming their socio-economic conditions and societal status. The women in these groups have experienced a significant increase in their empowerment and are now more engaged in family decision-making processes. Nevertheless, challenges such as difficulties in repaying loans, gaps in financial literacy, and restricted access to markets continue to pose obstacles for these groups and individuals. The results indicate that enhancing microfinance initiatives, offering training programs, and improving market linkages could enable women in Self-SHG to achieve greater self-sufficiency and long-term sustainability. Policy initiatives encompass programs aimed at building capacity, educational courses focused on financial literacy, and partnerships between governmental bodies and the private sector to maintain and improve the advantages of microfinance for women. These efforts will further bolster the Indian Government's flagship initiatives, specifically financial inclusion and the Viksit Bharat@2047 program.

Key words: Microfinance, Self-Help Groups (SHGs), Women Empowerment, Self-Reliance, Financial Inclusion, Viksit Bharat @ 2047.

Introduction

Microfinance has developed as an effective strategy for promoting economic empowerment and self-sufficiency, particularly among women in rural areas. Self-Help Groups (SHGs) play an important part in this process since they provide women with access to financial resources, skill development, and business opportunities. SHGs in the Ballia district of Uttar Pradesh have made a substantial contribution to improving women's socioeconomic conditions by allowing them to engage in income-generating activities and attain financial independence. Microfinance is a globally accepted model of financial inclusion for marginalised and vulnerable rural poor. The objective of Indian government is reflected in its manifesto and the objective is 'SABKA SAATH, SABKA VIKAS, SABKA VISHWAS, SABKA PRAYAAS' (development for all with trust and decency by effort from all group of society) as iterated by Hon'ble Prime Minister of India at multiple occasions. To achieve this goal the government entrusted on microfinance model for rural India (Maity, 2023).

In Ballia, organizations such as Maa Indira Jan Sewa Sansthan, Nav Bhartiya Nari Vikas Samiti, Gram Swarajya Sansthan are actively interested in promoting microfinance and assisting SHGs. These non-governmental organization focuses on a variety of sectors, including agriculture, animal husbandry, education, and women's development, with the goal of empowering economically disadvantaged women by providing access to financing and entrepreneurial opportunities. Such initiatives have an impact on many women i.e. in Ballia and nearby district, women have become 'lakhpati didis' (women who have earned more than a lakh rupees) by working in small-scale industries such as candle and incense stick manufacture, tailoring, and embroidery via SHGs⁹. These ventures have not only given individuals with financial freedom, but also benefited the local economy.

The status of women in all countries of the world is important today. Different Five years plans have highlighted the welfare measures and advancement for women. The strategy adopted by The Ninth Five Year Plan (1997-2002) was Women's Component Plan (WCP), The process of organizing women into Self-Help Groups (SHGs), this was to provide an opportunity for articulating their needs contributing their perspectives to development. The Government of India declared the- year 2001 as "Women's Empowerment Year" to focus on a vision where women are equal partners like man. Later five year plans attempted to move beyond empowerment and

⁸ <https://ngodarpan.gov.in/index.php/search/>

⁹ <https://lakhpatididi.gov.in/our-impact/>

recognize women as agents of sustained, rapid and more inclusive socio-economic growth and change (Kapoor, 2019).

Women empowering is one of the important and very challenging tasks. There is no common definition of women's empowerment. In fact the word 'empowerment' does not exist in the most language. The phrase 'women empowerment' is extensively used for gender equality and self-reliance in respect of economic and financial decision making. It is generally in the context of issues related to economic empowerment, political participation, education and family decision making. Furthermore most of the study on gender equality -or more accurately inequality-counting the number of boys vs. girls, men vs. women showing a biased treatment. There is dearth of information on women's empowerment particularly at the global level (Dev Lamichhane, n.d.).

A Self-help group (SHG) is a financial intermediary committee usually composed of 10 to 20 local women. SHG is nothing but a group of people who are on daily wages, they form a group and from that group one person collects the money and gives the money to the person who is in need. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

The mission of Viksit Bharat @2047 is to establish a developed and self-sufficient India; hence empowering better half of the population is quite essential. The contribution of SHGs and microfinancing play crucial role in improving the status of economically and socially deprived women of the country. Microfinance not only increases household income but also raises women's social position and decision-making authority. This, in turn, helps to achieve the overall goal of inclusive and sustainable development. This study investigates the influence of microfinance on the self-reliance of SHG women in Ballia, highlighting success stories, problems, and the path forward for reaching a really Viksit Bharat @ 2047.

Literature Review

Kumar et. al. used data on poor rural men and women from five states in eastern and central India to study the impacts of SHGs membership on women's empowerment. They used two variations of the Women's Empowerment in Agriculture Index (the WEAI) to estimate the effect of SHG membership on the level of women's empowerment, and her empowerment relative to that of her partners. Findings of the study suggest that SHG membership has a significant positive impact on

aggregate measures of women's empowerment and reduces the gap between men's and women's empowerment scores. This improvement in aggregate empowerment is driven by improvements in women's scores.

Nichols, (2021) study adds to social capital is hypothesized as a comparative advantage when utilizing SHGs as development platforms, however the specific mechanisms have yet to be explored. This study found that SHG meetings often do not proceed as such, and that challenges are tied to both socio-economic barriers and social capital.

Khan et. al. (2023)The present article mainly focuses on microfinance services disbursed through a major mission mode programme 'National Rural Livelihood Mission (NRLM)' that replaced the earlier poverty alleviation programme 'Swarna Jayanti Gram Swarozgar Yojana' in 2013.This pivotal finding would further hasten policymakers to take some initiatives towards the end of these marketing-related problems.

Bharti, (2021),found that In the last two decades, self-help group (SHGs) has evolved as an informal form of cooperative and has played a very important role in women empowerment. The paper concludes that the theory of economic modernity holds true for women empowerment, as economic independence through cooperatives has helped women gain access to control over resources and led to women empowerment.

Khan et. al. (2022), study investigates the effectiveness of microfinance-backed entrepreneurship as a mechanism for the holistic empowerment of women. Findings confirming that entrepreneurship serves as an effective tool for the holistic empowerment of women. However, non-entrepreneurs also exhibit social empowerment.

Niyonsenga et al. (2020), examines the determinants of membership and staying members (outcomes) in an integrated microfinance and health literacy program from one of India's most populated states, Uttar Pradesh across a range of explanatory variables related to economic, socio-demographic and area-level characteristics. The study supports the view that microfinance programs need to examine their inclusion and retention strategies in favour of poorest household using multidimensional indicators that can capture poverty in its myriad forms.

Nayak & Panigrahi, (2020), examines the impact of the level of participation in SHGs on the empowerment (economic, social and political) of women SHG members. The findings suggest that an increased level of participation in SHGs results in enhanced economic empowerment of its

members by bringing in employment opportunities, higher income, stability in current jobs, and improved entrepreneurial abilities.

Anand et al. (2019), investigates a women's self-help group program with more than 1.5 million participants in one of the poorest rural areas of Northern India. The program has four streams of activity in micro-savings, agricultural enterprise training, health and nutrition education, and political participation. We offered an observational evaluation study using propensity score matching and reported evidence which shows capability indicators in several life domains to be higher for SHG members compared with non-members.

Al-Kubati & Selvaratnam (2023), study is to look at India's experience in using the Self-Help Group Bank Linkage Programme as a core development strategy aimed to empower women. The article emphasized that the SHGBLP's power dynamics that work in several power domains are significant features of the programme that empower women by allowing women to participate in decision-making, planning and develop negotiation skills and a sense of self.

Andriani et. al. (2022), study equal treatment between women and men, women's empowerment is conditioned upon their control on financial resources and on activities outside their households' tasks such as entrepreneurial activities. Findings contribute to the social capital literature as well as on the current debate regarding the revision of the goals of microcredit schemes for minority groups in entrepreneurship.

Jose et. al. (2020), study adds to microfinance is a poverty alleviation tool to extend financial supports like microcredit, micro savings and micro insurance for rural poor. Therefore finding co-ordinated efforts of Government and others would certainly improve the standard of living of women SHG members.

Ahmad et. al. (2021), study evaluates the impact of the integrated microfinance and health literacy (IMFHL) program on the knowledge of maternal danger signs in marginalised women from one of India's most populated and poorer states - Uttar Pradesh. The findings can guide community health programs and policy that seek to impact maternal health outcomes in low resource settings by demonstrating the differential impact of SHG alone and SHG plus health literacy on maternal danger sign knowledge.

Ganeshkumar et al. (2019), empirically test the causal linkages among training, production, retailing and micro-small-medium enterprise (MSME) factors of self-help groups (SHGs) products

in Puducherry region for identifying the significant factors in the model using that policymaker can take data-driven making for improving the livelihoods status and sustainability of the SHGs. The findings of the SEM support all the hypotheses pertaining to the model that there is a positive influence of training on production, training on retail and training on MSME in the Puducherry region and research concludes with the implications and future research directions.

Siddharta et al (2022), study the production methods and potential of self-help groups (SHGs) for linking to micro, small and medium enterprises (MSME) in the Union Territory of Puducherry region. The majority of SHGs consisting of 49.8% are willing to pay an amount up to Rs. 5,000 if training is provided through MSME organizations, a higher number of SHGs have indicated that they are very much interested in ancillary production activities, 35.5% of SHGs are using no machines and ANOVA test result shows that there is a significant difference between numbers of years of functioning with respect to production activity.

Sharma et al. (2021), examines the potential opportunities and challenges concerning the contextual differences across and within the countries. Self-help group has been important in empowering its members by providing opportunities for livelihood support and income generator during the covid-19 situation. The self-help group played a very important role during the covid-19 situation as half of the SHG was involved in community awareness and infection prevention activities in their community.

Sangwan & Nayak (2019), explored two prominent modes of microfinance operations are in vogue—Self-Help Group-Bank linkage programme and private Microfinance Institutions. The study observes the persistence of interregional divergence in microfinance penetration with larger concentration of loan portfolios and client base in the southern regions of the country.

Siwach et al. (2022), study the developing world has seen an increased focus on institutionalizing women's groups with economic objectives as a key channel to improve women's empowerment and economic outcomes. we suggest investments in linking SHGs to federations to improve the cost-effectiveness of SHGs.

The De Boef et al. (2021) study adds to women's empowerment and varietal replacement of crops are often unconnected domains in agricultural development; a experience connecting both in India has global potential. The finding suggests that women's empowerment can be approached as a process of personal and social change through which women gain power, make meaningful choices and increase their control over their lives.

Abebe & Kegne (2023), study investigates the role of microfinance services on women's entrepreneurship development in Assosa town. The findings from the descriptive mean analysis indicate that the microfinance institution financial and non-financial services offered were found unable to significantly empower disadvantaged and poor women by improving their livelihood and development of their business.

Pal & Singh (2021), study, therefore, investigates the interlinkages between the group's intrinsic motivation and efficiency using an innovative two-stage double bootstrapped DEA-based methodology. Results from the study affirm that apart from traditional factors like maturity, accessibility and group management, the motivation of the group is a crucial determinant of social efficiency.

The above studies show that micro finance and self-help groups play vital role in the improvement of the socio-economic life of the socially and economically backward women. This study also provides a scope to study the socio-economic conditions of the SHGs of Ballia District. Is microfinancing play positive role in improving socio-economic conditions of these women? Are their financial self-sufficiency improved their status in society? Is their self-reliance providing an opportunity to play active role in important decision making?

The rest of the paper has following sub-sections i.e. research objective, research hypothesis, methodology for data collection and analysis. The other part includes interpretation of the outcomes, conclusion, limitations and further scope for the study.

Research objective

- To study awareness of microfinance among SHGs in Ballia District.
- To study the impact of microfinance on the economic and social empowerment of SHG women in Ballia.
- To study role of microfinance helpful in reduce gender disparities
- To study microfinance promotes involvement of women in family decision making.
- To study the problems faced by SHGs in securing finances through microfinance companies.
- To study the problems faced by these groups in loan repayment and entrepreneurial activities.

Hypothesis

H1- There is a significant awareness of microfinancing facilities among SHGs women's in Ballia.

H2- There is significant impact of microfinance on the socio-economic life of SHGs' women in Ballia

H3- Microfinance helpful in removing gender disparities among socially and economically weak women.

H4- SHGs women actively participating in family decision making.

H5- Microfinance is easily available to SHGs women in Ballia.

H6- SHGs have sufficient resources for loan payment and for learning entrepreneurial skill.

Research methodology

The exploratory research approach is used to examine how microfinance affects the self-reliance of SHGs' women in Ballia. A research questionnaire is designed to collect data from these groups. Women of SHGs members who participate in microfinance initiatives are the target population for sample. A random approach for selective SHGs, taken into account for the collection of data and study.

Result Discussion

The finding of the study suggests that microfinance play significance role in increasing women's financial independence involved in SHGs activities in Ballia. Many women have reported greater access to financing, allowing them to start or expand small entrepreneurial activities and reduced their dependency on traditional lenders.

An enhanced income level has a favourable impact on their socio-economic life. Women who participate in microfinance programs see a rise in household income, which leads to higher living standards, better nutrition, and greater access to healthcare.

Skill Development and Entrepreneurial Growth has not only offered financial assistance, but has also aided skill development through training programs. Many women have learned new skills in tailoring, handicrafts, and small-scale trade, increasing their ability to run businesses.

Social Empowerment & Decision Making has helped women gain social empowerment by enhancing their confidence and involvement in household decision-making. Women in SHGs have reported increased involvement in family financial planning and local governance activities.

Challenges of Loan repayment despite the excellent results, significant obstacles persist. A few SHG members have difficulty in utilizing loans successfully due to a lack of sufficient skill and resource planning. Furthermore, repayment pressure especially if income is insufficient or if external economic conditions impact their operations hindrances to their business activities.

Need for improved training and support mechanisms will improve the efficiency and effectiveness of these SHGs training programs to ensure that women make the best use of their funds. Awareness campaigns about financial literacy and sustainable business practices can help SHG women become more self-sufficient.

Limitation

This study is confined to a small level may be expanded to other part of the district and state. It is also possible to go for in depth analysis on case basis to find a better possible case and solution to improve effectiveness and efficiency of SHGs and microfinancing to them.

Conclusion

The finding suggests that microfinance is critical in increasing self-reliance among SHGs women, thereby contributing to the vision of Viksit Bharat @2047. This is superior tool to empower women to create and grow small enterprises, increase household income, and make better decisions by offering access to credit, savings, and financial literacy. Microfinance has increased entrepreneurship, better livelihood options, and social empowerment. Women-led initiatives promote local economic growth and have a positive effect, benefiting entire society. Furthermore, financial freedom helps families enhance their education, healthcare, and overall well-being. Microfinance must be used to empower socially and economically weak society and generate skilled human resource. Strengthening financial inclusion, offering skill-based training, and encouraging digital financial literacy will ensure long-term growth and self-sufficiency. By continuing to promote SHGs, Ballia can serve as a model for rural economic development, considerably contributing to India's goal of being a developed and self-sufficient nation by 2047.

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Women, Wounds, and Rasas: Unveiling Emotional Depths in Select Plays from Poile Sengupta's Women Centre Stage

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Abstract

In this paper, the intricate emotional worlds and the place of trauma in Poile Sengupta's Women Centre Stage are analyzed using classical Indian rasa theory. Based on the range of emotions in rasa—such as Karuna (compassion), Raudra (anger), Shringara (romance), and more—this research discusses how Sengupta employs these states of emotion to create complex descriptions of women battling societal repression, violence, and internal conflicts. By means of close readings of certain plays—namely, Mangalam, Alipha, and Shoorpanakha—this study centers on the double idea of "wounds," literal and metaphorical, as a unifying theme in the emotional and psychological growth of the female figures. These plays bring to the forefront the silent, unspoken violence women go through within the framework of patriarchal frameworks. Through charting these emotional reactions with the aid of rasa theory, this paper illuminates the healing, resistance, and resilience within the journey of the female characters. Sengupta's plays present a multifaceted study of the emotional wounds inflicted by violence and structural oppression, bringing to the foreground a detailed framework for understanding the complexity of women's lived lives. The emotional arcs in these plays are not merely articulations of victimhood, but processes of resistance and transformation. This essay aims to show how Sengupta's employments of rasa contribute to a greater understanding of female agency and emotional richness in the framework of modern Indian theatre.

Keywords: Rasa Theory, Women's Emotional Expression, Rasa and Female Agency

Introduction:

Investigation into emotion and its theatrical representation has been at the heart of much performance theory, with one of the most long-lasting systems being rasa theory. From classical Indian treatise on performing arts, the *Natyashastra* of Bharata Muni, rasa theory describes the nine basic emotions (rasas) that constitute the core of Indian aesthetics. These states of emotion—Karuna (compassion), Raudra (anger), Shringara (romance), Adbhuta (wonder), Vira (heroism), Bibhatsa (disgust), Bhayanaka (fear), Hasa (laughter), and Shanta (peace)—are the central emotional states assumed to resonate within actors and spectators alike. The use of rasa in Indian drama focuses not just on the external gestures of feeling but also on characters' inner psychological and emotional states. Rasa theory offers a means of approaching the richly layered world of human emotion, and it is a valuable instrument in approaching the psychological worlds presented in Indian drama.

In modern Indian theater, Poile Sengupta stands out as one of the most important playwrights to probe the rich emotional lives of women, frequently via the vehicle of trauma, societal repression, and the search for empowerment. Sengupta's plays are celebrated for their feminist understanding, their capacity to portray the intricate emotional lives of women, and their questioning of patriarchal systems. Her plays are characteristically ones in which characters struggle with external social pressure as well as internal emotional conflict. Sengupta's voice in Indian theatre is unique in its probing of the emotional and psychological aspects of gendered life, producing plays that provide deep insights into women's lived experiences in society today.

Among Sengupta's most significant feminist theatre contributions is her anthology *Women Centre Stage*, which highlights the emotional and physical woes of women across diverse social, cultural, and familial realities. Released in 2010, *Women Centre Stage* is a compilation of six plays that explore the lives of women from diverse backgrounds, each of whom is confronted with their own unique emotional and psychological wars. Dramas like *Mangalam*, *Alipha*, and *Shoorpanakha* foreground the emotional richness of female characters by staging their conflicts with violence, oppression, and social exclusion. In these plays, Sengupta employs the emotional range described by rasa theory to represent the multifaceted interaction between trauma, healing, resistance, and empowerment. The collection not only addresses gender and trauma but also analyzes how women work through these problems through a range of emotional states, giving us a rich and complex vision of women's lived experience.

The central themes of Women Centre Stage—women, wounds, and rasas—are building blocks of this work. In highlighting these aspects, Sengupta sheds light on the unspoken emotional undercurrents of women's experiences. "Wounds" not only points to physical violence but also to the emotional and psychological wounds caused by patriarchal societal systems. These injuries are represented in different ways throughout Sengupta's plays, ranging from sexual assault in *Mangalam* to political trauma in *Alipha*. Rasa, previously discussed, is used as the main means of capturing the internal emotional reactions of Sengupta's characters, providing a detailed analysis of their emotional change. Employing rasa theory, Sengupta is able to offer a vocabulary by which audiences are able to resonate with the intricacies of gender, power, and emotional endurance, and achieve an empathetic connection with the narrative of the characters.

It is our endeavor in this paper to map the emotional depth inherent in Poile Sengupta's work, especially Women Centre Stage, by exploring ways in which the idea of wounds, both physical and psychological, overlaps with rasa theory to expose the emotional lives of women as intricate and complex. Through an examination of the chosen plays, this research will reveal how Sengupta employs rasa to negotiate the complex levels of trauma and healing, resistance and submission, speaking on behalf of the voiceless emotional conflicts of women in patriarchal environments. By tracing the emotional arcs of central characters using rasa theory, this paper will illustrate how Sengupta's dramas are an intense articulation of women's emotional experience and how these emotional depths subvert and recreate classical portrayals of women in theater.

Methodology:

This study will follow a qualitative text analysis method, examining three plays by Poile Sengupta: *Mangalam*, *Alipha*, and *Shoorpanakha*. The key framework for analysis will be rasa theory, which classifies emotions into specific rasas like Karuna (compassion), Raudra (anger), and Vira (valor). By close reading of these plays, the research will examine how Sengupta employs these emotional states to portray the inner psychological and affective paths of her female protagonists, especially when confronted with patriarchal brutality and societal oppression.

Emotional Landscapes and Resilience in *Mangalam*, *Alipha*, and *Shoorpanakha*

Mangalam: The Emotional Journey from Silence to Resistance

In *Mangalam*, Poile Sengupta delves into the painful experience of Sumati, a woman stuck in a violent marriage. The inner journey of Sumati is characterized by the play of Karuna

(compassion) and Raudra (anger) that finally culminates in Vira (valor) when she finds her voice back and her agency.

Karuna Rasa and Repression of Emotions:

Sumati, at the beginning of the play, is a victim of domestic violence, with an emotional state controlled by Karuna (compassion). The audience is led into her world of unobtrusive suffering, with her shouldering the emotional weight of being an entrapment-captive wife in a violent, abusive relationship. Sengupta uses Karuna to depict the silent pain of women who, due to cultural conditioning and social expectations, are expected to endure rather than resist. Sumati's emotional repression is critical here: her compassion for her abuser is not a sign of love, but a deep internalization of her societal role as a dutiful wife, which compels her to stay silent despite her physical and emotional suffering. Silence is a deep wound, an emotional scar that symbolizes the wider societal silence placed upon women subjected to violence behind closed doors.

Raudra Rasa and Emotional Catharsis:

The emotional turning point in *Mangalam* comes when Sumati chooses to confront her abuser. The change from Karuna to Raudra signals the start of her emotional release. In Sumati's case, Raudra is not an explosive outburst but rather a weakly held anger that has built up over the years. Sengupta skillfully brings this anger to life not through physical violence but through emotional confrontation and verbal defiance. This shift is important because it shows the emotional awakening of a woman who has long been taught to accept her suffering. The Raudra that emerges here symbolizes breaking free—the anger that had been held back due to social expectations and personal fear is finally set free.

Vira Rasa and Agency:

As the play builds to a climax, Sumati's rage turns to Vira (valor). Vira here is the affective state of being in response to Sumati's courageous resistance to her abuser. The last scene is essential, for it is then that Sumati confronts her abuser by claiming rights and regaining voice. Vira is not physical resistance but an internal change—a psychological turn that helps Sumati escape the cycle of violence. Her act of defiance represents empowerment, a reclamation of agency and control over her life. Sengupta's depiction of the emotional arc of Sumati is a strong testament

to the strength of women who, in spite of being repressed, have the strength to reclaim their identity and resist patriarchal forces.

Alipha: Political Trauma and Emotional Resilience

In *Alipha*, Poile Sengupta introduces us to a figure in the midst of political and family conflict. *Alipha*, the protagonist, finds herself involved in political violence and emotional betrayal and travels an emotional path through *Bibhatsa* (disgust), *Raudra* (anger), and finally *Vira* (valor) as she comes to terms with her trauma and finds her sense of agency.

Bibhatsa Rasa and Betrayal:

At the beginning of *Alipha*, the main character has to deal with the profound emotional injury of *Bibhatsa* (disgust). *Alipha's* disgust is a result of her political activism and emotional betrayal by people around her. This *Bibhatsa* is complex: not only disgust at physical violence she sees, but at systemic corruption and betrayal by her family members and political allies. *Alipha* is disillusioned, and her internal state is one of internalized disgust, since she is faced with the hypocrisy and cruelty that she encounters. Sengupta employs *Bibhatsa* to communicate the profound emotional effect of betrayal in a politically charged world where personal relationships are used to manipulate others for power.

Raudra Rasa and Resistance:

As *Alipha* grows more aware of political forces controlling and using her, her *Bibhatsa* evolves into *Raudra* (anger). The anger is not just for her political foes, but against the treacheries perpetrated by her closest allies. This change in emotional response is indicative of *Alipha's* growing realization of the system of oppression that she is immersed within. *Raudra* in *Alipha* is not anger for its own sake of revenge but a kind of emotional awakening—*Alipha* comes to realize she is an agent with the ability to fight back. Sengupta seizes on this shift to suggest that anger directed at injustice can be a force of transformation. *Alipha's* rage spurs her emotional motivation to challenge the forces that have oppressed her, both politically and individually.

Vira Rasa and Empowerment:

The last emotional transformation of *Alipha* is to *Vira* (valor), signifying *Alipha's* path from emotional ruin to empowerment. Her fury turns into an energizing force that drives her to battle her oppressors and seize the reins of her own life. *Vira* here represents not only physical

resilience but an emotional victory—a woman who has endured political and emotional betrayal now stands tall, reclaiming her power. Alipha's transformation of emotions highlights the resilience of women who, in the face of violence and oppression, are strengthened by emotional awakening and resistance. Sengupta employs Vira to illustrate the redemptive power of anger to transform it as a source of empowerment and hope.

Shoorpanakha: Reclaiming Identity and Emotional Strength

In *Shoorpanakha*, Sengupta recontextualizes the mythological character from the *Ramayana* not as a female villain but as a tragic heroine whose emotional trajectory is characterized by *Bibhatsa* (disgust), *Raudra* (anger), and *Vira* (valor). The play is a feminist reinterpretation of the narrative of *Shoorpanakha's* life with an emphasis on how she is spurned by men and subjected to violence, only to reclaim identity and power.

Bibhatsa Rasa and Marginalization:

Shoorpanakha's emotional trajectory starts in *Bibhatsa* (disgust) that arises from the rejection by men of the *Ramayana* myth. Her deformity and rejection are symbolic of the rejection of women in patriarchal societies, as female desire is invariably demonized. Sengupta employs *Bibhatsa* to illustrate that *Shoorpanakha's* wounds are not just psychological but physical too—her physical transformation is the evidence of the societal rejection that she faces as a woman who fails to meet patriarchal ideals of beauty and behavior. The *Bibhatsa* is then augmented by humiliation wounds in the emotional sense, as *Shoorpanakha's* aspirations are belittled, and she is made to live like an object of derision and brutality.

Raudra Rasa and resistance:

Shoorpanakha's emotional journey then shifts into *Raudra* (anger), which is her increasing resistance against the constricting forces that have ostracized her. *Raudra* is not here a wild fury but a reaction to her rejection and abuse. It is the ire of a woman who has been silenced and disfigured by a patriarchal universe, but will not be passive. *Shoorpanakha's* rage is representative of her refusal to accept the role assigned to her—she wishes to move beyond the story written for her by men. Sengupta brings out *Raudra* as a motivation that drives *Shoorpanakha* to reclaim her voice, but not in the form of retaliatory violence, rather through a critical revisioning of herself.

Vira Rasa and Empowerment:

The culmination of the emotions Shoorpanakha goes through is in the emergence of Vira, which is valor. In the play, Vira cannot be limited to physical heroism but is emotional, beginning with the courage to redefine herself and assert her authority. The redaction of the identity of Shoorpanakha, which speaks to emotional agency and the power to define her story, marks her transition from victimhood to strength. Sengupta's characterization of Vira is important because it presents Shoorpanakha's fury as a voice of empowerment, demonstrating that emotional resilience and self-assertion are expressions of resistance against patriarchy. Her narrative, which conventionally ends in tragedy, is reimagined as a journey of self-empowerment, identifying her as an icon of resilience and defiance.

Conclusion:

Poile Sengupta's Women Centre Stage presents a strong witness to the complex emotional landscapes traversed by women under patriarchal violence and exclusion. Through the application of rasa theory, this paper has endeavored to shed light on how Sengupta's plays redefine the emotional lives of women as acts of resistance, healing, and agency. In Mangalam, Alipha, and Shoorpanakha, the emotional trajectory from Karuna, Bibhatsa, and Raudra to Vira represents a shift from victimhood to empowerment, with each step highlighting the psychological and spiritual strength of the protagonists.

The imagery of "wounds"—both obvious and hidden—acts as a thematic touchstone in terms of which the emotional trajectories of the characters are established. Sengupta's women protagonists are not passive victims of trauma but move through a range of emotional phases that take them towards assertion and transfiguration. The plays stage not only the individual pain and repression experienced by women but also the possibility of their resistance and reassertion of voice. The application of rasa, as a dramaturgic and emotional instrument, heightens the level of engagement between the audience and the characters, enabling a multifaceted comprehension of pain, rebellion, and victory.

It is the way Sengupta joins classical Indian aesthetic theory to modern feminist issues that makes her dramaturgy unique. Her use of rasa is neither traditionalist nor ornamental; rather, it is strategic and subversive. In establishing her female characters in affective truth, Sengupta pushes against monolithic representations of women in theater and literature. The plays call the

audience not simply to see, but to feel—to engage in the affective reconstruction of gendered self and power.

Finally, *Women Centre Stage* is a powerful work in the tradition of Indian feminist theatre, and its emotional richness can most fully be accessed through the critical lens of *rasa* theory. The conjunction of classical beauty and contemporary resistance enables a new form of emotional literacy—one that speaks the unsaid, the unhealed, and unrelenting battle for women's agency in patriarchal worlds. Through *rasa*, Sengupta's women find not only voice but valor, offering audiences a path from empathy to action.

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Exploring the Transformation of the Protagonist Through the Lenses of Dharma and Karma in *The Guide*

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Abstract

This paper explores the ethical and philosophical dimensions of The Bhagavad Gita and their influence on R. K. Narayan's *The Guide* by investigating the philosophies of Dharma and Karma. The novel's protagonist, Raju, undergoes a transformation that affirms the spiritual and moral dilemmas discussed in the Gita. This study employs a scholarly approach, integrating primary texts, critical analyses, and philosophical inquiry. The paper examines how key concepts, such as Dharma (duty) and Nishkama Karma (selfless action), are reflected in *The Guide*. Through textual analysis, the research highlights the moral evolution of Raju and his eventual acceptance of selfless service, drawing comparisons with Arjuna's journey in the Bhagavad Gita. Shlokas from the Gita are incorporated to establish thematic affinity, alongside quotes from the novel to illustrate the ethical transformation of the protagonist. The paper further explores the metaphysical and ontological aspects of Raju's spiritual journey, highlighting the interplay between existential dilemmas and divine wisdom. The study ultimately underscores the enduring relevance of The Bhagavad Gita in modern literature, demonstrating its ability to inspire narratives that explore the complexities of morality and human purpose.

Key Words: *The Bhagavad Gita, The Guide, Philosophy, Dharma, Karma, Nishkam Karma, Spiritual Journey, Ethical Transformation, Literature, Morality*

Introduction

Indian English literature has been deeply influenced by classical philosophical texts, particularly The Bhagavad Gita, which serves as a moral and existential guide. R. K. Narayan's *The Guide* offers a profound narrative of a man's journey from deception to self-realization, mirroring

the ethical teachings of the Gita. The novel raises fundamental questions about duty, selflessness, and redemption—core themes in the discourse between Krishna and Arjuna. This study aims to analyze the interplay between The Bhagavad Gita and *The Guide*, focusing on how Narayan weaves ancient wisdom into modern storytelling. It also explores the implications of self-transformation as a narrative device, suggesting that Raju's metamorphosis embodies the quintessence of spiritual enlightenment as articulated in the Gita. By closely examining the ethical and philosophical underpinnings of Raju's evolution, this paper seeks to contribute to the broader discourse on the intersection of classical Indian philosophy and contemporary fiction.

R.K. Narayan's *The Guide* stands as a testament to the enduring influence of classical Indian philosophy, particularly the Bhagavad Gita, on modern Indian English literature. The novel, rich in its exploration of human fallibility, redemption, and the search for meaning, resonates deeply with the ethical and philosophical tenets of the Gita. This essay delves into the intricate connections between *The Guide* and the Bhagavad Gita, examining how Narayan masterfully weaves ancient wisdom into a contemporary narrative, focusing on key concepts like Dharma, Karma, and Nishkam Karma, and tracing the profound transformation of the protagonist, Raju.

Statement of the Problem

The ethical and philosophical teachings of The Bhagavad Gita have been widely studied in the context of Indian spirituality and religious philosophy, but their direct influence on modern Indian English fiction remains an underexplored area. While *The Guide* is frequently analyzed for its themes of transformation and redemption, its deep philosophical alignment with the Gita has not been sufficiently highlighted in literary criticism. This study seeks to bridge that gap by investigating how the novel reflects the Gita's concepts of Dharma, Karma, and Nishkam Karma, and how these principles shape Raju's character arc and the novel's moral structure.

Objectives of the Study

- To analyze the ethical and philosophical dimensions of The Bhagavad Gita in the context of *The Guide*.
- To examine how concepts like Dharma, Karma, and Nishkam Karma are integrated into the novel's narrative.
- To explore the transformation of Raju in light of Arjuna's moral dilemmas in The Bhagavad Gita.

- To investigate the significance of selfless action and duty in shaping the novel's philosophical undertones.
- To highlight the relevance of Indian classical thought in modern literary discourses.

Research Methodology

This study employs a qualitative research methodology, integrating textual analysis and philosophical inquiry. Primary sources include The Bhagavad Gita (translated and in its original Sanskrit form) and R. K. Narayan's *The Guide*. Secondary sources comprise scholarly articles, literary criticism, and philosophical interpretations of both texts. The research follows a comparative and interpretative approach, focusing on thematic affinity, character development, and ethical constructs. Critical theories on existentialism, Indian philosophy, and literary ethics provide additional frameworks for analysis. By employing an interdisciplinary approach, the study aims to bridge literary criticism and philosophical thought, demonstrating the interconnectedness of ethics, narrative structures, and spiritual evolution.

The Bhagavad Gita: A Foundation for Ethical and Philosophical Inquiry

The Bhagavad Gita, a part of the epic Mahabharata, is a dialogue between Prince Arjuna and his charioteer and guide, Lord Krishna. Faced with the moral dilemma of fighting against his kin, Arjuna grapples with questions of duty, righteousness, and the nature of reality. Krishna's teachings, encompassing a vast spectrum of philosophical and spiritual insights, offer a path toward understanding one's true self and fulfilling one's purpose in life. Central to these teachings are the concepts of Dharma, Karma, and Nishkam Karma, which provide a framework for ethical decision-making and spiritual growth.

Dharma through the lens of *The Bhagavadgita*: The Guiding Principle of Right Action

Dharma, often translated as duty or righteousness, is a complex concept that encompasses one's responsibilities based on one's position in life, one's inherent nature, and the context of one's actions. It is not merely adherence to rules but a deeper understanding of one's role in the cosmic order. The Gita emphasizes the importance of following one's own Dharma, even if it seems imperfect, rather than imitating another's, as highlighted in Krishna's words:

श्रेयान् स्वधर्मो विगुणः परधर्मात्स्वनुष्ठितात् । स्वधर्मे निधनं श्रेयः परधर्मो भयावहः ॥ (BG 3.35)

"It is better to do one's duty imperfectly than to do another's duty perfectly. It is better to die performing one's duty; the duty of another is fraught with fear."

In *The Guide*, Raju's journey can be seen as a struggle to understand and fulfill his Dharma. Initially, he operates from a place of self-interest, manipulating and deceiving those around him. His Dharma, as he perceives it, is to maximize his gain, regardless of the consequences. He exploits Rosie's artistic talent, builds a fraudulent spiritual persona, and generally lives a life devoid of genuine purpose. However, as circumstances force him to confront the consequences of his actions, he begins to question his understanding of Dharma.

Karma through the lens of *The Bhagavadgita*: The Inexorable Law of Cause and Effect

The principle of Karma, the law of cause and effect, is fundamental to the Gita's philosophy. It states that every action, whether physical, mental, or verbal, has a corresponding consequence. This concept underscores the interconnectedness of all actions and emphasizes personal responsibility for one's choices. The Gita explains:

न हि कश्चित्क्षणमपि जातु तिष्ठत्यकर्मकृत् । कार्यते ह्यवशः कर्म सर्वः प्रकृतिजैर्गुणैः ॥ (BG 3.5)

"Truly, no one can remain even for a moment without acting; for everyone is helplessly driven to action by the qualities born of Nature."

Raju's life exemplifies the workings of Karma. His initial actions, driven by greed and self-aggrandizement, lead to his downfall. His manipulation of Rosie results in her emotional turmoil and ultimately leads to his imprisonment. His fraudulent spiritual persona becomes a burden, trapping him in a web of lies and expectations. These experiences demonstrate the inevitable consequences of actions motivated by selfish desires. However, the novel also suggests that Karma is not simply a deterministic force but also offers the possibility of redemption through the right action.

Nishkam Karma through the lens of *The Bhagavadgita*: The Path to Liberation

Nishkam Karma, or selfless action, is the cornerstone of Krishna's teachings in the Gita. It emphasizes performing one's duty without attachment to the fruits of action. This detachment is not about indifference but about acting with integrity and dedication, surrendering the results to a higher power. The Gita states:

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन । मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि ॥ (BG 2.47)

"Your right is to perform your duty only, but never to its fruits. Do not be attached to the results of actions nor remain inactive."

Raju's transformation embodies the principle of Nishkam Karma. Initially, his actions are entirely motivated by self-interest. He seeks recognition, wealth, and power. However, as he is drawn into the lives of the villagers and their drought-stricken land, he begins to act out of a sense of responsibility and compassion. His decision to fast, even unto death, to appease the rain gods is a pivotal moment. It is an act of selfless sacrifice, performed without any expectation of personal gain. Whether the rain comes is secondary; the significance lies in Raju's complete surrender to his duty, his embrace of Nishkam Karma.

Raju's Transformation: A Journey of Self-Realization

Raju's journey in *The Guide* mirrors Arjuna's dilemma in the Gita. Both characters grapple with questions of identity, duty, and the meaning of life. Raju's initial self-perception is based on external validation and material success. He defines himself by his roles as a tour guide, a lover, and a pseudo-spiritual leader. However, as he faces the consequences of his actions, he is forced to confront his true self. His imprisonment and subsequent interactions with the villagers provide him with the opportunity for introspection and self-discovery.

Through his selfless act of fasting, Raju transcends his ego and connects with a deeper sense of purpose. He realizes that true fulfillment lies not in personal gain but in serving others. His final proclamation, "Velan, it's raining in the hills," can be interpreted as not just a physical observation but also a symbolic representation of his internal transformation. He has finally found his Dharma, his true calling, and has embraced the path of Nishkam Karma.

The Interplay of Existential Dilemmas and Divine Wisdom

The Guide, like the Gita, examines the existential dilemmas that challenge humanity: the search for meaning, the nature of suffering, and the potential for redemption. Raju's journey is a testament to the human capacity for change and growth. His transformation is not an abrupt conversion but a slow process of self-awareness and moral awakening. Through his struggles and successes, Narayan indicates that even imperfect individuals can achieve spiritual liberation through self-reflection and selfless action.

The novel's ending remains ambiguous, leaving the reader to ponder the true nature of Raju's transformation. Did the rain come because he fasted, or was it a coincidence? The answer is less important than the symbolic significance of the act itself. Raju's sacrifice, regardless of its external outcome, represents his internal journey toward self-realization and his embrace of the Gita's teachings.

Key Findings

The study reveals that *The Guide* closely mirrors the ethical and philosophical struggles depicted in The Bhagavad Gita, particularly through Raju's transformation. His journey from selfishness to selflessness embodies the concept of Nishkam Karma, where actions are performed without attachment to their outcomes. The novel also reflects the Gita's teachings on the consequences of actions (Karma) and the importance of righteous duty (Dharma). Through Raju's transition from a manipulative guide to a self-sacrificing spiritual figure, Narayan illustrates the inner conflict between material desires and spiritual awakening, a theme central to both the Gita and the novel. Furthermore, *The Guide* modernizes the Gita's wisdom by situating it in a contemporary socio-cultural setting, making ancient philosophical teachings relevant to modern ethical dilemmas. This demonstrates the timeless applicability of The Bhagavad Gita in understanding human nature, morality, and self-realization.

Scope for Further Research

The findings of this study open several avenues for further research. Future studies could examine the influence of The Bhagavad Gita on other Indian English novels and authors beyond R. K. Narayan. Comparative studies could also explore how classical Indian philosophy is reflected in global literature, particularly in existentialist and moral philosophical traditions. Additionally, a deeper engagement with gender perspectives in the ethical dilemmas presented in *The Guide* and the Gita could yield insightful discussions on the universality of these teachings.

Conclusion: The Enduring Relevance of Ancient Wisdom

The Guide exemplifies the enduring relevance of the Bhagavad Gita's wisdom in contemporary literature. By weaving the Gita's philosophical principles into a compelling narrative, Narayan makes these ancient teachings accessible to a modern audience. Raju's journey, a microcosm of the human struggle for meaning and redemption, resonates with readers across cultures and generations. The novel's exploration of Dharma, Karma, and Nishkam Karma provides

a framework for understanding the ethical complexities of human life and the transformative power of selfless action. Through Raju's transformation, Narayan suggests that the path to self-discovery and spiritual fulfillment lies in embracing one's duty, accepting the consequences of one's actions, and acting without attachment to the fruits of labor. *The Guide*, therefore, becomes not just a story of an individual's redemption, but a powerful testament to the timeless wisdom of the Bhagavad Gita and its continued relevance in navigating the complexities of modern life.

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“Between Tradition and Transformation: Analyzing the Cultural Landscape of Modern Gujarati Society through *Symphony of Silence* by Kajal Oza Vaidya”

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Abstract

This research paper critically analyzes the cultural environment of contemporary Gujarati society in the context of Kajal Oza Vaidya's novel *Symphony of Silence*. As a rich literary novel, the novel encodes women's silent struggles to negotiate their identities in the conflicting pulls of tradition and modernity. The research investigates Vaidya's protagonist's negotiation of the demands of marriage, family life, and gendered expectations through silence as resistance and emotional communication. Adopting a culturalist framework, the research examines themes of familial duty, intergenerational changes in values, and redefining womanhood in a regional setting. The novel is both a reflection and a critique of changing societal norms, and it shows how entrenched customs meet new individual consciousness. Using introspective narrative strategies and symbolic language, *Symphony of Silence* presents a silent but formidable commentary on the change in Gujarati culture during the 21st century.

Keywords: *Cultural Transformation, Gujarati Community, Silence, Feminist Discourse, Modernization, Tradition, Gender Identity*

Introduction:

The face of Indian society has traditionally been characterized by its cultural continuity and roots of tradition. But in the post-independence and globalization period, India has also seen a tide of immense cultural change brought about by modernization, urbanization, economic liberalization, and changes in education and gender paradigms. These changes are especially complicated and multi-layered within regional societies, where the struggle between continuity and change is most evident. Of these, Gujarati society provides a special case study. With its long cultural history, rich

traditions, and keen sense of community identity, Gujarat is a state where past and present are in an ongoing negotiation of space.

In Gujarati society, tradition is still the determining factor in defining family patterns, social obligations, gender roles, and moral values. Meanwhile, modern concepts like individual independence, gender equality, emotional well-being, and career orientation are increasingly reforming the fabric of society. Such coexistence and collision between tradition and modernity form rich soil for literary investigation, particularly through tales that depict the real-life experiences of citizens in such a reconfigured society.

Kajal Oza Vaidya, perhaps the most powerful voice in modern Gujarati writing, deeply engages with this interim cultural realm. Novelist, columnist, orator, and social commentator, Vaidya's writing is often concerned with uncovering the inner lives of women, deconstructing their battles, silences, and awakenings amidst the larger backdrop of Gujarati expectations of culture. Her stories are mostly about home spaces and emotional landscapes, which are microcosms of broader obligations and individual desires, tradition and change, silence and voice.

One of her many novels that stands out is *Symphony of Silence* (Maun Raag in Gujarati), which is an extremely self-reflective and culturally evocative novel. The novel provides a moving account of a woman's passage through emotional barrenness, social restrictions, and inner transformation. The title character's silence—both literal and metaphorical—far from being indicative of passivity, is a rich vehicle of resistance, survival, and cultural critique. The novel provides a vivid description of a contemporary Gujarati home, mapping the way untold emotional facts collide with strict familial roles and social norms. From this silence, Vaidya speaks the unspoken yet powerful cultural transformations occurring within Gujarati society, and, more specifically, from a gender and identity perspective.

This research attempts to critically examine *Symphony of Silence* not just as an individual account but as a cultural text that represents and interrogates the socio-cultural context of post-liberalization Gujarat. It attempts to understand how the novel engages with the principal themes of tradition and modernity, gender roles, marital relationships, repression of emotions, and intergenerational shifts in value systems. Further, the analysis will try to understand how silence operates as a symbolic, narrative, and cultural move in the text.

Employing a culturalist theoretical orientation and drawing especially on the work of Raymond Williams and Stuart Hall, this study places the novel as a literary space where cultural ideologies

are represented and negotiated. This enables a sophisticated understanding of literature as both a mirror and a medium for cultural conversation, particularly in regional contexts such as Gujarat, where the collision and coexistence of tradition and change are strongly experienced.

In so doing, the research adds to a larger understanding of how regional literature—so often marginalized within national literary discussion—has an important role to play in speaking about the emotional and cultural currents of a society in transition. Kajal Oza Vaidya's *Symphony of Silence*, thus, is not just a story of a woman's survival of emotions but also a symptomatic novel that embodies the ethos of transition of modern Gujarati society.

Objectives:

- To scrutinize the portrayal of pre-modern and post-modern cultural values in *Symphony of Silence*.
- To analyze how silence functions as a metaphor for resistance, survival, and transformation in the novel.
- To scrutinize the representation of women's identity and agency in the context of contemporary Gujarati society.
- To study the generational and ideological conflicts that mirror the shifting cultural scenario of Gujarat.
- To use a culturalist approach to understand the novel as a space of negotiation between public norms and personal desires.

Theoretical Framework: Cultural Studies Approach

This paper uses the culturalist theory as postulated by Raymond Williams and Stuart Hall, who argued that culture is both a lived experience and a site of struggle over ideology. Culturalism accommodates the study of literature as a terrain where social practices, norms, and power relations are represented and negotiated. Vaidya's book is not simply being read as a work of fiction but as a cultural document representing the lived experiences of Gujarati society.

Overview of *Symphony of Silence*

Symphony of Silence by Kajal Oza Vaidya, published in 2010, portrays the inner journey of Anjali, a woman navigating a patriarchal world in search of autonomy, emotional fulfillment, and a voice.

Anjali's silence acts as a powerful symbol – a space for resistance, self-reflection, and personal transformation.

The story weaves in themes of marriage conflict and societal norms that confine women, particularly in traditional societies. Anjali is a "prisoner of her own life," subject to a "silence" which is "more vocal than words." This silence encompasses her unuttered feelings, her conflicts, and her pent-up desires in the context of confining traditions.

Cultural Tensions: Tradition vs. Modernity

Kajal Oza Vaidya's *Symphony of Silence* is a deeply self-reflexive and culturally sophisticated portrayal of contradictions between tradition and modernity in postcolonial Gujarati culture. Rather than delving into such contradictions explicitly through political debate, the novel disentangles them in the affective, psychological, and intimate struggles of a woman whose life is defined by inherited cultural norms and yet quietly subverts them.

Gujarati culture, as with many Indian regional cultures, rests on firm foundations of family values, community systems, and moral norms. Family honor, patriarchal order, arranged marriage, and the virtue of feminine silence and self-sacrifice still shape social relations. But the forces of modernity—globalization, urbanization, education, economic independence, and changing gender norms—are increasingly testing these timeless frameworks. Vaidya crystallizes this cultural tension through presenting the life of the protagonist as one between these two worlds.

Family and Marriage in *Symphony of Silence*:

Marriage, in the classical Gujarati cultural context, is commonly thought of as a sacred obligation, a lifetime union intended to maintain family honor and social continuity. Yet Vaidya challenges the sanctity of marriage when it loses its emotional bond, communication, and respect when it becomes cold and uncaring. The marital relationship of the protagonist is not marked by beatings or abuse but by emotional disregard and neglect, which is also destructive.

The quiet between the protagonist and her husband becomes representative of a greater social quiet, where women are asked to bear dissatisfaction and loneliness for the sake of family stability. She does not rebel in melodramatic terms; instead, her quiet retreat from prescribed marital roles is a form of resistance. Her silence is both an expression of her interior pain and a calculated reaction to a society that does not permit women to voice personal suffering.

This quiet protest counters the prevailing discourse that reduces a woman's value to her potential to be a dutiful wife and daughter-in-law. Vaidya quietly reprimands the way conventional marriage is more about a social agreement than an equal partnership, especially when appearances are given more significance than emotional honesty. The protagonist's lived experience then becomes an echo of many contemporary women's increasing frustration of wanting more than social approval—they want emotional satisfaction, independence, and mutual respect.

Women's Identity in Symphony of Silence:

The woman's identity in Gujarati society has, traditionally, been defined in terms of others—a daughter, wife, mother, and caregiver. Such roles, although culturally sanctified, tend to restrict women from defining themselves independently. *Symphony of Silence* offers a heroine who, at first, reflects these ideals of self-sacrifice, patience, and moral resilience, but increasingly becomes aware of her inner longings, intellectual aloneness, and emotional self-esteem.

The novel traces the war between social expectation and individual truth. The transformation of the protagonist is gradual and subtle but profound. She starts to reclaim her voice through her inner voice, although she does not speak up in traditional feminist language. Her revolt is internal, spiritual, and emotional—it is in refusing to put on an act, conform emotionally, and stifle her inner self. This silent transformation reflects a broader change in the perceptions and roles of women in Gujarat's growingly modern middle class.

Additionally, the novel shows how education, reading literacy, and affective sense work in making up the subject of women. The heroine is not passive or unlearned; she is thoughtful, communicative (even if only to herself), and conscious of her bounds. Her silence is a decision, not a culturally enforced silence in all ways. Vaidya, therefore, creates a multidimensional female character who subverts the oppositional requirement of oppression and empowerment by existing in a space in between.

This nuanced portrayal signals a broader cultural awakening, where women in Gujarati society are beginning to articulate their aspirations and dissatisfactions, even if they do so through silence, solitude, or emotional withdrawal. In this sense, *Symphony of Silence* becomes not only a personal narrative but also a symbolic reflection of the evolving cultural landscape, where tradition still persists but no longer remains unchallenged.

Silence as Cultural Expression in Symphony of Silence:

Silence in *Symphony of Silence* becomes a major metaphor, not weakness or submission, but as a form of cultural expression, emotional survival, and inner resistance. Vaidya cleverly reinvents silence as an articulate zone by which the protagonist resists and reinvigorates the dominant socio-cultural narrative imposed on her.

In patriarchal Gujarati society, especially for women, speech is frequently controlled by roles within the family, social conventions, and moral codes. A woman is supposed to bear patiently, to serve, and to keep quiet during emotional or psychological distress. The novel's protagonist resides in a household where the absence of love, meaningful communication, and respect becomes the norm. Yet, her silence is not vacant. Instead, it becomes a storehouse of pain, introspection, and self-conscience.

Rather than resort to open rebellion or confrontation, the heroine turns inward for discourse, withdraws into reflective contemplation, and builds an emotional universe outside of the control of her immediate environment. Such silence allows her to maintain a sense of self even as other roles outside of her suppress her identity and voice. Vaidya's description of this silence refutes the patriarchal premise that voicelessness is passivity. Instead, she reconfigures silence as an active, purposeful, and affectively dense tactic that women employ to survive under, and quietly subvert, constraint.

Additionally, silence in the novel is a site of cultural commentary. It is a critique of the insufficiency of language in representing profound, intimate suffering and the highlighting of the emotional labor that is required of women to do in silence within patriarchal homes. The hero's quest implies that silence, when deliberately selected, can be a manifestation of emotional freedom and defiance. It is in silence that she starts challenging her position in the family, reassessing her identity as a wife, and entertaining the idea of an alternative existence—one defined by self-respect and not public opinion.

Silence is, therefore, both a survival strategy and a philosophical position, pushing against the normative signifiers of empowerment and agency. It is the deep emotional undertow driving through the surface of social conformity that becomes a potent cultural symbol of implicit transformation.

Narrative Technique and Cultural Symbolism in Symphony of Silence:

Kajal Oza Vaidya's novel has a poetic, reflective narrative mode that is firmly based in the Gujarati psyche. Her interior monologues, lightly shifting tone, and symbolic imagery all go toward making the novel highly emotionally charged and culturally resonant. The inner life of the heroine is presented with lyrical delicacy, and the narrative dithers continually over thought and speech, implying the unutterable qualities of so many of her feelings.

The non-linear, reflective structure of *Symphony of Silence* eschews dramatic external action in favor of the slow unfolding of internal consciousness. The narrator's thoughts develop gradually, influenced by memory, feeling, and silence. This introspective narrative method enables readers to comprehend the intricacies of a woman's lived experience within a patriarchal context.

Perhaps the most powerful feature of Vaidya's narrative style is her employment of cultural symbolism and metaphor. Religious iconography, mythological allusion, and even mundane rituals become the instruments by which the protagonist makes sense of her world. For example, metaphors taken from Gujarati traditions or Hindu mythology tend to mirror the emotional life of the protagonist—highlighting the interface between private suffering and collective expectation.

Vaidya also employs Gujarati proverbs and idioms in the narrative, grounding the novel in a strongly regional voice and subversively critiquing the very ideologies those idioms support. The stylistic shifts enable the novel to exist on two levels: it is both an outcome of Gujarati culture and a critique of it. Embedding critique within cultural familiarity, Vaidya establishes a safe but subversive environment for contemplation.

In this manner, the narrative strategy supports the novel's thematic interests. The measured pace of the prose corresponds to the emotional stasis of the protagonist, and the cumulative use of language corresponds to the richness of her inner and exterior worlds. The style, tone, and form all combine to record the complexity of a woman's silent yet potent resistance to the roles that have been foisted upon her.

Intergenerational Dialogue in Symphony of Silence:

Symphony of Silence also sheds light on the changing dynamics between generations, especially how values, expectations, and worldviews develop in families. With differing characters—mothers

and daughters, elders and youth—Vaidya captures the conflict between inherited traditions and rising individual consciousness.

Older generations, through the in-laws and family of the protagonist, tend to promote strict values of honor, obedience, and silence, particularly regarding the roles of women in marriage and the family. These families are all about a conformist worldview where compliance is virtue and where emotional self-sacrifice is not only expected but admired. Their mindsets are all about a cultural logic based on social obligation, reputation, and moral conservatism.

Conversely, younger novel characters, such as the daughter of the main character and other supporting figures, start questioning these traditional norms. They are better versed in emotional health, individual autonomy, and egalitarianism between genders. While their revolt might not always be explicit, they are a generation more inclined to bargain with tradition than adapt to it passively.

This intergenerational conversation is pivotal to the novel's cultural narrative. It indicates that tradition is not only still valued but also open to criticism and revision. The generation gap is not presented as confrontational in the most unidimensional way but as a conversation in transition—one that runs along the lines of wider social forces towards change.

Moreover, the protagonist herself becomes a bridge between the two generations. Initially conforming to the traditional expectations of silence and sacrifice, she slowly begins to internalize and embody the more reflective, questioning stance of the younger generation. Her transformation is thus symbolic not only of personal awakening but also of a cultural shift—one that allows for tradition and modernity to coexist in a dialogic, rather than oppositional, relationship.

Conclusion

Kajal Oza Vaidya's *Symphony of Silence* presents a nuanced and richly layered exploration of Gujarati society amidst a phase of profound cultural and existential transformation. At its core, the novel is an intimate journey into the life of a woman navigating the intersections of personal silence and social upheaval. Through the protagonist's inner world, Vaidya masterfully unveils the subtle yet impactful shifts that are steadily reconfiguring traditional values, familial bonds, gender roles, and collective identities within regional Indian contexts. Her narrative technique employs silence—not as a void, but as a powerful force that reflects resistance, introspection, and agency.

The personal becomes political in this text, as the woman's seemingly private struggles reflect the broader tensions within a society navigating the balance between inherited customs and emerging modern sensibilities. Through this symbolic interplay, *Symphony of Silence* does not merely depict a static portrait of cultural change but actively engages with the psychological and emotional dimensions of transformation. The novel's focus on the unspoken—on what is felt but not expressed—serves as a poignant commentary on how regional identities, especially in Gujarat, are being redefined not by loud revolutions but by quiet inner awakenings.

Moreover, Vaidya's work emerges as a significant literary and cultural document that captures the rhythm of a society in flux. By mapping the fault lines between tradition and modernity, she offers valuable insights into the evolving cultural topography of contemporary Gujarat. The themes of silence, self-discovery, and cultural transition in the novel resonate with a larger Indian reality, where regional narratives like Vaidya's are instrumental in understanding the complex and often contradictory processes of change. In this light, *Symphony of Silence* transcends its immediate setting to become a representative chronicle of the shifting paradigms of identity, belonging, and social structure in post-liberalization India.

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DIGITAL MARKETING IN SMALL ENTERPRISES***Dr. MarySaranya.J,***Assistant Professor & Head, Department of Management Science,
Sri Krishna Arts and Science College, Coimbatore***ABSTRACT**

This study examines the pivotal role of data analytics in social media marketing, focusing on its influence on audience engagement, content optimization, and campaign efficacy. Employing a mixed-methods approach, primary data is collected through surveys and interviews, while secondary data is sourced from platform analytics and industry reports. Analysis reveals that data-driven strategies significantly impact marketing outcomes on social media platforms, enabling marketers to better understand audience preferences, tailor content strategies, and measure campaign effectiveness. Findings underscore the importance of leveraging data analytics tools and techniques to inform strategic decision-making and enhance the effectiveness of social media marketing efforts. This research contributes to a deeper understanding of the intersection between data analytics and social media marketing, offering insights for practitioners and researchers alike.

Keywords: *Data Analytics, Social Media Marketing, Audience Engagement and Campaign Effectiveness*

Introduction

In this study, we aim to explore the impact of digital marketing strategies on small enterprises in today's competitive landscape. With the proliferation of online platforms and changing consumer behavior, small businesses face increasing pressure to establish a strong online presence. This study seeks to understand the challenges and opportunities faced by small enterprises in implementing digital marketing strategies effectively. By examining real-world case studies, the research aims to identify common trends, successful tactics, and areas for improvement in digital marketing practices among small businesses.

Scope of the Study

The scope of this study encompasses a comprehensive analysis of digital marketing strategies within small enterprises across various industries. It includes examining the implementation, effectiveness, and challenges of digital marketing tactics such as social media marketing, search

engine optimization (SEO), email marketing, content marketing, and paid advertising. The study focuses on small enterprises defined by their limited scale and resources, with an emphasis on businesses with fewer than 100 employees. Additionally, the scope extends to exploring the impact of digital marketing on various aspects of small enterprise operations, including customer acquisition, engagement, retention, and overall business growth. While the study aims to provide insights applicable to small enterprises

Objectives of the Study

- The primary objective of the study is to analyse the study on digital marketing in small enterprises.
- To explore the relationship between digital marketing expenditure and business outcomes for small enterprises.
- To investigate the adoption rates of different digital marketing channels and tactics among small businesses.
- To examine the influence of external factors such as market competition, regulatory environment, and technological advancements on digital marketing strategies in small enterprises.
- To compare the digital marketing practices of small enterprises across different industries and geographical locations.

REVIEW OF LITERATURE

- **Reena das Nair, Nwabisa Nontenja. (2023)**, Digital Technology Adoption in Agro-Processing Value Chains, The adoption and use of digital Technologies in the supply chains of large and lead firms has the potential to increase the Participation of small and medium-sized enterprises (SMEs) along food value chains in various ways.
- **Pandey et al. (2022)**, state that since SME customers now have unrestricted access to Information, they can use it to their advantage by making wise decisions. SMEs should use Websites, blogs, social media platforms, online business networks, or a combination of these to Inanition a trustworthy online presence.

- **Patel, P., & Shah, M. (2021),** Focusing on performance measurement, this review evaluates digital marketing metrics and measurement techniques used by small enterprises. It discusses the importance of metrics such as return on investment (ROI), customer lifetime value (CLV), and website analytics in assessing digital marketing performance and optimizing strategies.
- **Gupta, A., & Sharma, S. (2020),** This review examines the challenges and opportunities faced by small enterprises in implementing digital marketing strategies. It discusses barriers such as resource constraints and lack of expertise, as well as opportunities such as increased reach and customer engagement through digital channels.
- **Ryan, M., & Jones, S. (2019),** This systematic review explores the challenges faced by small enterprises in adopting digital marketing strategies. It identifies common barriers such as limited resources, lack of expertise, and organizational resistance to change. The review also examines strategies for overcoming these challenges, including training programs, outsourcing, and collaboration with digital marketing agencies. By systematically synthesizing evidence from existing literature.

RESEARCH METHODOLOGY

Haphazard execution of the study will end up itself in chaotic result, so to evade such happenings, the scholar is also required to plan well before he can start his work. The researcher is required to prepare a system operating procedure of action which is known as research design. It ensures that

(1) the study will be germane to the problem and

(2) the study will employ economical procedures

Descriptive research design

The descriptive research is secondhand for this study. The main objective of consuming descriptive research is to pronounce the state of affairs as it exists at present. It mainly involves surveys and fact verdict enquiries of different classes.

Statistical Tools and Techniques

The collected data were edited and then consolidated by using simple statistical tools. The simple statistical tools are employed for the analyses of data are,

- Percentage analysis
- Chi-square test

DATA ANALYSIS AND INTERPRETATION

The collected data has been analyzed through simple percentage analysis and Chi Square Test. The inferences given below in the table make the reader to understand the problem as well as solution to the problem.

Percentage Analysis Method

Table showing Gender of respondents

GENDER	NO RESPONDENTS	OF PERCENTAGE
MALE	79	55.63
FEMALE	63	44.37
TOTAL	142	100

Inference

The above data shows that 79% of the respondents are Male respondents, 63% of the respondents are Female, So the total respondents are 142 to the count

Table showing Digital Marketing Channels

	NO OF RESPONDENTS	PERCENTAGE
YES	72	50.70
NO	38	26.76
MAYBE	32	22.54
TOTAL	142	100

Inference

The Above Data shows 50.70% respondents react Yes to the various digital marketing channels utilized by small enterprises, 26.76% respondents are No and 22.54% respondents are Maybe.

Chi-Square Test

Null hypothesis (H0) : There is no association between examining the effectiveness of digital marketing strategies and the respondents' characteristics or circumstances related to small enterprises.

Alternate hypothesis (H1) : There is an association between examining the effectiveness of digital marketing strategies and the respondents' characteristics or circumstances related to small enterprises

Table shows the cross tabulation between gender and digital marketing channels of respondents

	YES	NO	MAYBE	Total
FEMALE	29	20	15	63
MALE	44	16	18	79
Total	73	36	33	142

Table shows the chi square analysis

X2	2.442826802
DF	2
P-VALUE	0.294813183

Interpretation

With a p-value of 0.2948, which is greater than the common significance level of 0.05, we fail to reject the null hypothesis. This suggests that there is insufficient evidence to conclude that there is an association between examining the effectiveness of digital marketing strategies and the respondents' characteristics or circumstances related to small enterprises. In other words, based on the data and the statistical test performed, we cannot claim that there is a significant relationship between examining the effectiveness of digital marketing strategies and the characteristics or circumstances of small enterprises.

Findings

- Majority 49.6 % of respondents age are 35 and above.
- Majority 26.5% of respondents says that social media as the critical factor of digital marketing for acquiring and retaining customers.
- According to the chi – square table, the $X^2 = 18.945$, degree of freedom is 24 and ‘p’ value is 0.755. Here the ‘p’ value is greater than 0.05 ($0.755 > 0.05$). So, the H_0 is rejected. H_1 is accepted and there is a significant difference between the critical factors of digital marketing in acquiring and retaining customers and how digital marketing is helpful in networking, branding and exposure.

Suggestions

- Emphasize social media marketing: Since the majority of respondents use social media as their primary digital media channel, it is crucial to focus on building a strong social media presence. This can include regular posting of content and engaging with customers through social media accounts.
- Invest in digital media marketing strategies: The majority of respondents have adopted digital media marketing strategies, indicating that it is essential to stay competitive. Companies should consider allocating resources to digital marketing to increase their customer base and brand awareness.
- Pay attention to customer engagement: Since almost half of the respondents use social media accounts for customer engagement, it is crucial to prioritize customer service through these channels. This can include responding to customer inquiries promptly and addressing customer complaints.
- Consider the importance of digital media platforms: The vast majority of respondents think that digital media platforms are essential for SMEs, indicating that businesses cannot ignore their importance. Companies should prioritize building a strong digital presence to remain competitive and attract new customers.

- Focus on increasing sales and brand awareness: The majority of respondents agree that digital marketing increases sales and helps in brand awareness. Companies should focus on creating effective digital marketing campaigns that can boost sales and improve brand recognition.

Conclusion

Based on the survey, it can be concluded that a significant majority of respondents in the survey are males aged 35 and above, working in small scale companies, belonging to the secondary sector. The majority of these companies use social media marketing as their primary digital media channel, with most of them using social media tools and accounts for customer engagement. The survey also indicates that digital media platforms are easy to use and are critical for acquiring and retaining customers, with most respondents adopting digital media marketing strategies.

Furthermore, it can be inferred that digital media marketing is highly effective in increasing sales and brand awareness, with a majority of respondents strongly agreeing or agreeing with these statements. The survey also highlights that almost all respondents consider digital media platforms essential for SMEs, and a significant majority of them believe that digital media brings more customers to them.

SMEs in Coimbatore are using digital marketing tools, but they are not able to take full advantage of them because they are not aware of the not-so popular tools such as analytics tools, display advertising, pay-per-click and mobile marketing. SMEs need to understand the purpose of online marketing. They can use it to get feedback, pay, compare products, compare prices, and raise awareness. Most SMEs prefer online marketing only because of cost. They need to understand the business model they are running before using online marketing.

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The Garnet Phosphors doped with Lanthanide Cations & Study of Luminescence Properties with Modification for Remarkable Applications

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Abstract:

Now days, lanthanide rich garnet nanostructured materials have preferable attention in the luminescence with divergence application in the field of optics and medical. The garnet nanostructured phosphor was developing rapidly in the fields of luminescence and optics due to eco-friendly nature and more effective. The garnet phosphor is more probable cubic structured. Yellow light to white light conversation is the most attractive topic for the researchers because of their quantum efficient and long decay time (short decay rate), structural flexibility. The durability of these light devices (w-LEDs or pc-w-LEDs) is very much better due to defect regulation. In this article, we took YAG as host and lanthanide trivalent ions as activators. The intensity of the emitting light depends on concentration of activators. Both host and dopant (activator) are responsible for the excitation and emission wavelength of the materials. The luminescence properties of the materials were studied by Spectrophotometer. We are mainly focusing on luminescence properties and applications of YAG (yttrium aluminum garnet) doped with various lanthanides trivalent dopants. YAG:Ce³⁺ is known as yellow colored phosphor. The new garnet materials had been synthesized for last few decades. But we did modification and with suitable calculation to improve the efficiency of materials. We took modification in crystal cite with effect of absorption and emission results. Ultimately, we shall talk about the effect of the heating temperature on luminescence intensity.

Keywords: Garnet Phosphor, Luminescence, Nanomaterials, Lanthanide cations, Photoluminescence.

Introduction:

The research was improving for efficient lighting devices (solid state lighting, solid state laser, white lighting, phosphor converted lighting devices etc.). The lighting devices are becoming more impacting due their applicable in various fields of luminescence. The wide range of

application of the garnet phosphor is because of their quantum efficiency, long life, decay time and environmental importance [1-2]. The surface mounting lighting devices are applied in various fields of display and screen. But, here we are discussing about modification in the existence devices. The LEDs and the garnet phosphor materials had been fabricated white lighting devices. This type of lighting devices is known phosphor converted white lighting devices. This type of modification has reached this research at optimum level [3]. The combination of YAG:Ce³⁺ and blue emitting LED are fabricated high luminescent efficient white LEDs [4].

The phosphor converted lighting devices are fabricated by exciting the materials with the wavelength range 380 nm to 460 nm. This excitation is the wavelength range containing ultraviolet, violet and blue colored. But the combination of the blue LEDs and garnet phosphor are excited by blue to red phosphors [5-6]. The main disadvantage of the multicolored excitation was that there are high probability of reabsorption of the light and decreasing the output luminance efficiency. When we provide wide range of wavelength source the electron from the ground state are excited by this incident energy. These excited electrons are jumped from lower energy level to higher energy level. While jumping from higher energy level to original energy level then they released energy in form of light. This released light energy is again absorbed by the electron or excited electron who trapped by the released light. Due to this there is chance of the decreasing in luminescence performance of the final product (pc-white LEDs) [7]. The morphological and asymmetric structured are formed by agglomeration of materials which affecting on efficient applications [8]. The medication needs for betterment of the luminescence properties and wide range applications. To comeback from this limitation, we use single SMD blue LED and garnet phosphor. The phosphor is essential materials for pc-white LEDs [9].

The garnet nanomaterials have been used as phosphors. The garnet nanomaterials have been used widely in luminescence. The garnet came from the Latin word *granatum* whose meaning is as seed. The fundamental chemical structured of the garnet materials can be expressed as X₃Y₃Z₂O₁₂, where Y and Z may be same. X is dodecahedral coordinated site, B and C (can be same) in octahedral & tetrahedral coordinated sites respectively refer figure (1) [10]. X is non-inversion symmetry in point group D₂ while Y and Z are inversion symmetry in the point group C_{3i} and S₄ respectively. Normally, the garnet is cubic structured with space group Ia3d. The lanthanide rich garnet nanostructured materials have significant attention. The authors were used most YAG (yttrium aluminum garnet), YGG (yttrium gallium garnet), LGG (yttrium lutetium garnet), GGG (gadolinium gallium garnet) and GGSG (gadolinium gallium scandium garnet) etc. as host garnet.

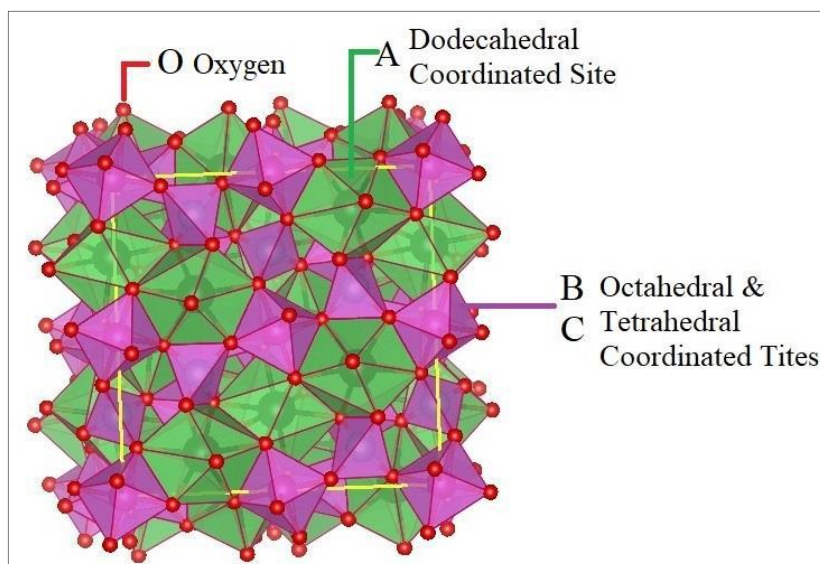


Figure 1: The crystal structure of YAG ($X_3Y_3Z_2O_{12}$): X is a dodecahedral; Y and Z are octahedral and tetrahedral respectively.

YAG or (Yttrium Aluminium Garnet) is a type of crystal it represented garnet. YAG is one of the most well-known examples and widely used to represent due to its unique properties and application such as optical transparency range from ultraviolet to infrared. The ability to substitute yttrium ions with high molar parts of trivalent rare earth ions in the YAG structure means that the concentration of Y^{3+} ions decreases as the concentration of certain ions or impurities increases. The unique properties of YAG doped in lanthanide make essential for creating vacuum fluorescent display, all colour phosphorus, scintillation and solid state laser etc.

YAG: Ce^{3+} used in CRT phosphorus. This is powder that spreads on fluorescent screen of a CRT display. When the electron beam hits the screen with the garnet material, the material absorbs energy. This makes its electrons excited and jumps to a higher energy level. As they return to their original state they release this energy in the form of photon. The colours you see on a CRT screen are created by lighting up different combinations of three types of tiny dots that contain phosphors red, green, and blue. The colours in CRT go from red (with a longer wavelength) to blue (with a shorter wavelength). These specific colours together, you can create every other colour you can see on the screen.

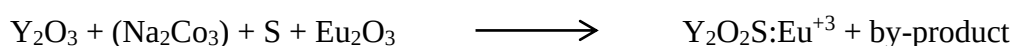
$Y_3Al_5O_{12}:Ce^{3+}$ is a specific type of afterglow material. These materials can absorb energy when exposed light or other sources of energy and then slowly release that energy in the form of light over an extended period even after the initial source of energy is removed. They are often used for decorative purposes in night lighting, safety features in transportation vehicles, and in fire

sensors for detection [11]. YAG:Ce³⁺ has a high thermal stability YAG:Ce³⁺ is used for controlling and monitoring the of Vacuum Ultraviolet (VUV) radiation in photolithography. The Noble Prize in physics was awarded in 2014 for creation of blue LEDs. Solid state lightning, like LEDs is most important for lighting and display. It is beneficial in future [12-13]. After finding blue LEDs, Nichia chemical company were making white LEDs and available for purchase in 1997 [14].

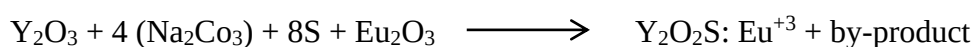
Experimental Details:

In our research work, we are fascinating to study europium rich yttrium oxysulfide (Y₂O₂S:Eu⁺³). Therefore we took chemicals Yttrium Oxide (Y₂O₃), Sodium Carbonate (Na₂CO₃) and Sulphur (S). We used Eu⁺³ as dopant so we took europium oxide (Eu₂O₃), the product will be Y₂O₂S:Eu⁺³.

Firstly we have to consider a chemical reaction;



Then balancing above the reaction



After weighing the all materials (raw materials) then we took these materials in mortar pestle to crush the mixture into powder form for half to one hour and transferring into alumina crucible. After that, place the alumina crucible into the furnace at 1050° C constant for 3 hr. After giving heat treatment, Muffle Furnace had turned off and for (rapidly quenching) in environment the crucible was take out by tong and placed outside for quenching. Again crush the product half to an hour and again it was transferred into volumetric flask to wash the product by filter paper 4 times by deionized water or double distilled water by which the Sodium Carbonate washed out from the materials. We left the product to dry over a night. After drying we weighed the product and which is **0.4940 gm** and sent for characterization such as XRD and PL.

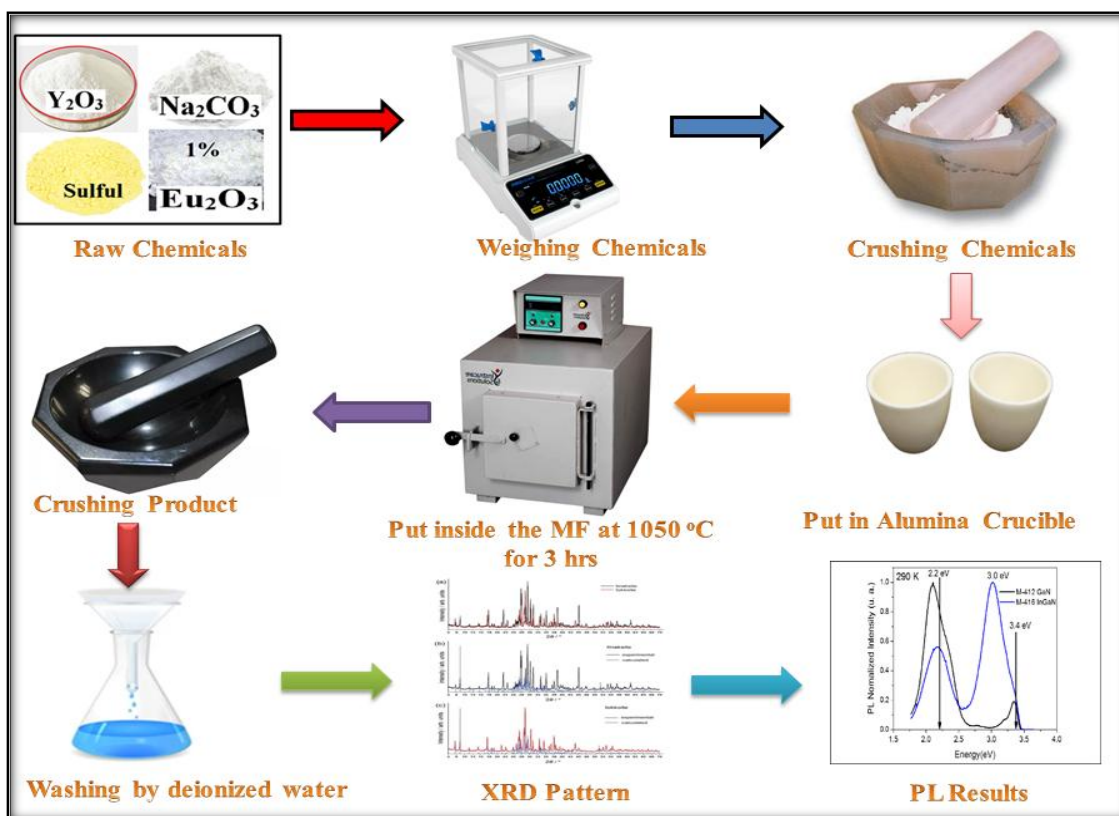


Fig. (2). Procedure for Solid State Reaction with rapid quenching in the environment.

Results:

1) Photoluminescence Results:

The Absorption (excitation) spectrum is shown in fig. (b) at wavelength 395 nm. Electronic transition occur in between $^7F_0 \rightarrow ^5D_4$ and the emission spectrum as shown in fig. (a) Emission of wavelength was found in 615 nm. And it's electronic transition occur in between $^5D_0 \rightarrow ^7F_{0,1,2}$ (i.e. $^5D_0 \rightarrow ^7F_0$, $^5D_0 \rightarrow ^7F_1$ and $^5D_0 \rightarrow ^7F_2$). This transition indicates that Eu³⁺ surrounded by cationic site. Y₂O₂S:Eu³⁺ need more energy especially from UV light to get excited (220-230 nm). Y₂O₂S:Eu³⁺ the bulk materials required less excitation energy while nanomaterial required comparatively high energy. The absorption (excitation) energy is inversely proportional to particle size and similarly emission energy is also inversely proportional to particle size. The fig.() shows, the PL results of absorption and emission spectrum of Y₂O₂S:Eu³⁺ by using SSR (solid state reaction) at temperature 1050°C for 3 hr. **The absorption spectrum has two peaks at wavelength 591 nm and 615 nm due to CTB (charge transfer band).** For Eu³⁺ - O²⁻ from lower wavelength 591 nm and Eu³⁺ - S²⁻ for higher wavelength 615 nm. When Y₂O₂S:Eu³⁺ phosphorous induced absorption at certain wavelength, it emits the light in the visible region typically in the Red Part of

spectrum of wavelength 615 nm. Therefore $\text{Y}_2\text{O}_2\text{S}:\text{Eu}^{3+}$ is known as red phosphor. The emission energy is difference between energy level within Eu^{3+} ions.

From above result and discussion it confirmed that europium trivalent rich yttrium oxysulfide exhibits excitations under UV(Ultra Violet) light at wavelength. When energy is absorbed, it emits light in the red region of the spectrum.

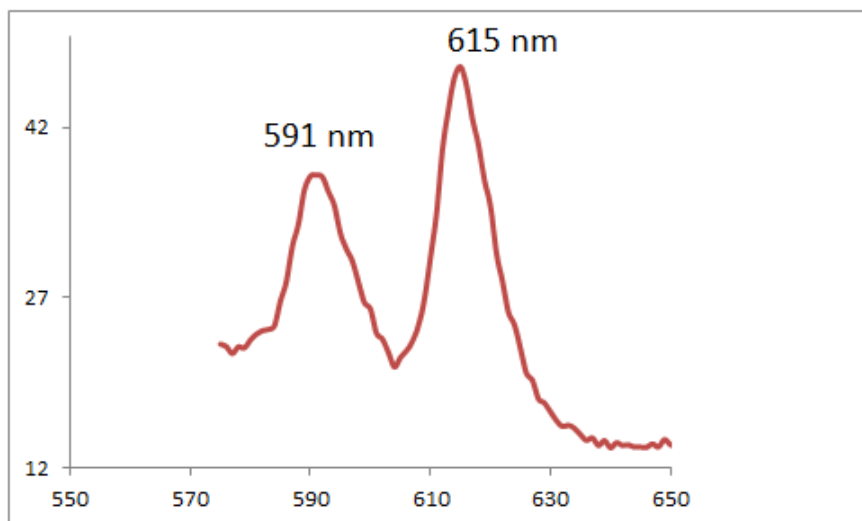


Fig. (3.a). Emission Spectra

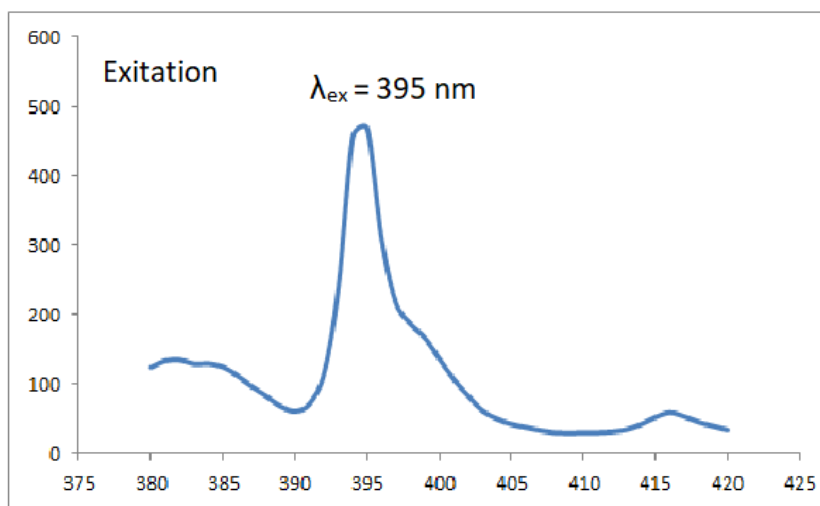


Fig. (3.b). Excitation Spectra

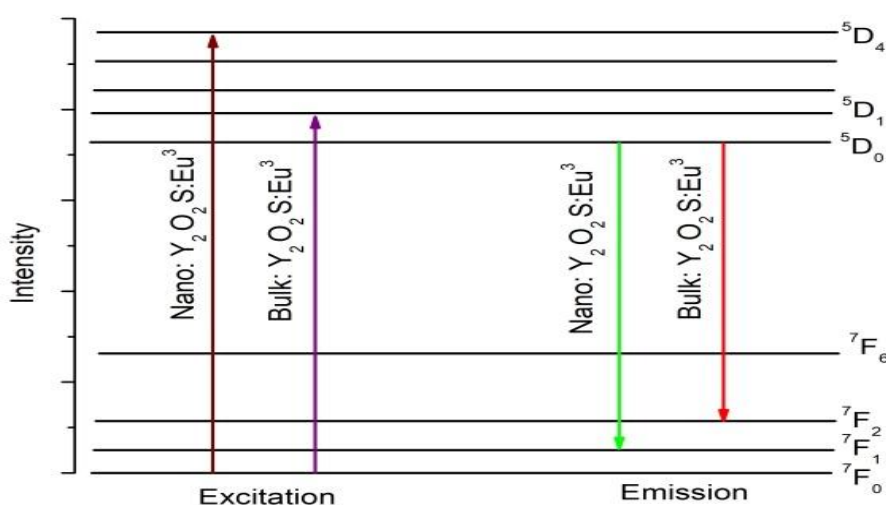


Fig. (3.c). Electronic transitions of excitation and emission for bulk and nano materials

XRD Results:

The crystal size, as determined from an XRD diffraction pattern, is approximately 6.9 nm. The XRD pattern is analysed & refined using software like full prof OR Rietveld refinement the crystallographic structure of material. The XRD pattern is compared with a standard reference pattern from the JCPDS database, identified by its file number 24-1424. The value of chi-squared is obtained 0.006083. The quality of fitting of Gaussian plot is confirmed by chi square value.

The lattice strain can be determined using the Debye - Scherrer equation for

$$\varepsilon = \frac{\beta}{4 \tan \theta}$$

Where, β = FWHM (full width at half maxima) and θ = angle of diffraction

The lattice strain value is determined to be 3.912×10^{-3} . The spacing between adjacent planes within the crystal lattice measures about 0.361 nm. The product phosphor is (101) plane of the hexagonal phase. The average size of particle is 0.5 μ m.

1. Inner planner spacing is $d = 0.361$ nm
2. Space group is P3ml
3. Structure is hexagonal
4. $a = 3.7840$ A°, $c = 6.5890$ A° and $\frac{c}{a} = 1.7413$, Volume of cell = 81.7100 (A°)³

5. The average size of particle size is $0.5\ \mu\text{m}$
6. Crystallographic size is about 6.9 nm.

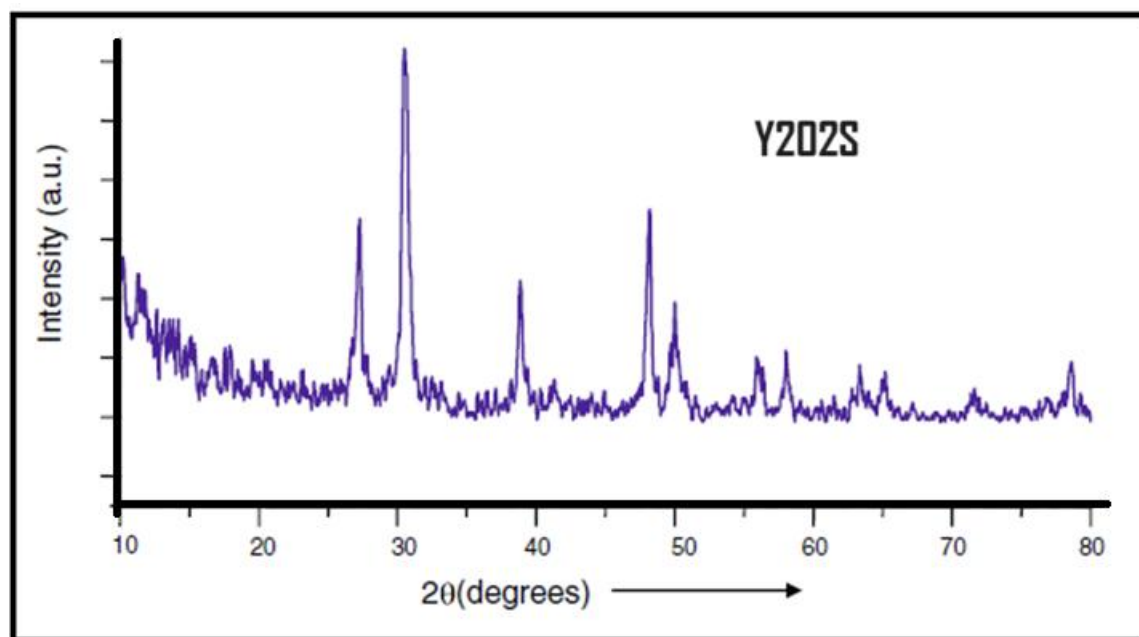


Fig. (d). XRD result from standard JCPDS file (24-1424).

Conclusion:

The Y₂O₂S doped with europium trivalent ions are generally known as red phosphor. Garnet structured materials have a wide range of applications due to their unique properties, including their hardness, refractive index, and chemical and thermal stability. We have looked at how changes in the arrangement in structure and chemical composition of a material affect its ability to emit light. It is used in Cathode Ray Tube, fluorescent lamps, afterglow material, scintillation and white LED's. Its ability to emit Red light when excited by UV or blue light makes it valuable in creating vibrant colours in displays and lightning systems. Europium doped materials are explored for their potential in laser applications, particularly in telecommunications and medical devices. Europium doped in garnet then they are investigated for their potential use in magneto – optical recording medial for high density data storage. Europium compounds are used as colorants in glass manufacturing, providing shades of Red, Pink, and Purple depending on the specific compound and its concentration.

We have prepared Y₂O₂S doped with 1% of Eu³⁺ at temperature 1050°C at constant for 3 hour by using SSR (Solid State Reaction). Absorption of wavelength was found in 591 nm and emission of wavelength was found in 615 nm. Electronic transition occur in between ${}^7F_0 \rightarrow {}^5D_4$. The

absorption spectrum has two peaks at wavelength 591 nm and 615 nm due to CTB (charge transfer band). The materials have hexagonal crystal structure and lattice parameters are $a = 3.7840 \text{ \AA}$, $c = 6.5890 \text{ \AA}$. $\text{Y}_2\text{O}_2\text{S: Eu}^{3+}$ is in space group $P3m1$ with crystallography size about 6.9 nm and average particle size is found to be 0.5 nm. The volume of a hexagonal unit cell of the materials is $81.7100 (\text{\AA})^3$.

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राग दरबारी: एक सामाजिक अभिलेख**डॉ. गीता के. जनकात**

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निष्कर्ष:

राग दरबारी के केंद्र में वैद्य जी की बैठक चंगमल कॉलेज कोऑपरेटिव सोसाइटी एवं ग्राम पंचायत साड़ी की संस्थाएं हैं जिन पर स्वतंत्रता भारतीय समाज के विकास की अवधारणाएं टिकी हैं इन संस्थाओं की विकृतियों को प्रस्तुत करते हुए उपन्यासकार विलायती तालीम में पाए हुए जनतंत्र को कट करें में खड़ा करता है इस बात को लेकर हमें हजार बार कहना पड़ेगा की राग दरबारी एक सामाजिक अभिलेख है

"राग दरबारी" न केवल एक उपन्यास है, बल्कि यह समाज की उन बारीकियों को उजागर करने वाला एक अभिलेख है, जो उस समय के सामाजिक, राजनीतिक और सांस्कृतिक परिवर्तनों के गहरे संकेत देता है। यह उपन्यास पाठक को यह सोचने पर मजबूर करता है कि समाज में सुधार की आवश्यकता कितनी प्रबल है और उस सुधार को लाने के लिए कौन से सामाजिक और राजनीतिक उपाय अपनाए जा सकते हैं।

Key Words: राग दरबारी, सामाजिक अभिलेख

प्रस्तावना:

"राग दरबारी" हिन्दी साहित्य के अद्वितीय उपन्यासों में से एक है, जिसे शंकर पाटिल (शं. ना. नवरे) ने लिखा है। यह उपन्यास भारतीय समाज की विविधताओं और उसकी मानसिकता का गहरा विश्लेषण प्रस्तुत करता है। इसमें ग्राम्य और शहरी जीवन की जटिलताओं, राजनीति, संस्कृति और सामाजिक मुद्दों को नकारात्मक और व्यंग्यात्मक रूप से चित्रित किया गया है। उपन्यास का प्रमुख उद्देश्य समाज में व्याप्त विषमताओं, भ्रष्टाचार, और नैतिक पतन को उजागर करना है। इसे एक "सामाजिक अभिलेख" के रूप में प्रस्तुत किया गया है, जो समाज के ज्वलंत मुद्दों पर प्रकाश डालता है।

विषय चयन:

यह शोध पत्र "राग दरबारी" के माध्यम से समाज की संरचना, राजनीति और सामाजिक असमानताओं को समझने का प्रयास करेगा। इसमें यह विश्लेषण किया जाएगा कि कैसे यह उपन्यास समाज के विभिन्न पहलुओं को अभिव्यक्त करता है और कैसे यह एक गवाह के रूप में कार्य करता है, जो समय और समाज की स्थिति का दस्तावेजीकरण करता है।

श्री लाल शुक्ल का व्यंग्य लेखन एक विशिष्ट वैचारिक तनाव और प्रखर भावात्मक अंदाज का समन्वय है यह केवल रचना ही नहीं अपितु एक सामाजिक दस्तावेज भी है लेखक ने राग दरबारी में वर्तमान विघटित समाज का व्यंग्य पूर्ण चित्रण करते हुए व्यवस्था की अव्यवस्था पर मजे हुए हाथों से करारी चोट की है यह उपन्यास साधोतरी व्यंग्य उपन्यासों की परंपरा में मिल का पत्थर है और उसे हिंदी उपन्यासों की ऐतिहासिक उपलब्धि कहा जा सकता है संपूर्ण उपन्यास साहित्य में व्यंग्य की वांगी के साथ जीवन के विविध क्षेत्रों की और संगतियों की ऐसी इच्छा अभिव्यक्ति विडंबनाओं की ऐसी विद्रोह आत्मक अभिव्यंजना तथा दूषित व्यवस्था के विरुद्ध ऐसा तीव्र आक्रोश मूलक स्वर अन्यत्र उपलब्ध नहीं है शुक्ला जी की समस्त रचनाओं में राज दरबारी उच्च कोटि की रचना है वस्तुतः श्रीलाल शुक्ल ने स्वतंत्रता हिंदी के व्यंजनात्मक उपन्यासों की परंपरा का राज मोड़ अपने राजदरबारी में प्रस्तुत किया है स्वतंत्रता प्राप्ति के बाद की भारत के राजनीतिक व्यवस्थाओं का ऐसा तेजाबी एवं व्यंग्यात्मक प्रस्तुतीकरण सर्वप्रथम हुआ है राग दरबारी व्यंग्य विद्या की एक उत्कृष्ट विधायक रचना है

सामाजिक जीवन की टूटती हुई मुल्यता की अनुभवजन्य गाथा राज दरबारी में अंतिम प्रभावशाली ढंग से व्यंजित हुई है उसकी सामाजिक चेतना में मानवता और इंसानियत के अर्थात् कार्स के संबंध में तीखे और गहरी व्यंग्य किए गए हैं वर्तमान जीवन और आधुनिक भारतीय समाज की ऐसी गहरी बातें इसमें हम देखते हैं इसलिए इसे अक्सर आज की जिंदगी का दस्तावेज कहा जाता है इस रचना में श्री लाल शुक्ल ने परिवेश को भी संगतियों व्यवस्थाओं के प्रहार और राजनीतिक तथा सामाजिक विद्रूपताओं का पूरा दस्तावेज अंकन किया है व्यापक कथा फलक विविध क्षेत्रों की अंतरिक्षता की विकृति पाटन और मूल्य हीनता को यज्ञ की तेज तार से प्रस्तुत किया गया है इसमें स्वतंत्र भारत की गांव की बदलती सच्चाई के साथ दिखाई गई है

राग दरबारी का व्यंग्य फलक अंकित विस्तृत संपूर्ण देश की समस्याओं का इतनी यथार्थवादी शैली में प्रभावशाली चित्र इसके पूर्व के उपन्यासों में किसी ने नहीं किया है इसी दृष्टि से एक आलोचक में इसे कल है रचना बताइए है राग दरबारी में धार्मिक सामाजिक राजनीतिक और कलाइयां

साहित्य क्षेत्र की सभी प्रकार की वीर संगतियों पर करारे प्रहार किए गए हैं पर इसमें मुख्य चोट राजनीतिक व्यवस्था पर है जो हमारे समस्त दुखों का कारण कहीं जा सकती है आरक्षण कदम-कदम पर व्यंग्य व्यंजन में सर्व प्रमुख लक्ष्य आजादी के बाद के भारत के ग्रामीण परिवेश की राजनीतिक स्थितियों पर केंद्रित है

राग दरबारी का कथानक और उसकी समस्त घटनाओं का केंद्र है शिवपालगंज यह शिवपाल गंज भारत के आम देहात जैसा ही है उसे टाउन एरिया नहीं कहा जा सकता वह ऐसी स्थिति में बसा हुआ है जहां शहर का किनारा छोड़ते ही भारतीय देहात का महासागर शुरू हो जाता है सभी कुछ इस रचना में है और इसकी अभिव्यंजना का नाम राग दरबारी है यह विशालकाय उपन्यास स्वयं लेखक के शब्दों में इस प्रकार है राग दरबारी का संबंध एक बड़े नगर से कुछ दूर बसे हुए गांव की जिंदगी से है जो पिछले 60 वर्षों की प्राप्ति और विकास के नारों के बावजूद निहित स्वार्थ हो और अनेक अवांछनीय तत्वों की आघातों के सामने गेट रहा है यह इस जिंदगी का दस्तावेज है

राग दरबारी का प्रस्तुतीकरण परंपरागत उपन्यासों की सहेली से सरवत था बिन है स्वतंत्रता प्राप्ति के बाद हमारा नैतिक पतन होता आ रहा है आजादी से हमें एक अभिशाप मिला है चारित्रिक पतन का संपूर्ण उपन्यास इसी चारित्रिक पतन वैज्ञानिक गूंथियों की उलझन नहीं है बल्कि सपाट भैया ने का चमत्कार है देश का एक बुद्धिजीवी और जिम्मेदार नागरिक होने के नाते यह बात लेखक को सर्वाधिक पीड़ा देती है कि हमारे देश में शिक्षा की निरंतर उपेक्षा हुई है इसी से सारी समस्याएं उपज हैं शिक्षा का थोड़ा बहुत प्रचार प्रसार अवश्य हुआ पर गुणात्मक चेतन अथवा सार्थक शिक्षा के अभाव में हमारा प्रजातंत्र अभी लद्दाख डाटा हुआ चल रहा है उपन्यास का एक प्रमुख पात्र रंगनाथ शिक्षा की विडंबना और नगरी संस्कृति की निरर्थकता को प्रस्तुत करता है लेखक ने बेरोजगारी से चूजाने वाले इस दुर्बल का युवक के शोध कार्य को घास खोदने के समान माना है

प्रजातंत्र यह शासन पद्धति हमारी राष्ट्रीय लक्ष्य प्राप्ति का साधन मात्र है और इस साधन का साधन मात्र है चुनाव पर लगता है कि चुनाव एक सिद्धि अथवा जरिया बन गई है सत्ता और सुख सुविधाओं की प्राप्ति के लिए इसलिए चुनाव में साधन तरकीब बताई गई है प्रथम में रामनगर बाली जिसमें दोनों दल एक दूसरे के विरुद्ध पर हिंसा का आरोप लगाते हैं दूसरी प्रणाली है जिसमें राजनीति को धर्म से जोड़कर जनता को मूर्ख बनाया जाता है तीसरी प्रणाली है जिसमें चुनाव अधिकारी की गलतियों की आड़ में चुनाव को जीतने का प्रयास किया जाता है राग दरबारी में व्यंग्य अपने विविध आयाम खोलकर हमारे सामने आता है दस्तावेज इस बात में है कि लेखक ने प्राचीन साड़ी साली परंपराओं पर व्यंग्य किया गया है अंधविश्वासों पर व्यंग्य किया है राजनीति पर

व्यंग्य करते समय लेखक को एक नई स्फूर्ति का अनुभव होता है क्योंकि आज की राजनीति और वर्तमान व्यवस्था सर्वाधिक विडंबनामई बन गई है

यथार्थ में ही राग दरबारी एक सामाजिक दस्तावेज है क्योंकि इसमें एक ऐसे खाल समाज की रचना करते हैं जहां स्वतंत्रता जनतंत्र न्यायपालिका विकास पंचायत राज सहकारिता तथा अन्य जनतांत्रिक संस्थाएं निहित स्वार्थ एवं अवांछनीय तत्वों के हाथ की कठपुतली पर बना कर रही जाती है भारत जैसे अर्थ सामंती और विकासशील देश के जनतंत्र को कैसे निहित स्वार्थ के लूट तंत्र में बदला जा सकता है शिवपाल गंज इसकी छोटी-मोटी प्रयोगशाला है अपनी संपूर्णता में यह उपन्यास नेहरू युग की माइक्रो आलोचना है स्वतंत्रता भारत में वैद्य जी सरीखे परजीवी वर्ग और जनतांत्रिक संस्थाएं एवं विकास योजनाएं किस प्रकार व्यक्तिगत हित सादात हेतु हेतु अपडेट कर ली गई है राज दरबारी इसकी मनोरंजन उपन्यासित पैरोडी है

कथानक और पात्रों का समाजशास्त्रीय दृष्टिकोण:

राग दरबारी के पात्रों में से हर एक पात्र समाज के एक विशिष्ट हिस्से का प्रतिनिधित्व करता है। उपन्यास में पात्रों के माध्यम से शंकर पाटिल ने भारतीय समाज की असलियत को उजागर किया है। यह उपन्यास उस समय के ग्रामीण और शहरी समाज के सामाजिक और राजनीतिक ढाँचे को दर्शाता है, जहां परिपाटियाँ और धार्मिक कर्मकांडों की जटिलता के बावजूद असल समस्याओं पर बात नहीं होती।

नैतिकता, राजनीति और भ्रष्टाचार:

उपन्यास में राजनीति और भ्रष्टाचार पर गहरा व्यंग्य किया गया है। इसके पात्र अपने व्यक्तिगत स्वार्थ और सत्ता के लिए समाज के तथाकथित नैतिक और सांस्कृतिक ढाँचे को नष्ट करने की दिशा में अग्रसर रहते हैं। यह उपन्यास समाज के दोहरे मापदंडों को उजागर करता है।

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3. डॉ. धर्मवीर भारती, *साहित्य और समाज*
4. डॉ. विश्वनाथ त्रिपाठी, *सामाजिक उपन्यास: एक अध्ययन*

A STUDY OF AWARENESS ABOUT GREEN FINANCE AMONG GEN Z

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Abstract:

This study examines the awareness and understanding of green finance among Generation Z in India, focusing on their role in promoting environmentally sustainable investments. Primary data was collected through a 14-question survey distributed to Gen Z students, and analyzed using statistical techniques such as ANOVA and Chi-Square in Microsoft Excel and SPSS. The findings reveal limited awareness of green finance among young individuals, despite a clear interest in eco-friendly investments. The study underscores the importance of increasing education, awareness, and government initiatives to actively involve Gen Z in supporting India's transition to a greener economy.

Keywords: *Green Finance, Generation Z, Sustainable Investment, Environmental Awareness, Financial Literacy, Eco-friendly Investment, Green Bonds*

1. Introduction:

Green finance refers to the funding and investment directed toward environmentally sustainable projects, industries, businesses, and technologies that contribute to a nation's sustainable development. It encompasses various financial instruments such as green bonds, green loans, sustainable investment funds, green savings accounts, carbon financing, environmental risk insurance, green ETFs, and sustainability-linked loans. In India, the government supports green finance through subsidies for eco-friendly products and services and by establishing institutions like green banks and the Indian Renewable Energy Development Agency (IREDA). Given India's large and youthful population, especially Generation Z, it is important to understand their role in the growing adoption of green finance. This study examines how Gen Z's values and behaviors may influence and accelerate the transition toward environmentally responsible financial practices.

1.1 Concept of Green Finance

Green finance refers to a wide range of funding aimed at supporting environmentally friendly projects, industries, and technologies that contribute to sustainable development. It includes financial instruments like green bonds, green loans, sustainable investment funds, and carbon financing. In India, the government promotes green finance through subsidies and institutions like

IREDA. Given the country's large youth population, this study focuses on the role and growing influence of Generation Z in adopting and promoting green finance.

1.2 The Gen Z:

Generation Z, born between 1997 and 2012 and often referred to as "Zoomers," follows the Millennial generation and precedes Generation Alpha. Known for their enthusiasm, adaptability, and tech-savviness, Gen Z individuals are financially aware, possess strong soft skills, and are quick to adopt new technologies like AI. They are smart workers with an entrepreneurial mindset, often thriving on innovation and competition.

1.3 The Gen Z and Financial Literacy:

Generation Z is financially aware, tech-savvy, and prefers investing in markets over traditional savings methods. Shaped by past economic challenges and the digital age, they value transparency, avoid excessive debt, and seek affordable education. While eager to learn about money management, many still rely on outdated financial advice from their families.

2. Objective of the Study:

This research on awareness of "Green finance" among Gen Z has the following objectives:

- ✓ To examine the overall awareness about the Green Finance among the Gen Z
- ✓ To identify the tendency towards rationality and the group's reaction towards Green Investment
- ✓ To find out the willingness to invest in the environment-friendly products and sustainable development.

3. Literature Review

- **Niranjan Kulkarni and Dr. Omvir Gautam (2023)** study titled "A study of the awareness about Green Finance amongst Gen Z" with the objective to investigate the overall financial awareness of Gen Z, to extend of knowledge and to explore a connection between Green Finance, Financial planning with Gen Z. Their goal is to determine how Gen Z's awareness leads to the effective implementation of Green Finance.
- **Sofia Gomes, Joao M. Lopes and Sonia Nogueira (2023)** study title that "Willingness to pay more for green products: A critical challenge for Gen Z". The consumption of greener products can contribute to achieving the sustainability goals imposed on societies. Their study explores the determinants of Generation Z youth's demand for green products and how they influence their willingness to pay more.

- **Inga Pašiušienė, Askoldas Podvieszko, Daiva Malakaite, Laura Žarskienė, Aušra Liučvaitienė and Rita Marti Siene' (2024)** study titled that "Exploring Generation Z's Investment Patterns and Attitudes towards Greenness". The purpose of this exploratory study is to categorize the behavior of students surveyed by the type of their investments, while at the same time assessing their willingness to choose green investments. The survey used in the analysis not only aims at collecting data but also educates students on the importance of critical self-awareness and the identification of their emotions to make rational, responsible investment decisions and, at the same time, to form a responsible investor who understands that investing is not only a way to earn a return but also can make a positive impact on the world when green investments are chosen.
- **Luciano Canova and Giovanna Paladino (2023)** study titled that "Gen Z, Personality Traits and Sustainability Awareness: An Econometric Investigation". In this study, we examine how members of Generation Z deal with issues related to environmental sustainability and personal money management. The results show the overall importance of character traits such as curiosity and scrupulousness - in improving the level of awareness and the strong statistical association between attention to money management and a sense of responsibility toward the environment.
- **Dr. Mohd. Osama and Shaniya Noor Fatma (2023)** study titled that "A Study on Perception among Indians about Green Financing". This study examines how common people perceive green finance, how much they are aware of it, and how much they want to promote it. The objective of the study is to seek out the knowledge of green financing and to explore and assess how the general public views green finance.
- **Vidia Ratu Balqis Malzara, Umi Widyastuti, Agung Dharmawan Buchdadi (2023)** study titled that "Analysis of gen z's green investment intention: the application of theory of planned behavior". The objective of the study is to examine green investment intentions in Generation Z, who may have different preferences. Through a deeper understanding of the factors that influence green investment intentions made by potential future generations, such as Generation Z, sustainable investment practices can be leveraged in driving change.

4. **Research Methodology**

An empirical method was adopted for this research, with data collected through a survey conducted among 170 Gen Z students. To strengthen the analysis, relevant secondary data from recent research studies was also referenced and incorporated.

4.1 Data Collection:

Primary data was collected from Gen Z students through a survey questionnaire consisting of 14 questions, aimed at assessing the level of understanding of green financing among individuals in India.

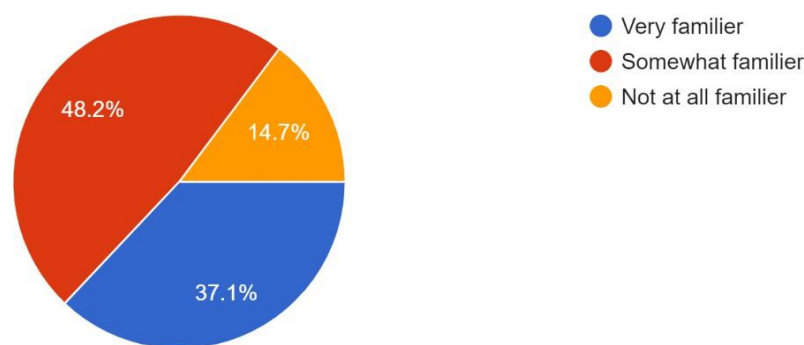
Data collection has been facilitated through the use of a questionnaire. The collected data has then been subjected to analysis and interpretation utilizing various statistical techniques available in Microsoft Excel and SPSS.

4.2 Statistical techniques

Based on the data collected, the analysis will be carried out using ANOVA and Chi-Square statistical methods.

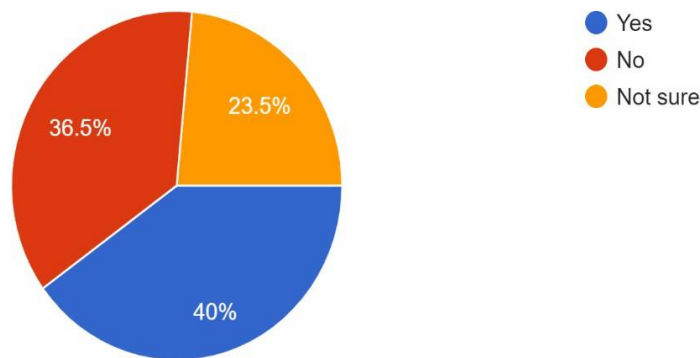
5. Analysis of the Information

Question 1: How familiar are you with the term “Green Finance”?

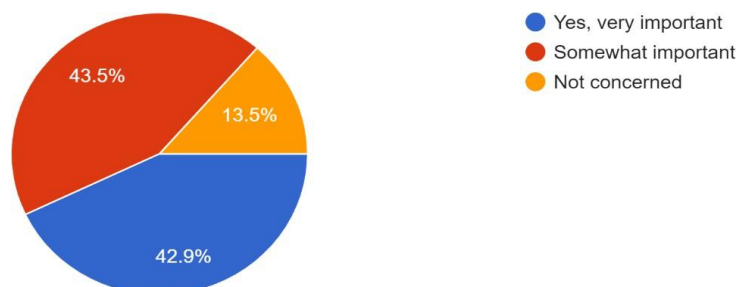


Interpretation:

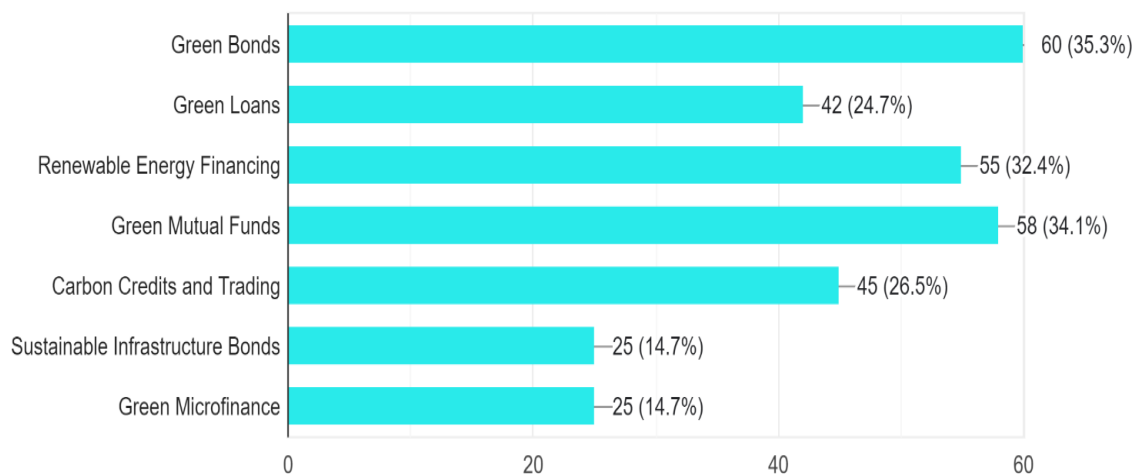
According to the above data, it is cleared that the almost 48.2% respondents are not well familiar, 14.7% respondents are not at all familiar and 37.1% respondents are well familiar about the term “Green Finance”. It shows that the lack of awareness of green financing among the generation Z people. Therefore, government should make people aware about it and starts taking step towards the healthy environment.

Question 2: Have you heard of green bonds or sustainable investments?**Interpretation:**

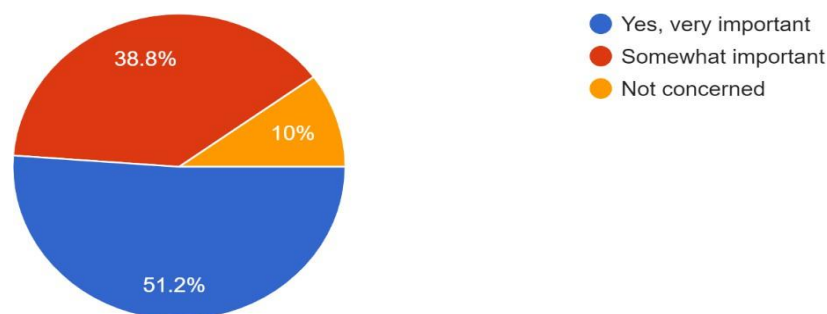
The above data represents that 40% respondents are aware about the green bonds and sustainable investment and rest 60% of the respondents are not aware or not sure about the term green bonds and sustainable development. This data represents the lack of awareness about the green financing among gen z people in India. The knowing rate should be grater for the encouragement of the sustainable development in India.

Question 3: Do you think it's important for financial institution to offer Green Finance products?**Interpretation:**

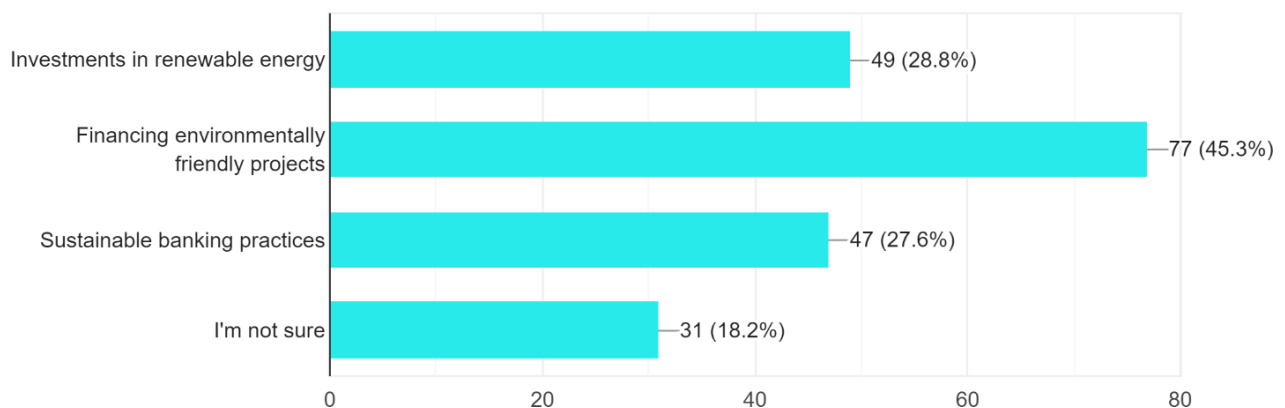
From the above data, it represents that the 42.9% respondents are believed that its important for financial institution to offer green finance products, 43.5% respondents believed that it is not at all important to offer green finance products and 13.5% respondents are believed that they have no issue whether financial institution offers green finance product or not.

Question 4: How many Green Finance products are you aware about?**Interpretation:**

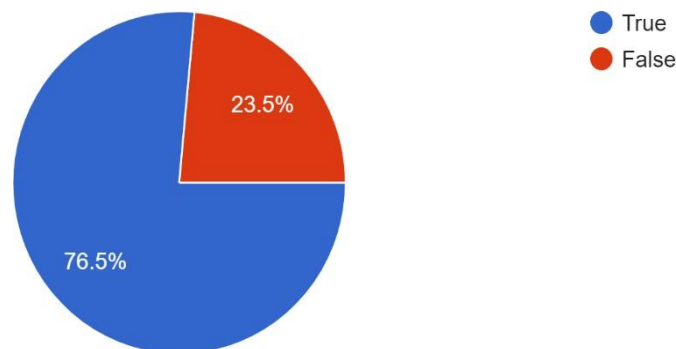
The above data represents that, more respondents are aware about the “Green Bonds”, “Green Mutual Funds” and “Renewable Energy Financing”, some smaller numbers of respondents are aware about the “Green loans” and “Carbon Credits and Trading” and only very few respondents are aware about the “Sustainable Infrastructure Bonds” and “Green Microfinance”. Therefore, those who are investing in securities, they may also invest in “Green Bonds” and “Green Mutual Funds” for the encouragement of sustainable development.

Question 5: How concerned are you about environmental issues when making financial decisions?**Interpretation:**

According to the above data, 51.2% respondents believed that it is very important to consider an environmental issue when making financial decision, 38.8% respondents believed that it is not that much important to consider an environmental issue while making financial decisions and 10% respondents have no concern about the environmental issues.

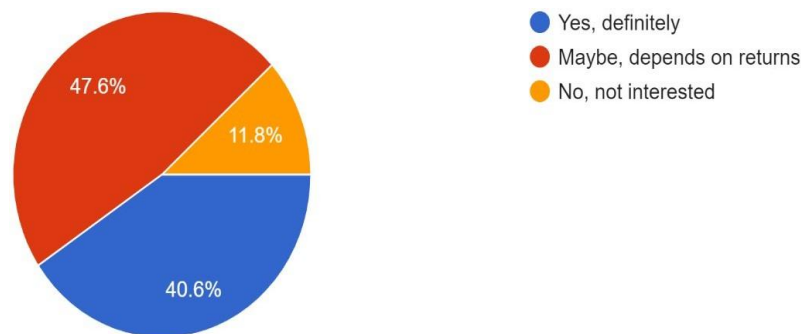
Question 6: What do you think Green Finance entails?**Interpretation:**

The above chart represents that the most of the respondents says that the Green Finance entails “Financing environmentally friendly projects”, 28.8% and 27.6% respondents says that it is for “Investments in renewable energy” and “Sustainable banking practices”, respectively. 18% respondents are not knowing about the Green Finance.

Question 7: The term “Green Finance” refers to financial arrangements used specially for environmentally beneficial projects?**Interpretation:**

From the above pie chart, it clearly identified that the 76.5% respondents aggreging by saying “Yes” that the term Green Finance refers to financial arrangements used specially for environmentally beneficial projects where as rest 23.5% respondents says “No” to the statement. It clearly means that those respondents may not aware about the term Green Finance.

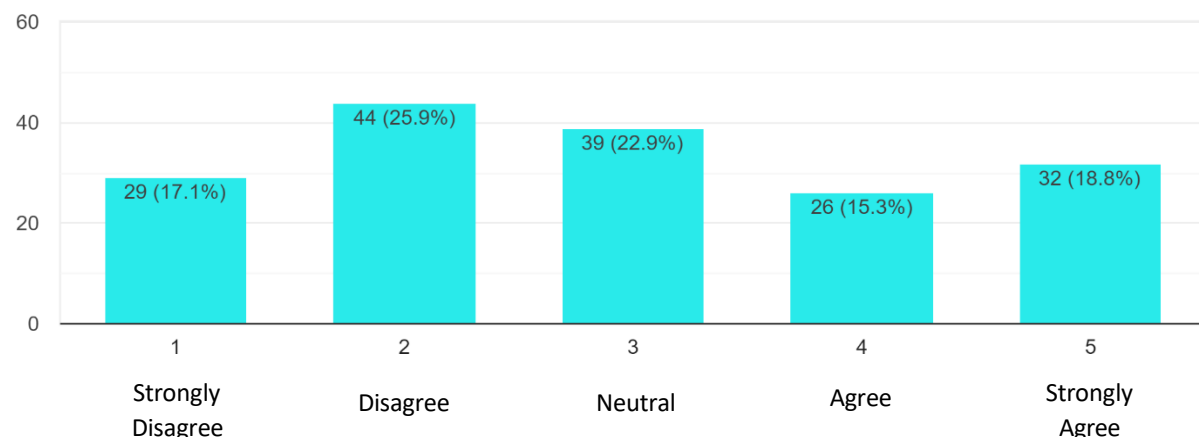
Question 8: Would you like to invest in green financial products (e.g., green bonds, sustainable mutual funds)?



Interpretation:

The above chart is defined that the investors willingness to invest in the Green financial products. 40.6% respondents says “yes” that they would like to invest in green financial products because they may want to encourage the sustainable environment in India. 47.6% respondents says that return from the investment matters to them if it will give a higher return as compare to others then they will invest otherwise they will may go to another investment avenue. 11.8% respondents says that they are not at all interested to invest in the Green Finance products.

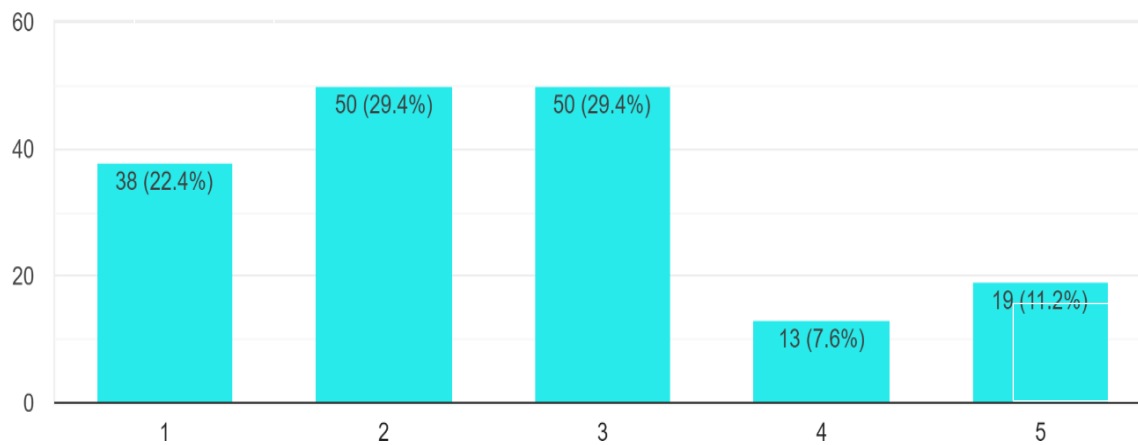
Question 9: It is important to have green financial institution to modulate the mobilizing additional capital to support the transition to a low-carbon economy.



Interpretation:

From the above Bar Chart, it clearly represents that the most people disagreeing and neutral for the above statement. Those respondents who wants to support the transition to low-carbon economy, they are strongly agree and agree with the statement.

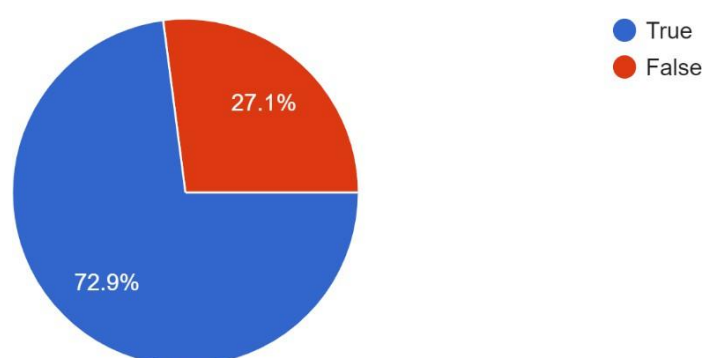
Question 10: The Reserve Bank of India is not proactively implementing policy to assist and promote green financing ventures?



Interpretation:

The above chart represents, that the 22.4% and 29.4% the respondents are strongly disagreeing and disagree with statement because they believe that the Reserve Bank of India is proactively implementing policy to assist and promote green financing ventures, 29.4% respondents are neutral because they may have no idea about such kind of RBI policy. And rest 7.6% and 11.2% respondents are agreeing and strongly agreeing with the statement that RBI not proactively implementing the policy to assist and promote the green finance venture

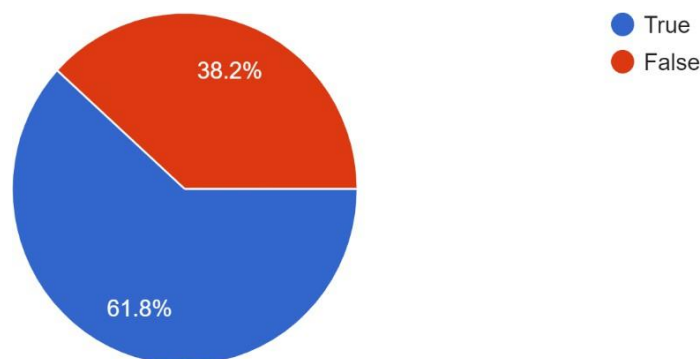
Question 11: IREDA (Indian Renewable Energy Development Agency) aims to establish itself as India's first green bank?



Interpretation:

Form the above data, it clearly identified that the 72.9% respondents says "Yes" that IREDA aims to establish itself as India's first green bank; we can say that those respondents have an idea about such type of venture or banks who provides the green finance. Rest 27.1% respondents says "False" to the statement so we can say that those respondents may not aware about this.

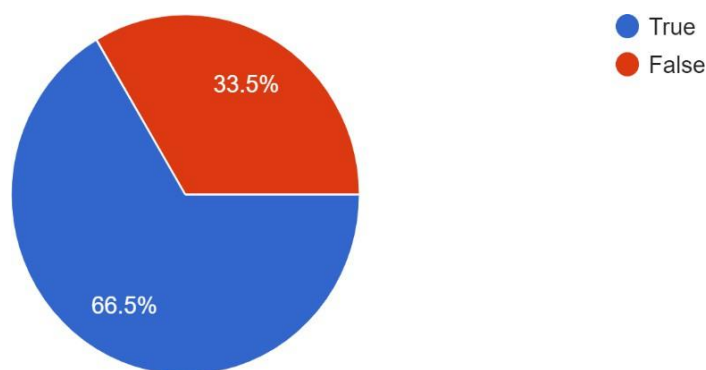
Question 12: Green bonds are debt instruments that differ from conventional fixed-securities?



Interpretation:

This pie chart shows that the 61.8% respondents says “True” to the statement that Green bonds are debt instruments that differ from conventional fixed-securities, it clearly defined that those respondents have some idea about the green bonds and rest 38.2% says “False” to the statement it shows that they have less or no idea about the green bonds and conventional fixed-securities.

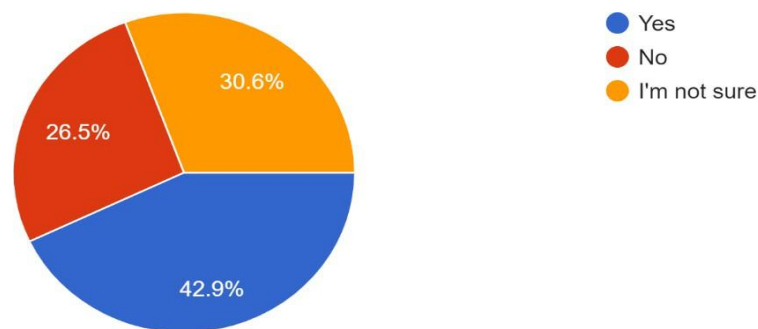
Question 13: The Union Budget announced that India would issue a green sovereign bond?



Interpretation:

Form the above chart, it represented that the 66.5% respondents is aware about the Union Budget announced that India would issue a green sovereign bond and 33.5% respondents says “False” to the statement because they may have no awareness about the statement the announcement of the green sovereign bond in India.

Question 14: There are green bond funds that make it easy to invest in baskets of green bonds?



Interpretation:

The above data represented that the 42.9% respondents says “Yes” that there are green bond funds make it easy to invest in baskets of green bonds, 26.5% respondents say “No” to the statement and 30.6% respondents says that they are not sure about the statement.

6. Findings and Result:

- Gen Z has limited familiarity with the term "Green Finance."
- Awareness of green bonds and sustainable investments is low
- Opinions are divided on the importance of offering green finance products.
- Most respondents are only familiar with basic green finance options.
- Over half consider environmental issues important in financial decisions.
- Green finance is mostly understood as funding eco-friendly projects.
- A majority agree green finance supports environmental benefits.
- Many are willing to invest in green products if returns are competitive.
- Views on the need for green financial institutions are mixed.
- There is uncertainty about RBI's efforts in promoting green finance.
- Moderate understanding exists about green bonds as unique instruments.
- Over half are aware of green sovereign bonds in the Union Budget.
- Awareness of green bond funds and their benefits is limited.

7. Conclusion

The survey shows that many young people in India, especially from Generation Z, are not very familiar with green finance. While some know about basic concepts like green bonds and renewable energy projects, most are unaware of other options such as green microfinance or sustainable

infrastructure bonds. This lack of awareness suggests that more education and awareness campaigns about green finance are needed, especially for the younger generation.

Even though their knowledge is limited, Gen Z shows genuine interest in eco-friendly investments, especially if these options offer good returns. Many believe it's important for banks and financial institutions to offer green financial products to help fight climate change. However, there's some confusion about how much the Reserve Bank of India is actually doing to promote green finance, showing a gap in information. The findings suggest that the government should take stronger steps to promote green finance, spread awareness about institutions like IREDA, and help young people get more involved in building a greener economy.

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Child Labour in Gujarat: A Comprehensive Analysis of Prevalence, Contributing Factors, Impacts and Intervention Strategies

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Abstract

Child labour persists as a critical developmental and human rights challenge in Gujarat, despite the state's significant economic growth and a robust legal framework designed to protect children. This report provides a detailed examination of the issue, highlighting its multifaceted nature. While national trends indicate a decline in child labour over recent decades, the sheer number of children still engaged in exploitative work, particularly in urban informal sectors, underscores the problem's deep entrenchment. The regulatory landscape in India, including the Child and Adolescent Labour (Prohibition and Regulation) Act, 2016, offers comprehensive prohibitions and regulations, yet practical implementation faces significant hurdles, including definitional nuances that can create loopholes and a disconnect between legal intent and on-ground enforcement.

The analysis reveals that child labour in Gujarat is predominantly driven by socio-economic factors such as poverty, particularly in tribal, coastal, desert and hilly areas and exacerbated by the demand for cheap, unskilled labour. Educational barriers, including inadequate infrastructure and the impact of external shocks like the COVID-19 pandemic, further push children into the workforce. The detrimental impacts on children's physical and mental health, educational attainment and overall development are profound, perpetuating cycles of poverty. Although governmental and non-governmental organizations in Gujarat have implemented multi-sectoral strategies for prevention, rescue and rehabilitation, these efforts are often hampered by enforcement gaps, including alleged corruption, insufficient penalties and systemic limitations in the justice delivery system. Addressing child labour in Gujarat necessitates a sustained, holistic and well-resourced multi-stakeholder approach that targets root causes, strengthens enforcement mechanisms and ensures comprehensive, child-centric rehabilitation.

Keyword: *Child Labour, Analysis of Prevalence, Contributing Factors, Impacts and Intervention Strategies*

1. Introduction

Child labour represents a profound violation of human rights and a significant impediment to sustainable development. Globally, an estimated 160 million children were engaged in child labour at the beginning of 2020, with a notable gender disparity of 63 million girls and 97 million boys involved. This form of work is inherently hazardous, stripping children of their fundamental right to a childhood, hindering their potential and severely disrupting their educational trajectories.

1.1 Global and National Context of Child Labour

India has historically grappled with the pervasive issue of child labour, yet national statistics indicate a discernible, albeit slow, progress in its reduction. Data from the National Sample Survey suggests a decline in India's child workforce from 21.55 million in 1983 to 9.07 million in 2004-05. More recent analyses, such as the Periodic Labour Force Survey (PLFS) 2018-19, estimate that approximately 2% of all children aged 5-17 (around 5 million children) were engaged in economic activity. Depending on the specific definition applied, the estimated number of children in child labour in India ranges from 1.8 million to 3.3 million.

Despite these numerical reductions, child labour remains a substantial challenge across India. The continued presence of millions of children in the workforce highlights a complex reality: while policy interventions and economic development may have a positive influence on overall rates, deeply entrenched structural issues and emerging challenges continue to compel a significant number of children into exploitative work. This slow, arduous battle, rather than a decisive victory, underscores that the problem is deeply rooted and demands sustained, multi-faceted interventions.

Furthermore, the actual scale of child labour may be underestimated by official statistics. Many forms of child work, particularly the "worst forms" such as child trafficking, engagement in illicit activities and the exploitation of street-connected children, are often not adequately captured in large-scale surveys. This difficulty in comprehensive measurement creates a systemic challenge in fully understanding the problem's true scope, which can, in turn, impede the design of effective policies and the allocation of resources, as interventions may not be targeted at the full spectrum of child exploitation.

1.2 Defining Child Labour: Legal and Conceptual Frameworks

The legal framework governing child labour in India is primarily articulated through the Child and Adolescent Labour (Prohibition and Regulation) Act, 1986, which was significantly amended in 2016 (CLPR Act). This Act meticulously defines a "Child" as any individual below 14 years of age, strictly prohibiting their employment in any occupation, including domestic work, making such engagement a criminal offense. In contrast, individuals between 14 and 18 years are categorized as "Adolescents," who are permitted to be employed except in mining, work involving flammable substances and explosives and other hazardous processes as defined by the Factories Act of 1948.

The CLPR Act specifically prohibits the employment of children below 14 in occupations listed in Part A and processes detailed in Part B of its Schedule. For children permitted to work in non-prohibited employments, the Act regulates their working conditions, imposing limits such as a maximum of three hours of work before a mandatory one-hour rest, a total spread-over period of six hours including rest and a strict prohibition on working between 7 p.m. and 8 a.m., overtime, or in multiple establishments.

While this legislative framework appears comprehensive, a closer examination reveals potential vulnerabilities. The CLPR Act's exception allowing children to assist their *own family in non-hazardous occupations* introduces a regulatory nuance that can be exploited. This "family enterprise" provision may be misused by employers or even families themselves, blurring the distinction between legitimate family assistance and exploitative labour. Such ambiguity can significantly complicate the identification and prosecution of child labour cases, especially within the vast and often unregulated informal sector, potentially facilitating hidden forms of child employment.

Furthermore, despite the clear legal intent to prohibit and regulate child labour, there are noted deficiencies in the practical application of these laws. The absence of a clear procedure for dynamically identifying and adding new occupations or processes to the banned list and a lack of specific laws to regulate working conditions in many non-prohibited employments where children might still face exploitative conditions, represent critical gaps. This systemic oversight means that while the legal foundation exists, the mechanisms for adapting to and addressing the evolving nature of child exploitation, particularly in unregulated informal sectors, are insufficient. Consequently, many children remain vulnerable despite the presence of a seemingly robust legal framework.

Complementing national legislation, the International Labour Organization (ILO) offers a broader conceptualization of child labour, defining it as "work that deprives children of their childhood, potential and dignity and that is harmful to physical and mental development". This definition extends beyond mere age-based prohibitions, encompassing the holistic impact of work on a child's development, providing a more comprehensive lens through which to assess the problem.

1.3 Overview of Child Labour in Gujarat

Gujarat demonstrates a strong stated commitment to safeguarding children's welfare and rights, as articulated in its State Action Plan for Elimination of Child and Adolescent Labour (SAP). The Department of Labour, Skill Development and Employment, Government of Gujarat, serves as the nodal authority tasked with the implementation of the CLPR Act, actively working towards the prevention and elimination of child labour within the state. The state has adopted a multi-sectoral and rights-based approach, integrating strategies focused on rescue, rehabilitation, prevention, education and the economic empowerment of vulnerable families.

Despite Gujarat's impressive economic trajectory, marked by a significant decline in poverty and its ranking as the third-highest in economic growth nationally, child labour persists. This persistence is particularly noticeable in the state's tribal, coastal, desert and hilly regions, which continue to experience poverty levels higher than the state average. This situation reveals a "growth paradox," where broad economic prosperity does not uniformly translate into poverty alleviation across all segments of the population. The uneven distribution of economic benefits means that localized pockets of high poverty continue to act as breeding grounds for child labour, masking the struggles of vulnerable communities behind an overall positive economic narrative.

Recent rescue operations further highlight the complex dynamics of child labour in Gujarat. In June 2023, for instance, 97 child labourers were rescued in Ahmedabad. A significant proportion of these children were found to be migrants from other states, including Rajasthan, Uttar Pradesh, Bihar and even Nepal. This pattern, further corroborated by the "Sahiyari Kooch" campaign which found 61.84% of rescued children were from outside Gujarat, suggests that Gujarat's economic opportunities, even those that involve exploitative labour, act as a "pull factor." This dynamic indicates that addressing child labour in Gujarat requires not only robust internal state-level interventions but also coordinated inter-state strategies to tackle the supply chains of child labour originating from poorer regions. The issue is thus deeply intertwined with broader national migration patterns and regional economic imbalances.

2. Legal and Policy Landscape

India has established a comprehensive legal and policy framework to combat child labour, reflecting both national commitments and international obligations. This framework aims to protect children's rights and ensure their access to education and a safe environment.

2.1 Constitutional Provisions and Key National Legislation

The foundational principles for child protection in India are enshrined within its Constitution. Article 24 explicitly prohibits the employment of children below the age of 14 in any factory, mine, or other hazardous employment. Complementing this, Article 21-A and Article 45 envision free and compulsory education for all children aged 6 to 14 years. Furthermore, Article 39 directs states to formulate policies that prevent children from being forced into unsuitable vocations due to economic necessity, emphasizing the state's responsibility to safeguard their tender age and strength.

Building upon these constitutional mandates, several key national legislations have been enacted:

- **The Child and Adolescent Labour (Prohibition and Regulation) Act, 1986 (CLPR Act):** This pivotal legislation, amended in 2016, serves as the cornerstone of India's anti-child labour efforts. It provides clear definitions for "Child" (below 14 years) and "Adolescent" (14-18 years), prohibiting child employment in all occupations (with the exception of helping family in non-hazardous work) and adolescent employment in hazardous processes. It also sets regulations for working conditions, including hours and rest intervals, for those adolescents permitted to work.
- **The Factories Act, 1948:** This Act specifically prohibits the employment of children below 14 in factories and regulates the working conditions for pre-adults (15-18 years).
- **The Mines Act, 1952:** This legislation prohibits the employment of any person below 18 years of age in mines.
- **The Right of Children to Free and Compulsory Education Act, 2009 (RTE Act):** This Act mandates free and compulsory education for all children aged 6 to 16 years and importantly, reserves 25% of seats in private schools for children from economically disadvantaged groups, aiming to reduce educational barriers that often lead to child labour.

- **The Juvenile Justice (Care and Protection) of Children Act, 2000 (JJ Act):** This Act provides a critical legal framework for identifying, prosecuting and stopping child labour by categorizing children found working in contravention of labour laws as "children in need of care and protection".
- **National Policy on Child Labour, 1987:** This policy outlines a gradual and sequential approach, focusing on the rehabilitation of children, particularly those in hazardous occupations and addressing the underlying root causes such as poverty. This policy led to the establishment of the National Child Labour Project (NCLP) initiative in 1988, a significant program aimed at mainstreaming child labourers into formal education systems.

The existence of such a comprehensive legal framework, encompassing constitutional protections and specific legislative acts, clearly demonstrates India's commitment to eradicating child labour. However, the continued persistence of child labour, as evidenced by ongoing rescue operations and prevalence data, indicates a significant disparity between the legislative intent and the reality of its effective enforcement. This situation suggests that the primary challenge lies not in the absence of laws, but rather in the capacity for their rigorous implementation, the allocation of sufficient resources for enforcement and the political will to overcome systemic obstacles.

The interconnectedness of these legal provisions is also noteworthy. For instance, the JJ Act's classification of child labourers as "children in need of care and protection" explicitly links child labour issues to broader child welfare and rehabilitation efforts. This multi-faceted legal approach, particularly the emphasis on a "child-centric approach", reflects a theoretical understanding that legal prohibition alone is insufficient. It must be complemented by comprehensive care, protection and rehabilitation services. The ongoing challenge lies in operationalizing this holistic approach effectively across various government departments and civil society organizations, ensuring seamless coordination and dedicated resource flow to truly serve the child's best interest.

2.2 Gujarat-Specific Rules and Standard Operating Procedures (SOP)

In addition to national legislation, Gujarat has developed its own specific rules and Standard Operating Procedures (SOPs) to enhance the implementation of child labour laws within the state.

- **Gujarat Rules 1994:** These rules complement the Child Labour (Prohibition & Regulation) Act, 1986, specifically prohibiting the employment of children below 14 years in hazardous occupations and processes outlined in the Act's schedule.

- **Standard Operating Procedures (SOP) 2023:** Gujarat has developed detailed SOPs for the effective implementation of the CLPR Act 2016. The primary objective of these SOPs is to strengthen coordination among various stakeholders involved in the elimination of child labour. These procedures are designed to provide clear guidelines for pre-rescue, rescue and rehabilitation activities, explicitly defining the roles and responsibilities of each stakeholder. This structured approach aims to address the practical challenges faced by authorities in taking action against child labour, offering specific and detailed information on every step from identification to post-rescue rehabilitative measures.

The SOPs advocate for a holistic approach that addresses the underlying socio-economic, cultural and systemic factors contributing to child labour. A fundamental aspect of these procedures is the adoption of a child-centric approach, ensuring that all decisions regarding children's lives are made with their best interests at heart, fostering partnerships with children and their families.

The Department of Labour, Skill Development and Employment, Government of Gujarat, is designated as the nodal department for all matters pertaining to child labour at both state and district levels. The SOPs emphasize robust coordination and convergence among diverse departments, including Education, Home, Social Justice & Empowerment, Childline and UNICEF, at both state and district levels. This collaborative structure includes a State Level Monitoring Committee and District Task Forces, designed to ensure integrated efforts. The SOPs detail comprehensive procedures for the entire cycle of intervention:

- **Pre-Rescue:** Involves assessing the vulnerability of the situation, filing First Information Reports (FIRs) if risks are identified, preparing monthly schedules for rescue operations, ensuring logistic support (food, water, medical kits), arranging vehicles, collecting initial evidence, establishing victim protection mechanisms, informing child care institutions, maintaining confidentiality, ensuring the presence of witnesses and facilitating access to legal aid.
- **During Rescue:** Requires the rescue team to assemble discreetly, park vehicles away from the target location, inform the employer about the raid, document the scene with photographs/videos, separate the victim from the employer, interview both the employer and the child (in child-friendly language), conduct a thorough search of the premises, collect evidence as per a checklist, ensure the anonymity of the rescued child and make a general diary entry upon leaving the site.

- **Post-Rescue:** Mandates the production of the rescued child before the Child Welfare Committee (CWC) within 24 hours, registration of FIRs under all relevant legal provisions, counseling for the victim, provision of legal aid, formal recording of the victim's statement, ensuring victim and witness protection, continuous case follow-up, appropriate child placement, provision of social protection benefits to the child and family, ensuring the child's education and prosecution of the employer and trafficker, along with recovery of fines and back wages.

The development of Gujarat-specific rules and detailed SOPs signifies a progressive step in the policy environment, moving beyond broad legislative acts to actionable, step-by-step procedures for on-ground implementation. The explicit delineation of roles for various stakeholders underscores the understanding that child labour is a multi-dimensional problem requiring concerted and coordinated efforts. This structured approach, if rigorously followed, holds the potential to significantly enhance the efficiency and consistency of anti-child labour operations.

However, a critical disparity often exists between these comprehensive SOPs and their practical application. Reports continue to highlight issues such as "widespread corruption among police and other government officials related to the enforcement of child labor crimes" and the imposition of "insufficient penalties". This creates a significant "SOP-practice gap," where robust frameworks on paper are undermined by weaknesses in human and systemic enforcement. The presence of corruption, inadequate training for enforcement personnel and insufficient deterrents in the field lead to a disconnect between policy intent and actual outcomes, pointing to a pressing need for internal accountability mechanisms within enforcement agencies.

2.3 International Commitments and Their Integration

India's commitment to combating child labour extends beyond national borders, aligning with significant international conventions and global development goals.

- **UN Sustainable Development Goals (SDGs):** India is a signatory to the 2030 Agenda for Sustainable Development and is specifically committed to achieving SDG Target 8.7. This target aims to eliminate the worst forms of child labour by 2025 and eradicate all forms of child labour by 2030. This commitment reflects a global recognition of child labour as a barrier to sustainable development and human dignity.

- **International Labour Organization (ILO) Conventions:** In June 2017, India ratified two crucial ILO Conventions: Convention 138 on Minimum Age for Admission to Employment and Convention 182 on the Worst Forms of Child Labour. The amendments made to the CLPR Act in 2016 were specifically designed to align with the provisions of these international instruments. This ratification underscores India's dedication to upholding international labour standards and integrating them into its national legal framework.
- **UN Convention on the Rights of the Child (UNCRC) 1992:** India ratified the UNCRC in 1992, thereby committing to protect the rights of all children up to 18 years of age. Gujarat's State Action Plan for the Elimination of Child and Adolescent Labour explicitly states that its guiding principles are adapted from the UNCRC, among other national policies.

This strong alignment with global anti-child labour norms and international commitments demonstrates a clear intent to address the issue on a broader scale. The integration of these international standards into national and state-level policy development, such as the CLPR Act amendments and Gujarat's SAP, signifies a recognition that child labour is not merely a domestic issue but a global concern requiring harmonized efforts. However, the ongoing challenge lies in ensuring that these global aspirations and commitments are effectively translated into tangible, on-the-ground realities, overcoming the persistent implementation gaps that hinder the full realization of these international goals.

3. Prevalence and Characteristics of Child Labour in Gujarat

Understanding the current landscape of child labour in Gujarat necessitates an examination of available statistics, the sectors where it is most concentrated and the demographic profiles of the children affected.

3.1 Current Statistics and Trends

Quantifying the exact prevalence of child labour in Gujarat and indeed across India, presents a significant challenge due to inconsistencies across various surveys and data sources. Different national surveys, including the Census, National Sample Survey Organization (NSSO) and Periodic Labour Force Survey (PLFS), along with estimates from the ILO and UNICEF, provide varying figures for child labour in India. This discrepancy makes it difficult to establish a clear, unified picture of the problem's magnitude, thereby complicating the design of precisely targeted interventions.

Despite these measurement complexities, some trends and localized data points specific to Gujarat are available. Between 2001 and 2011, census data indicated a drop in the rate of child labour in Gujarat. However, more recent reports suggest a concerning reversal in this trend. For instance, in June 2023, approximately 97 child labourers were rescued in Ahmedabad alone, from 11 different regions, indicating an increase in child labour cases in the state. Government statistics reveal that the Gujarat labour commissioner freed 155 children from child labour in the year prior to June 2023. The Lok Sabha was informed in March 2023 that Gujarat recorded 64 Child Labor Act cases in 2019, 39 in 2020 and 40 in 2021.

A particularly critical factor impacting child labour trends has been the COVID-19 pandemic. The closure of 1.5 million schools across India due to lockdowns significantly affected 247 million children enrolled in elementary and secondary schools, dramatically increasing their vulnerability to slipping into child labour and unsafe migration. This highlights the fragility of progress in combating child labour when faced with external shocks, underscoring the urgent need for resilient social protection and education systems that can withstand such crises.

3.2 Key Sectors and Types of Work

Child labour in Gujarat is not confined to a single sector but is prevalent across a range of industries, often characterized by their informal nature and limited regulatory oversight. Children in India, including those in Gujarat, are subjected to the worst forms of child labour, including commercial sexual exploitation and forced labour, often as a result of human trafficking.

Common sectors and types of work where child labour is concentrated include:

- **Agriculture:** Children are engaged in farming activities such as ploughing, producing hybrid cottonseed and vegetable seeds, cultivating cotton and rice and harvesting sugarcane, tea, coconut, eucalyptus and ginger. They also perform peripheral tasks like weeding. Forced labour in agriculture, particularly in hybrid cottonseed production and sugarcane harvesting, is a significant concern.
- **Manufacturing and Industry:** This broad category includes hazardous tasks in garment production, stone quarrying and brickmaking. Children are also found in the production of thread and yarn, weaving silk fabric and carpets and embellishing textiles with silver and gold (zari). Other manufacturing activities involve producing bangles, imitation jewelry, leather goods, toys, fans, plastic goods and footwear. Specific reports highlight child labour

in the diamond industry in Surat, where children constitute a significant percentage of the workforce and in brick kilns, where children work long hours in dusty, chemical-laden environments.

- **Services:** Children are employed in domestic work, restaurants, hotels, food service and tourism. Street work, including scavenging, sorting garbage, selling trinkets and organized begging, also involves child labourers. Automobile workshops and vehicle repair shops also utilize child labour.

The prevalence of child labour in these diverse sectors, particularly in the informal economy, underscores a critical challenge: many of these occupations are not fully covered by existing labour regulations or are difficult to monitor effectively. The diamond industry in Surat, for example, is highly fragmented into small, unorganized units, with work often subcontracted through multiple middlemen. This opaque structure makes it challenging to ascertain the exact number of child labourers and to enforce labour laws effectively. Similarly, in brick kilns, children often work alongside their families, blurring the line between child labour and "family work," and a lack of written agreements and monitoring by authorities exacerbates the problem. This highlights that the informal nature and lack of oversight in these industries make them particularly susceptible to the exploitation of child labour.

3.3 Demographic Profile of Child Labourers

The demographic profile of child labourers in Gujarat and India reveals that certain vulnerable groups are disproportionately affected. Children from marginalized communities, including low-caste Hindus, members of tribal communities and religious minorities, are at a significantly higher risk of being subjected to child labour, commercial sexual exploitation and familial debt bondage. This indicates that child labour is deeply intertwined with existing social inequalities and systemic discrimination.

Migrant children also constitute a substantial portion of child labourers in Gujarat. As observed in recent rescue operations, many children hail from other states like Rajasthan, Uttar Pradesh and Bihar and even Nepal, migrating with their families in search of work opportunities. These families often enter debt bondage, where children are forced to work to pay off loans owed to moneylenders and employers. The influx of migrant labour into Gujarat, driven by the state's economic activity, means that child labour is not merely an internal issue but an inter-state phenomenon, requiring

coordinated efforts across state borders to address the supply chains of child labour originating from poorer regions.

While overall child labour statistics might sometimes show boys in higher numbers in economic activities, girls are often disproportionately engaged in underreported domestic work. Girls also face unique barriers to education, including harassment or bullying at schools and prejudice, leading to higher dropout rates or being kept out of school to perform domestic duties. This highlights the gendered patterns of child work and the need for gender-sensitive interventions that recognize the specific vulnerabilities and hidden forms of labour affecting girls.

4. Contributing Factors

Child labour is a complex issue driven by an interplay of socio-economic, educational and cultural factors, often reinforcing a vicious cycle of poverty and exploitation.

4.1 Socio-economic Drivers

Poverty stands as the single most significant factor compelling children into labour. Families facing extreme economic distress often view children's earnings as a desperate measure to supplement household income and meet basic subsistence needs. This is particularly true for poor households that predominantly send their children to work at early ages. While Gujarat has experienced significant economic growth and a decline in overall poverty, high poverty levels persist in specific tribal, coastal, desert and hilly areas, indicating that the benefits of economic development are not uniformly distributed. This regional disparity means that macro-economic success does not automatically alleviate micro-level poverty for all segments of the population, thereby perpetuating child labour in these vulnerable pockets.

Beyond supply-side factors, the demand for child labour also plays a crucial role. Employers are often driven by the availability of a cheap and docile workforce, making children an attractive option for low-paying, repetitive tasks that do not require extensive training or experience. This highlights that interventions must not only address the poverty that pushes children into work but also target employers and tackle the economic incentives that perpetuate the demand for child labour. The lack of proper wages for adults, coupled with the piece-rate payment system in industries like brick kilns, further encourages families to involve their children to meet minimum wage equivalents, effectively subsidizing adult wages through child exploitation.

4.2 Educational Barriers

The nexus between child labour and education is profound and reciprocal: a lack of access to quality schooling often directly propels children into the workforce, while engagement in labour simultaneously curtails their educational opportunities. Many regions, particularly rural areas, suffer from a shortage of schools, inadequate infrastructure and a lack of qualified teachers, severely limiting children's educational access. Even when schools are available, they may be too far, difficult to reach, unaffordable, or offer such poor quality education that parents question its value.

For children who do manage to attend school while working, the long hours demanded by employers often make consistent schooling practically impossible. They may lack time for homework, fall asleep in class, or frequently miss classes, leading them to fall behind or drop out entirely. Discrimination and harassment by education officials, particularly against children from marginalized groups like lower-caste Hindus, tribal communities and religious minorities, further exacerbate these barriers.

The COVID-19 pandemic significantly worsened this situation. The widespread closure of 1.5 million schools across India and the subsequent 18-month hiatus in formal education impacted 247 million children, dramatically increasing their risk of dropping out and slipping into child labour and unsafe migration. This event underscored the fragility of educational access in times of crisis and the urgent need for resilient learning systems to protect children from economic exploitation.

4.3 Cultural and Systemic Influences

Cultural norms and systemic issues also contribute significantly to the persistence of child labour. In some communities, particularly those grappling with intergenerational poverty, child employment is not viewed as an aberration but rather as a normalized aspect of life, often seen as a traditional way for children to contribute to family welfare. This cultural acceptance, coupled with low aspirations for formal education or professional careers, can hinder efforts to remove children from work and integrate them into schooling.

Systemically, the fragmentation and opacity of certain industries facilitate child labour. For instance, India's diamond and gem industry, which employs approximately 1.5 million people, is largely unorganized and fragmented into small units. Export orders are often split and subcontracted through numerous middlemen, making it difficult to trace the ultimate employer and

enforce labour laws effectively. This lack of transparency within complex supply chains allows child labour to persist undetected, as the informal nature of these operations evades robust oversight. Companies like Gap, Primark and Monsanto have faced criticism for child labour in their supply chains, highlighting the challenges in overseeing intricate global production networks.

Furthermore, the issue of debt bondage, where children and their entire families are forced into labour to repay loans, remains a critical systemic factor. This practice traps families in a cycle of servitude, as the debt often accrues interest, making escape virtually impossible. This form of modern slavery is particularly prevalent in sectors like brick kilns and stone quarries.

5. Impacts of Child Labour

The consequences of child labour are far-reaching, inflicting severe and often irreversible damage on children's physical and mental well-being, educational attainment and overall development, thereby perpetuating cycles of poverty for individuals, families and society at large.

5.1 Health and Well-being

Children engaged in labour are exposed to a broad spectrum of adverse health outcomes that significantly compromise their physical and mental well-being.

- **Physical Health:** Child labourers frequently suffer from poor growth and malnutrition, which can lead to lower Body Mass Index (BMI), shorter stature and delayed physical development. They are highly susceptible to work-related injuries, including cuts, body injuries and bone fractures, often resulting in permanent disabilities or loss of organs. Exposure to hazardous environments, such as dusty brick kilns or chemical-laden industries, leads to respiratory morbidities like chronic cough, tuberculosis and other infectious diseases. Long hours and strenuous tasks can also cause musculoskeletal pain in various body parts.
- **Mental Well-being:** The psychological toll of child labour is substantial. Children in exploitative work situations exhibit a higher prevalence of mental and behavioral disorders, including emotional and behavioral disturbances, mood disorders and anxiety. They often experience decreased coping efficacy and psychosocial health issues. Abuse, whether physical, verbal, or sexual, is commonly reported in workplaces, leading to profound and long-lasting psychological trauma. These adverse experiences deny children a playful

childhood and jeopardize their mental and emotional development, impacting their dignity and potential.

5.2 Educational Attainment and Future Prospects

Child labour directly undermines a child's right to education, creating a formidable barrier to their academic and personal development. Children forced into work are deprived of the fundamental opportunity to attend school, or if they do, their ability to learn is severely hampered by long working hours, fatigue and frequent absences. This leads to lower educational attainment, with many children dropping out or never enrolling, particularly in rural areas where school facilities are often inadequate or inaccessible.

The direct consequence of this educational deprivation is a significant reduction in children's future income-earning capabilities and a shrinking of their future external choice sets. Without education, children are largely confined to low-wage, unskilled work, perpetuating a cycle of poverty across generations. This lack of educational opportunity not only limits individual potential but also has broader societal implications by hindering the development of human capital, which is crucial for economic progress and social mobility.

5.3 Socio-economic Consequences for Families and Society

For many families, child labour is not a choice but a desperate survival strategy driven by "extreme economic distress". The income generated by children can constitute a significant portion (25-40%) of a household's total income. This reliance on child earnings, while providing immediate relief, traps families in a vicious cycle where children's limited education ensures they remain in low-skilled, low-wage jobs, preventing upward mobility for the family unit.

At a societal level, the prevalence of child labour undermines efforts towards equitable development. It contributes to a less educated and less skilled workforce, impeding overall economic growth and social development. The long-term costs associated with health issues, reduced productivity and increased social welfare needs stemming from a generation deprived of education and healthy development represent a significant burden on public resources. Child labour also perpetuates social inequalities, as marginalized groups are disproportionately affected, reinforcing existing disparities and hindering inclusive growth.

6. Intervention Strategies and Challenges

Combating child labour in Gujarat requires a multi-pronged approach involving legislative action, robust enforcement and comprehensive rehabilitation, executed through the coordinated efforts of various stakeholders.

6.1 Governmental and Non-Governmental Initiatives

Gujarat has adopted a multi-sectoral and comprehensive strategy to address child labour, recognizing that collective efforts are essential for its elimination. The Department of Labour, Skill Development and Employment, Government of Gujarat, serves as the nodal agency, responsible for implementing the Child and Adolescent Labour (Prohibition and Regulation) Act, 1986. This department works in close partnership with other government entities, including the Social Justice and Empowerment Department, State Education Department and Home Department, along with international organizations like UNICEF and local NGOs.

Key intervention strategies encompass prevention, rescue and rehabilitation:

- **Prevention:** Efforts focus on addressing the root causes of child labour. This includes linking vulnerable children to schools and vocational centers and connecting at-risk families to social protection schemes to alleviate economic distress. Continuous communication and awareness campaigns are conducted in collaboration with civil society organizations and NGOs to educate communities about the harmful effects of child labour and promote the value of education.
- **Rescue Operations:** Gujarat has established a robust response mechanism, including a State Level Monitoring Committee and District Task Forces (DTFs) headed by District Magistrates, to oversee and conduct rescue operations. These DTFs, comprising representatives from various departments and NGOs, follow detailed Standard Operating Procedures (SOPs) for pre-rescue planning, discreet execution and evidence collection. The PENCIL portal of the Ministry of Labour and Employment also serves as a mechanism for receiving complaints that trigger rescue actions. In 2020-2021, Indian authorities rescued 58,289 children from child labour, indicating an increase in such operations.
- **Rehabilitation and Reintegration:** Post-rescue, the focus shifts to the child's rehabilitation. Rescued children are produced before the Child Welfare Committee (CWC) within 24 hours

for care and protection. Educational reintegration is prioritized, with children mainstreamed into formal schooling systems or provided with bridge education programs and vocational training. The National Child Labour Project (NCLP) Scheme has been instrumental in this regard, having rehabilitated and mainstreamed thousands of children into formal education. Efforts also include providing social protection benefits to children and their families, counseling, legal aid and ensuring victim and witness protection during prosecution.

Notable initiatives include the "Sahiyari Kooch" campaign, a multi-stakeholder initiative by the Government of Gujarat in partnership with UNICEF, which focused on raid and rescue operations and awareness programs. The Gujarat State Action Plan for Elimination of Child and Adolescent Labour (SAP) 2025 provides a comprehensive roadmap, emphasizing a rights-based approach focusing on prevention, education, economic empowerment and strengthening mechanisms for identification, rescue and prosecution.

6.2 Enforcement Gaps and Limitations

Despite the comprehensive legal framework and structured intervention strategies, significant challenges and limitations persist in the effective enforcement of child labour laws and policies in Gujarat.

- **Corruption and Insufficient Penalties:** A major impediment to effective enforcement is the concern about widespread corruption among police and other government officials, which actively impedes the investigation and prosecution of child labour crimes and can lead to mistreatment of victims. Furthermore, penalties for illegally employing children are often deemed insufficient to serve as a strong deterrent for violations.
- **Legal Framework Deficiencies:** While the CLPR Act prohibits child labour, India's hazardous work prohibitions do not encompass all occupations where children work in unsafe and unhealthy environments. For instance, the Occupational Safety, Health and Working Conditions (OSH) Code, which sets hazardous work regulations for adolescents (14-18), does not include sectors like spinning mills, garment production and carpet making, despite known risks to children in these areas. The OSH Code's applicability is also limited to establishments with 10 or more employees, leaving workers in smaller, often more exploitative, workplaces unprotected. Additionally, India's child trafficking laws do not fully align with international standards, as they require proof of force, fraud, or coercion to establish offenses, which can be difficult to demonstrate in child cases.

- **Operational Challenges in Prosecution:** Prosecution rates for crimes related to the worst forms of child labour, including child trafficking, remain low. Case backlogs in Fast Track Special Courts, which are mandated to expedite sexual offense cases and insufficient training for judges and prosecutors, further delay justice. There are also reports of police misreporting child trafficking cases as kidnapping or missing persons to reduce official statistics, hindering accurate data collection and targeted interventions. The lack of public information on the number of worksite inspections, child labour violations found and criminal investigations for worst forms of child labour crimes points to a lack of transparency in enforcement efforts.
- **Rehabilitation Scheme Gaps:** Challenges also exist in the sustainability of rehabilitation efforts. Observers note that some children re-enter the labour market after being rescued, partly because local schools may not be able to accommodate all released children or provide the necessary support services. Furthermore, shelters for child labour victims often face inadequate funding and human resources, operating at a deficit, which compromises the quality of care and rehabilitation provided.

These systemic and operational challenges highlight a critical "SOP-practice gap," where comprehensive policies and procedures are undermined by weaknesses in the enforcement machinery and underlying issues of corruption and resource allocation.

6.3 Rehabilitation and Reintegration Efforts

Rehabilitation and reintegration are crucial components of the strategy to break the cycle of child labour. The primary goal is to ensure that rescued children are not only removed from exploitative situations but are also provided with opportunities for a dignified childhood and a productive future.

- **Educational Mainstreaming:** A core focus of rehabilitation programs is to mainstream child labourers into the formal education system. This involves providing bridge education programs to help children catch up on missed schooling and prepare them for age-appropriate classes. The National Child Labour Project (NCLP) Scheme, for instance, aims to withdraw children from hazardous occupations and place them in special schools to facilitate their integration into formal schooling. The Right to Education Act also mandates free and compulsory education, allocating 25% of seats in private schools for economically disadvantaged children, which can aid in reintegration.

- **Vocational Training and Skill Development:** For older children and adolescents, vocational training and skill development are offered to equip them with marketable skills, enhancing their future employment prospects and reducing the likelihood of re-entering exploitative labour.
- **Holistic Support:** Rehabilitation efforts extend beyond education to include comprehensive support for the child's overall well-being. This involves providing psycho-social care, health check-ups and ensuring access to social protection schemes for the child and their family. The Juvenile Justice Act plays a vital role in this by identifying child labourers as "children in need of care and protection" and ensuring they receive appropriate care, including placement in safe custody or institutions if family reintegration is not immediately possible.
- **Family Empowerment:** Recognizing that poverty is a primary driver of child labour, rehabilitation efforts are often supplemented with economic rehabilitation programs for families. This aims to provide sustainable livelihoods, reducing the economic pressure that compels families to send their children to work.

Despite these concerted efforts, challenges in sustaining rehabilitation outcomes remain. A key concern is the potential for children to re-enter the labour market. This can occur if local schools lack the capacity to accommodate all rescued children or fail to provide the necessary support services to help them adjust and thrive academically. The merging of the NCLP with the

Samagra Shiksha Abhiyan scheme has been noted to contribute to this problem in some instances. This highlights the critical need for robust post-rehabilitation monitoring and support systems, coupled with adequate investment in educational infrastructure and quality, to ensure that children remain in school and do not revert to child labour.

7. Conclusion

Child labour in Gujarat represents a complex and deeply entrenched issue, characterized by a persistent presence despite significant economic advancements and a comprehensive legal and policy framework. The analysis reveals a paradox where the state's notable economic growth has not uniformly eradicated poverty, leaving vulnerable pockets, particularly in tribal, coastal, desert and hilly areas, susceptible to child exploitation. Furthermore, Gujarat's economic vibrancy acts as a magnet, drawing migrant child labourers from other states, transforming child labour into an inter-state challenge requiring broader regional coordination.

The existing legal architecture, including the Child and Adolescent Labour (Prohibition and Regulation) Act and Gujarat-specific Standard Operating Procedures, demonstrates a clear legislative intent to protect children. However, the effectiveness of these frameworks is significantly hampered by practical realities. Loopholes, such as the "family enterprise" exception and systemic deficiencies in dynamically adapting regulations to evolving forms of exploitation, create avenues for child labour to persist, often hidden within the informal sector. The most critical impediment to progress lies in the gap between policy formulation and on-ground enforcement, exacerbated by allegations of corruption, insufficient penalties and operational weaknesses within the justice delivery system.

The detrimental impacts of child labour are profound and multi-dimensional, affecting children's physical and mental health, curtailing their educational opportunities and perpetuating cycles of poverty across generations. Children from marginalized communities and migrant families bear a disproportionate burden of this exploitation, underscoring the deep roots of child labour in social inequality and economic vulnerability.

While governmental and non-governmental organizations in Gujarat have implemented multi-sectoral strategies encompassing prevention, rescue and rehabilitation, the sustainability of these efforts remains a concern. Challenges in ensuring continuous educational reintegration and providing adequate post-rehabilitation support mean that some children may unfortunately revert to labour.

Ultimately, addressing child labour in Gujarat necessitates a sustained, unwavering commitment to a truly holistic, child-centric approach. This requires not only rigorous enforcement of existing laws and the closure of regulatory gaps but also a concerted focus on the root causes of poverty through robust social protection and economic empowerment initiatives for vulnerable families. Strengthening the capacity and accountability of enforcement agencies, investing in accessible and quality education and fostering seamless coordination among all stakeholders are paramount. Only through such comprehensive and integrated efforts can Gujarat aspire to fulfill its vision of a child-labour-free society, ensuring that every child can realize their full potential and enjoy a childhood free from exploitation.

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An Investigation on Transgender Entrepreneurs from Margin to Mainstream with Reference to Coimbatore District.

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Abstract

Transgender is "an umbrella term for individuals whose gender identity or expression differs from the sex they were assigned at birth," according to the World Health Organization (WHO). The term "gender" describes the variety of traits, perspectives, and roles typically associated with biological sex; it is frequently positioned on a spectrum between masculine and feminine. However, a person who possesses both of these genders will undoubtedly stand out from the average male. We refer to them as transgender. The smallest group at the highest risk is this one. The level of risk begins at the very beginning of existence. To be absolutely clear, every person eventually searches for their future profession and life prospects. At this time, they are actually searching for their gender identity in order to comprehend who they are. Having been cut off from family, being socially stigmatized, dropping out of school, being illiterate, unemployed, and living in poverty; being at risk of physical abuse; being homeless; being arrested on false charges; experiencing psychological trauma; attempting suicide; being subjected to economic limitations and political subordination; being linked to HIV, prostitution, nabbing, and human and child trafficking. Despite all of these obstacles, transgender people are making strides in the economy by becoming businesses and leading respectable lives. Innovation and taking risks are traits of an entrepreneurial spirit. The current research is carried out.

Keywords: *transgender, entrepreneurs, economic progression and innovation*

Introduction

Transgender people are associated with the profession of being a viable sex worker. Entrepreneurship can provide a sense of accomplishment and joy that is difficult to find in a job.

Social entrepreneurship, political entrepreneurship, and knowledge entrepreneurship are more contemporary variations of the term "entrepreneurship." Self-employed company owners who are members of racial or ethnic minorities are considered entrepreneurs. Innovative goods, services, or processes are provided by entrepreneurial endeavours. Depending on the kind of organization, these activities vary greatly. The Hijras are similarly capable of withstanding the fierce competition and have uprooted themselves by embracing a variety of marketing techniques. These are inherently self-employed and guarantee their divine rise in social standing. This encourages transgender people to stay away from illegal and antisocial components, which have made them distinctive. The capacity to develop a notion, visualize it, and carry it out successfully is a key component of transgender entrepreneurs' success. They are now the nation's rising entrepreneurs, demonstrating their value by staying up to speed with technology, fostering creativity, overcoming mental and physical obstacles, and setting a record for transgender business development.

Objectives of the Study

1. To comprehend the transgender notion.
2. To examine the challenges faced by transgender entrepreneurs.
3. To provide recommendations in light of the study's findings.

Methodology

A pilot study is an initial investigation carried out on a small scale. prior to the initial research being conducted in order to obtain some primary data and to understand the nature and many facets of the issue. The interview schedule, which is a component of primary data, including Coimbatore, was properly administered after a well-structured questionnaire. Thirunangaigal Mavatta The transgender welfare association council is called Nala Sangam. The study used the simple random sampling procedure. Books, magazines, journals, periodicals, newspapers, posters, television networks, and other relevant websites are examples of secondary data.

Area Coverage and Sample Size

The study is conducted in Kovai, better known as Coimbatore, the biggest city of Tamil Nadu and the Manchester of South India. 110 people make up the sample, which includes the Municipal Corporation of the Coimbatore District and 13 blocks.

Review of Literature

The first article in India and possibly the world was written by Dr. Venkatrama Raju D. and Beena K. S. (2021)[1]. Additionally, the government has begun providing transsexual individuals with their own ration cards. The Tamil Nadu government also issued an order in May 2008 to establish a third gender for admission to government colleges in an effort to better educate transgender individuals. Discrimination, a lack of educational opportunities, unemployment, homelessness, depression, lack of access to medical care, including HIV care and hygiene, hormone pill abuse, alcohol and tobacco abuse, issues with marriage, property, voting rights, and adoption are among the problems that transgender people face.

Anitha Chettiar (2022) [2] in her article states that the People's Union for Civil Liberties, Karnataka (PUCL-K), [7] published a monograph on the Human Rights Violations against the Transgender Community mapping the structural violence, the use of force by state and civil society actors and agencies, and of the images of emancipatory struggles of the transgender community. The report sheds light on the mainstream society's deep rooted fear of sexual and gender non-conformity, which manifests itself in the refusal of basic citizenship rights to these communities. The report also documented the brutal stories of abuse and sexual violence which negates the claim of equal citizenship and protection for all. It has classified the societal violence against hijras and kothi sex workers on the basis of sites where the violence occurs as well as the context of the violence under the following heads: 1. Harassment by the police in public places, 2. Harassment at home, 3. Police entrapment, 4. Abuse/Harassment at police stations, and 5. Rape in jails.

M.K. Ananth (2023) [3] reported that the members of Mavatta Thirunangaigal Nala Sangam organised a signature campaign in Gandhipuram on account of Human Rights Day. They said they wanted people to accept them and treat them with no prejudice. But in many day to day activities, they continue to feel the discrimination, they said. Even in simple things such as filling forms. In many government and educational institution forms there is no appropriate column for their sex. Besides this, they want a three per cent reservation in government jobs and a national welfare board for transgenders – with a transgender as a member – to understand their problems and redress them. The association secretary S. Poonguzhali says that the attitude towards them is seeing gradual change. About the signature campaign, she said that close to 350 men and women of all age groups signed for their cause. "It will be sent to the District Legal Service Authority, who will forward it to authorities concerned," she added. Some of the Mavatta Thirunangaigal Nala Sangam members say that they are saddened that a big chunk of society still thinks of them as beggars or people involved

in illegal flesh trade. The association claims that there are more than 450 of them living in Coimbatore, Mettupalayam, Pollachi, Annur, Anamalai and Kinathukadavu.

Dr. Mrinalini S. and Prof. Gurusamy S. (2020) [4] in their study highlights that political representation for transgenders must be given in the state legislature assemblies and in the parliament. Special development packages and welfare programmes for transgenders must be included in the five year plans and implemented accordingly. The attitude and behavior of the society as a whole towards the transgenders must be made to undergo a transformation through mass media.

An Overview of Transgender

People who are transgender are referred to as Thirunar. For transfeminine individuals, Thirunangai is used, and for transmasculine individuals, Thirunambi. In Tamil, they are commonly referred to as Aravaani, but they can also be called Ali or Jagappa. An estimated 30,000 or more transgender individuals live in Tamil Nadu. Salem District has the biggest number of transgender people on file, with 400 registered in Coimbatore alone and another 1000 not yet registered. The majority of transgender people in Coimbatore are company owners who have a strong interest in the culinary industry. Koovagam, a village in the Villupuram District's Ulundurpet Taluk, is well-known for the Koothandavar temple. The first state in India to implement a transgender welfare policy was Tamil Nadu.

Entrepreneurial Hitches of Transgender Entrepreneurs

The following are the various problems faced by of transgender entrepreneurs. To list a few:

- Social Problems
- Psychological Problems
- Knowledge Problems
- Entrepreneurial Problems
- Financial Constraints
- Marketing Restraints
- General associated Problems

Application of Tools: Garrett's Ranking Technique

To find out the most significant factor which influences the respondents, Garrett's ranking technique is used. As per this method, respondents have been asked to assign the rank for all factors and the outcome of such ranking has been connected into the score value with the help of the following formula:

$$\text{Percentage position: } 100(R_{ij} - 0.5) / N_j$$

Where;

R_{ij} = Rank given for the i^{th} variable by the j^{th} respondents.

N_j = Number of variables ranked = 5

With the help of Garrett Table, the percentage position estimated is connected into scores. Then for each factor the score of each individual are added and then total value of score and mean values of score is calculated. The factors having the highest mean value is considered to be the most important factor.

Table 1 (a): calculation of percentile position

Rank	Percentile Position	Garrett's Table Value
1	$100 (1 - 0.5) / 5 = 10$	75
2	$100 (2 - 0.5) / 5 = 30$	60
3	$100 (3 - 0.5) / 5 = 50$	50
4	$100 (4 - 0.5) / 5 = 70$	39
5	$100 (5 - 0.5) / 5 = 90$	24

Source : Primary Data

The percentile position of ranks 1, 2, 3, 4, 5, and their corresponding Garrett's table value is shown in the above table, where the calculated percentage position is 10 for Rank 1 and the table value is 75. The value is given in the Garrett's ranking table for the percentage of 10 which is very near to 10.06. Likewise for all the calculated percentage position the table values are referred from Garrett's Ranking Table.

Table 1 (b): Rating Effectiveness of Factors

S. No	Factors	Assigned Rank								Total Respondents	Total Score	Mean Score	Rank
		1	2	3	4	5	6	7	8				
1	Storage and warehousing problems	9	3	6	6	5	6	12	63	110	3802	34.56	5
2	Fear of imitativensess, lack of orientations	49	18	6	14	2	12	7	2	110	7105	64.59	1
3	Lack of infrastructural amenities and man power	8	11	32	16	15	22	6	0	110	5961	54.19	4
4	Location of Business	11	53	22	1	5	8	6	4	110	6702	60.92	3
5	Bureaucracy Issues	13	50	22	1	9	7	6	2	110	6763	61.48	2

Source: Primary Data

Findings

1. Out of 110 respondents 45 are belonging to the age group of 26-34 years.
2. On the basis of qualification 47 respondents possess primary education only.
3. 76 respondents reported to be biryani caterers, 19 respondents have preferred tailoring as their occupation.
4. 40 respondents possess the monthly income ranging Rs 5,001-Rs 10,000.
5. 80 respondents have their living arrangement among TG's.
6. It is observed from the above table that there is a fear of imitativensess and complete lack of orientation, analytical skills in terms of entrepreneurial problems faced by transgender entrepreneurs that are ranked first and the problems of warehousing and storage is the last factor ranked.

Suggestions

1. Each human being in this universe is indeed unique, and an integral part of nature. It is off beam to judge and discriminate people who are different from the stereotype, which is against man-made.
2. Entrepreneurial orientation on analytical skills has to be enhanced regularly which may help in overcoming the fear of imitativensess and promote social status.

3. Transgender entrepreneurs should have their autonomous SHGs and NGO Advisory Councils and Co-operative banks so that there is all time mobility of funds and can help in boosting more entrepreneurship among Transgender
4. Proper credentials should be given so that they can avail the amenities for infrastructure like allocation of land, transportation, water, electricity etc. to establish the location of business.
5. Bureaucracy norms can be liberalized exclusively for them so that they can be registered under DIC.
6. Officials must concentrate more and make periodical monthly assessment report on entrepreneurial training Trans genders to identify the weaknesses and scope among them and take immediate actions to rectify them.
7. Availability of suppliers / dealers to obtain of raw-materials can be restricted and direct channel of distribution is possible or he prime agent may be involved and cut too many intermediaries.

Conclusion

Every aspect of life is experiencing the most pervasive and distinct investigation of transgender activism. Initiating well-designed, government-funded vocational rehabilitation programs is necessary to help transgender entrepreneurs enhance their skill set and so eradicate drug addiction, prostitution, and sex drive. With the development of technology and other cutting-edge modules that benefit entrepreneurs, the transgender community, society, and the entire country, Live and Let Live is a phenomenon of humanity and the trans community that is gradually being seen in a new light. It also boasts a vibrant and prosperous growth in entrepreneurship.

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Assessing the Impact of Multilingual Program Design on Communication Skills Development among Standard 2 Students

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ABSTRACT

This study examines the effectiveness of a multilingual program in enhancing communication skills among Standard 2 students. Using a pre-test and post-test design, the research assesses the program's impact on students' communication skills. The findings reveal significant improvements in communication skills among participants, with both boys and girls benefiting equally from the program. The study's outcomes suggest that multilingual programs can play a vital role in fostering effective communication skills and creating inclusive learning environments. The program's effectiveness is attributed to its ability to cater to diverse linguistic and cultural backgrounds, promoting linguistic awareness and adaptive communication. The findings have practical implications for educators, curriculum designers, and policymakers, highlighting the potential benefits of incorporating multilingual approaches in educational settings. This study contributes to the growing body of research on multilingual education, emphasizing its significance in enhancing communication skills and promoting holistic development among students. The study's results can inform educational practices and policies, ultimately enhancing student outcomes.

KEYWORDS: *Multilingual Program - Communication Skills - Inclusive Learning -Language Learning -Educational Intervention*

1.0 INTRODUCTION

Language is the backbone of human development, enabling us to express emotions, aspirations, and ideas. With the increasing prevalence of multilingualism in today's globalized world, it's essential to explore its impact on communication skills. As someone interested in language and culture, I've observed the importance of effective communication in diverse settings. India, with its rich linguistic diversity, boasts over 1600 languages, although only 22 are recognized by the Constitution. The National Education Policy (NEP) 2020 emphasizes developing multilingualism from an early age. Given this context, it's crucial to investigate the relationship between multilingualism and communication skills, particularly in a country like India.

2.0 CONCEPTUAL FRAMEWORK

This research paper seeks to establish a cohesive conceptual framework that integrates the enhancement of communication skills with the principles of multilingual program design. Effective communication skills are crucial in contemporary education, as they correlate with improved cognitive abilities, better academic performance, and proficient interpersonal functioning. The complexities of modern communication, including technological advancements, have underscored the need for linguistic flexibility and cultural competence.

Multilingual program design provides valuable insights into language learning, cultural awareness, and holistic communication. By encompassing principles such as linguistic diversity, cultural sensitivity, and translanguaging, these programs offer comprehensive frameworks for understanding communication in multilingual and multicultural settings. This research posits that integrating multilingual program design principles can facilitate the development of effective communication skills.

The linkage between multilingual program design and communication skills development is rooted in shared themes of linguistic awareness, cultural competence, and adaptive communication. This study examines the alignment between key components of communication skills and corresponding tenets of multilingual program design.

This research investigates how multilingual program design concepts relate to communication skills development and adaptive language use. It also explores the potential of multilingual instructional strategies to enhance linguistic awareness and communication effectiveness. Furthermore, the study probes the role of cultural competence in multilingual programs in nurturing empathy, social consciousness, and improved interpersonal relationships.

The significance of this research lies in its attempt to harmonize multilingual program design principles with modern communication skills development models. By broadening the discourse on language learning and communication skills enhancement, this study emphasizes the relevance of multilingual education in fostering effective human communication and advancement. Ultimately, this research aims to provide a comprehensive approach to cultivating effective communication skills through multilingual program design insights.

3.0 REVIEW OF PAST STUDIES & RESEARCH GAP

Numerous studies have investigated various aspects of reading comprehension and language skills. Here are some notable ones:

1. Gosai (1992) conducted an M.Ed. study on the effectiveness of a program to develop reading abilities among standard-8 students at Saurashtra University, Rajkot. The study revealed significant differences in reading speed, comprehension, and errors between the experimental and control groups.
2. Jadeja (1989) explored variables affecting reading speed among standard-9 students with high and low IQ at Saurashtra University, Rajkot. The study found significant insights into reading speed under different conditions.
3. Parikh (1990) investigated attitudes towards Gujarati language, achievement of polysemous words, and language proficiency among secondary school students in Rajkot city. The study highlighted similarities and differences based on gender and class.
4. Dave Hemangini (2000) designed and validated a Gujarati language silent reading comprehension test for standard-7 students in Ahmedabad city. The study provided insights into silent reading comprehension abilities, highlighting differences and similarities based on gender and school type.
5. M. Padmanabhan (2013) examined the correlation between psychological and social variables with listening and reading abilities in Sanskrit among secondary school students in Kerala. The study revealed insights into the relationships between these variables and Sanskrit listening and reading abilities.
6. Patel Jayesh (2004) designed a silent reading comprehension test in Hindi for standard-8 students and examined its effectiveness. The study found that girls and rural students performed better in silent reading comprehension.
7. Tushar J. Bhatt (2010) investigated reading comprehension and learning awareness among higher secondary English students. The study highlighted similarities and differences in learning awareness based on gender.

8. Dave Charulata (2013) designed and implemented a program to improve reading comprehension in Gujarati and Hindi among standard-8 students. The study found the program effective in enhancing reading comprehension abilities.

9. Nakum (1998) designed a program for developing reading skills among students and examined its effectiveness. The study revealed that the program improved reading comprehension, speed, and skills, particularly among students with high IQ.

10. Rathod (1999) designed a program to develop the skill of using an English dictionary among students and examined its effectiveness. The study found the program effective in developing students' skills, particularly in understanding dictionary structure and finding word meanings and pronunciations.

Research Gap

The existing body of research on multilingual programs has primarily focused on their impact on language proficiency and academic achievement, often overlooking the critical phase of emergent communication skills in early primary education. Specifically, there is a dearth of studies examining the efficacy of multilingual program design on the development of emergent communication skills among Standard 1 and 2 students. Given the significance of this foundational stage in shaping future language abilities, it is crucial to investigate how multilingual programs can be optimized to support the emergent communication skills of young learners. This study aims to address this research gap by evaluating the efficacy of multilingual program design on emergent communication skills in Standard 1 and 2 students, thereby contributing to the growing body of literature on language acquisition and multilingual education.

4.0 RATIONALE

The researcher has presented a review of previous research studies for the preparation of the work. Based on the study of the above researches, the researcher has stated that his research work is special in its regard.

In the present research, the program was designed keeping multilingualism in mind. The special feature of this research is that none of the previous researches have used multilingualism in the researches.

- In the present research, the effect of the multilingualism program on communication skills was examined, which is the special feature of this research, which has not been examined in any previous research.
- In the present research, a self-designed multilingualism program, a self-designed communication skill criterion, as well as a communication skill test have been used, which is the special feature of this research.
- The present research has been conducted on students of standard-2 of primary school.
- The present research has been conducted using experimental method.
- In the present research, the pre-test and post-test scores of a total of 45 students of standard-2 were obtained through the communication skill test designed by the researcher for data collection. The data was collected by the researcher under the supervision of three observers. In which 12 questions were taken from the students collectively and 18 questions were taken individually. And in the present research, data was collected by giving communication skill criteria to the teacher and the parent. In which the teacher observed the students and obtained feedback and the parent obtained feedback through conversation with the child at home, which is the main feature of this research.

5.0 OBJECTIVES

1. To evaluate the efficacy of a multilingual program design in enhancing emergent communication skills among Standard 2 students.
2. To develop and validate an assessment tool for measuring emergent communication skills in Standard 2 students within a multilingual program.
3. To investigate the impact of a multilingual program on the development of emergent communication skills in Standard 2 students.
4. To establish clear criteria for evaluating emergent communication skills in Standard 2 students participating in a multilingual program.
5. To examine the moderating effect of gender on the relationship between multilingual program participation and emergent communication skills development among Standard 2 students.

6.0 HYPOTHESIS

The hypotheses of the research are as follows.

H01: There will be no significant difference in the average pre-test scores of communication skills between boys and girls in the experimental group.

H02: There will be no significant difference in the average pre-test scores of communication skills as rated by teachers between boys and girls in the experimental group.

H03: There will be no significant difference in the average pre-test scores of communication skills as rated by parents between boys and girls in the experimental group.

H04: There will be no significant difference in the average scores of communication skills between the pre-test and post-test for students in the experimental group.

H05: There will be no significant difference in the average scores of communication skills between the pre-test and post-test for boys in the experimental group.

H06: There will be no significant difference in the average scores of communication skills between the pre-test and post-test for girls in the experimental group.

H07: There will be no significant difference in the average post-test scores of communication skills between boys and girls in the experimental group.

H08: There will be no significant difference in the average post-test scores of communication skills as rated by teachers between students in the experimental group.

H09: There will be no significant difference in the average post-test scores of communication skills as rated by teachers between boys and girls in the experimental group.

H10: There will be no significant difference in the average post-test scores of communication skills as rated by parents between students in the experimental group.

H11: There will be no significant difference in the average post-test scores of communication skills as rated by parents between boys and girls in the experimental group.

H12: There will be no significant difference in the mean pre-test and post-test scores of students in the experimental group on the overall communication skills measure.

H13: There will be no significant difference in the mean pre-test and post-test scores of boys in the experimental group on the overall communication skills measure.

H14: There will be no significant difference in the mean pre-test and post-test scores of girls in the experimental group on the overall communication skills measure.

H15: There will be no significant difference in the mean scores of boys and girls in the experimental group on the overall communication skills test.

H16: There will be no significant difference in the mean pre-test and post-test scores of the students in the experimental group on the instruments measuring the overall communication skills.

7.0 RESEARCH METHODOLOGY

The conducted study followed an Experimental research approach. The detailed methodology, including the research design, population, sample selection, data collection tools, and statistical techniques, was as follows.

Research Design

An experimental research methodology with a pre-test and post-test design was employed to investigate the impact of the multilingual program on communication skills. This design allows for the manipulation of the independent variable (multilingual program) and measurement of its effect on the dependent variable (communication skills).

Population

The population for this study consists of Standard 2 students at I B Patel school in the Anand district for the academic year 2022-2023.

Sample

Using purposive sampling, 45 students from I.B. Patel School in Anand district were selected, considering factors like school convenience, experimental convenience, and student convenience.

Data Collection Tools

The following instruments were used:

- Communication Skills Scale
- Communication Test

These tools enabled the assessment of the multilingual program's impact on Class 2 students' communication skills.

Data Collection

The researchers personally visited I B Patel school, obtained necessary permissions, and collected data directly. In the initial phase, the investigator spent time building rapport and becoming acquainted with the Experimental Group (Standard 2 students) to facilitate the smooth implementation of the multilingual program intervention. Pre-tests were administered to assess the students' communication skills. The intervention program was conducted over a period of 22 days, with each session lasting 30 minutes. Post-tests were then administered to assess the impact of the intervention on the students' communication skills. The collected data was analyzed using appropriate quantitative techniques.

8.0 Data Analysis and Interpretation

Hypothesis wise Data analysis and Interpretation is as follows.

H01. There will be no significant difference between the mean scores of the pre-test communication skills test of girls and boys in the experimental group.

1.Table -4.1

Communication Skill	N	M	SD	SED	t value	df
Girl's	15	11.27	4.03	1.71	0.89	43
Boy's	30	12.8	4.06			

The study compared the pre-test communication skills of 15 girls and 30 boys in the experimental group. The mean scores were 11.27 (SD = 4.03) for girls and 12.08 (SD = 4.06) for boys. A t-test revealed no significant difference between the two groups ($t = 0.89$, $df = 43$, $p > 0.05$). Therefore, the null hypothesis was accepted, indicating that boys and girls had similar communication skills before the intervention.

Ho₂: There will be no significant difference between the mean scores of the pre-test communication skills of girls and boys in the experimental group as rated by the teacher.

Table -4.2

Communication Skill	N	M	SD	SED	t value	df
Girl's	15	11.53	2.32	0.94	0.79	43
Boy's	30	12.27	2.28			

The pre-test communication skills of 15 girls ($M = 11.53$, $SD = 2.32$) and 30 boys ($M = 12.27$, $SD = 2.28$) in the experimental group were compared. The t-test results ($t = 0.79$, $df = 43$, $p > 0.05$) indicated no significant difference, accepting the null hypothesis (Ho₂). This suggests that boys and girls had comparable communication skills before the intervention.

Ho₃: There will be no significant difference between the mean scores of the pre-test communication skills of girls and boys in the experimental group as rated by parents.

Table - 4.3

Communication Skill	N	M	SD	SED	t value	df
Girl's	15	12.47	1.99	0.72	0.08	43
Boy's	30	12.53	1.73			

Table 4.3 shows the pre-test communication skills ratings by parents for boys ($M = 12.53$, $SD = 1.73$) and girls ($M = 12.47$, $SD = 1.99$) in the experimental group. The t-test results ($t = 0.08$, $df = 43$, $p > 0.05$) indicated no significant difference, accepting the null hypothesis (H_{03}). This suggests that parents rated the communication skills of boys and girls similarly before the intervention.

H_{04} : There will be no significant difference between the mean scores of the pre-test and post-test communication skills of students in the experimental group

Table -4.4

Communication Skill	N	M	SD	SED	t value	df
Pre Test	45	11.38	4.54	0.79	20.48	44
Post Test	45	27.56	2.65			

The pre-test ($M = 11.38$, $SD = 4.54$) and post-test ($M = 27.57$, $SD = 2.65$) communication skills of students in the experimental group were compared. The t-test results ($t = 20.48$, $df = 44$, $p < 0.01$) showed a significant difference, rejecting the null hypothesis (H_{04}). This indicates a significant improvement in communication skills after the multilingual program, suggesting its effectiveness.

H_{05} : There will be no significant difference between the mean pre-test and post-test scores of communication skills among boys in the experimental group.

Table -4.5

Communication Skill	N	M	SD	SED	t value	df
Pre Test	30	11.43	4.85	1.53	10.39	29
Post Test	30	27.33	2.75			

The pre-test ($M = 11.43$, $SD = 4.85$) and post-test ($M = 27.33$, $SD = 2.75$) scores of boys in the experimental group showed a significant difference ($t = 10.39$, $df = 29$, $p < 0.01$), rejecting the null hypothesis (H_{05}). This indicates the multilingual program significantly improved boys' communication skills.

Ho₆: There will be no significant difference between the mean pre-test and post-test scores of communication skills among girls in the experimental group.

Table -4.6

Communication Skill	N	M	SD	SED	t value	df
Pre Test	15	11.26	4.03	1.29	12.97	14
Post Test	15	28	2.48			

The pre-test ($M = 11.26$, $SD = 4.03$) and post-test ($M = 28$, $SD = 2.48$) scores of girls in the experimental group showed a significant difference ($t = 12.97$, $df = 14$, $p < 0.01$), rejecting the null hypothesis (Ho_6). This indicates the multilingual program significantly improved girls' communication skills.

Ho₇: There will be no significant difference between the mean post-test scores of communication skills among girls and boys in the experimental group.

Table -4.7

Communication Skill	N	M	SD	SED	t value	df
Girl's	15	28	2.48	0.62	1.08	43
Boy's	30	28.67	2.16			

The post-test scores of boys ($M = 28.67$, $SD = 2.16$) and girls ($M = 28$, $SD = 2.48$) in the experimental group showed no significant difference ($t = 1.08$, $df = 43$, $p > 0.05$). The null hypothesis (Ho_7) was accepted, indicating the multilingual program's impact on communication skills was similar for both boys and girls.

Ho₈: There will be no significant difference between the mean pre-test and post-test scores of communication skills among students in the experimental group as rated by teachers.

Table - 4.8

Communication Skill	N	M	SD	SED	t value	df
Pre Test	45	11.31	2.57	0.91	11.19	44
Post Test	45	21.49	2.31			

Teacher-rated communication skills showed a significant increase from pre-test ($M = 11.31$, $SD = 2.57$) to post-test ($M = 21.29$, $SD = 2.31$) for students in the experimental group ($t = 11.19$, $df = 44$, $p < 0.01$). The null hypothesis (H_{08}) was rejected, indicating the multilingual program effectively enhanced students' communication skills according to teacher ratings.

H_{09} : There will be no significant difference between the mean pre-test and post-test scores of communication skills among boys in the experimental group as rated by teachers.

Table - 4.9

Communication Skill	N	M	SD	SED	t value	df
Pre Test	30	11.2	2.70	0.98	10.34	29
Post Test	30	21.33	2.62			

Teacher-rated communication skills for boys showed a significant increase from pre-test ($M = 11.2$, $SD = 2.70$) to post-test ($M = 21.33$, $SD = 2.62$) ($t = 10.34$, $df = 29$, $p < 0.01$). The null hypothesis (H_{09}) was rejected, indicating the multilingual program effectively enhanced boys' communication skills according to teacher ratings.

H_{10} : There will be no significant difference between the mean pre-test and post-test scores of communication skills among girls in the experimental group as rated by teachers.

Table - 4.10

Communication Skill	N	M	SD	SED	t value	df
Pre Test	15	11.53	2.33	0.76	13.57	14
Post Test	15	21.8	1.57			

Teacher-rated communication skills for girls showed a significant increase from pre-test ($M = 11.53$, $SD = 2.33$) to post-test ($M = 21.8$, $SD = 1.57$) ($t = 13.57$, $df = 14$, $p < 0.01$). The null hypothesis (H_{010}) was rejected, indicating the multilingual program effectively enhanced girls' communication skills according to teacher ratings.

H_{011} : There will be no significant difference between the mean post-test scores of communication skills among boys and girls in the experimental group.

Table - 4.11

Communication Skill	N	M	SD	SED	t value	df
Girl's	15	21.8	1.57	0.42	1.26	43
Boy's	30	22.33	1.29			

The post-test scores of boys ($M = 22.33$, $SD = 1.29$) and girls ($M = 21.8$, $SD = 1.57$) showed no significant difference ($t = 1.26$, $df = 43$, $p > 0.05$). The null hypothesis (H_{011}) was accepted, indicating that the multilingual program's impact on communication skills was similar for both boys and girls.

H_{012} : There will be no significant difference between the mean pre-test and post-test scores of communication skills among students in the experimental group as rated by parents.

Table - 4.12

Communication Skill	N	M	SD	SED	t value	df
Pre Test est	45	12.51	2.18	0.79	11.70	44
Post Test	45	21.76	2.30			

Parent-rated communication skills showed a significant increase from pre-test ($M = 12.51$, $SD = 2.18$) to post-test ($M = 21.76$, $SD = 2.30$) ($t = 11.70$, $df = 44$, $p < 0.01$). The null hypothesis (H_{012}) was rejected, indicating the multilingual program effectively enhanced students' communication skills according to parent ratings.

H_{013} : There will be no significant difference between the mean pre-test and post-test scores of communication skills among boys in the experimental group as rated by parents.

Table - 4.13

Communication Skill	N	M	SD	SED	t value	df
Pre Test est	30	12.53	2.30	0.69	13	29
Post Test	30	21.5	2.60			

Parent-rated communication skills for boys showed a significant increase from pre-test ($M = 12.53$, $SD = 2.30$) to post-test ($M = 21.5$, $SD = 2.60$) ($t = 13$, $df = 29$, $p < 0.05$). The null hypothesis (H_{013}) was rejected, indicating the multilingual program effectively enhanced boys' communication skills according to parent ratings.

H_{014} : There will be no significant difference between the mean pre-test and post-test scores of communication skills among girls in the experimental group as rated by parents.

Parent-rated communication skills for girls showed a significant increase from pre-test ($M = 12.47$, $SD = 1.99$) to post-test ($M = 22.27$, $SD = 1.49$) ($t = 15.31$, $df = 14$, $p < 0.01$). The null hypothesis (H_{014}) was rejected, indicating the multilingual program effectively enhanced girls' communication skills according to parent ratings.

Table - 4.14

Communication Skill	N	M	SD	SED	t value	df
Pre Test est	15	12.47	1.99	0.64	15.31	14
Post Test	15	22.27	1.49			

Ho₁₅: There will be no significant difference between the mean scores of the communication skills test among boys and girls in the experimental group.

Table - 4.15

Communication Skill	N	M	SD	SED	t value	df
Girl's	15	12.27	1.49	0.39	1.69	43
Boy's	30	22.93	1.16			

The communication skills test scores of boys (M = 22.93, SD = 1.16) and girls (M = 22.27, SD = 1.49) showed no significant difference ($t = 1.69$, $df = 43$, $p > 0.05$). The null hypothesis (Ho₁₅) was accepted, indicating that the multilingual program's impact on communication skills was similar for both boys and girls.

Ho₁₆: There will be no significant difference between the mean pre-test and post-test scores of overall communication skills among students in the experimental group.

Table -4.16

Communication Skill	N	M	SD	SED	t value	df
Pre Test est	45	15.74	7.31	10.56	3.24	44
Post Test	45	31.14	8.66			

Students' overall communication skills showed a significant increase from pre-test ($M = 15.74$, $SD = 7.31$) to post-test ($M = 31.34$, $SD = 8.66$) ($t = 3.24$, $df = 44$, $p < 0.01$). The null hypothesis (H_{016}) was rejected, indicating the multilingual program effectively enhanced students' overall communication skills

9.0 FINDINGS

The analysis and interpretation of data yielded the following findings:

1. The multilingual program significantly enhanced communication skills among students, as evident from higher post-test scores compared to pre-test scores.
2. Both boys and girls in the experimental group showed improved communication skills, indicating the program's effectiveness for both genders.
3. No significant difference was found in post-test scores between boys and girls, suggesting that gender did not influence the program's impact on communication skills.
4. Parent and teacher ratings confirmed the program's effectiveness, with higher post-test scores compared to pre-test scores.
5. The multilingual program uniformly improved communication skills among all participants, regardless of background or demographics.

These findings indicate that the multilingual program played a significant role in enhancing communication skills among students.

10.0 DISCUSSION ON FINDINGS

This study's findings highlight the effectiveness of a multilingual program in enhancing communication skills among Standard 2 students. A significant difference between pre-test and post-test scores indicates the program's success in improving communication skills.

The absence of a significant difference in post-test scores between boys and girls suggests the program's equal effectiveness for both genders. This underscores the program's gender-neutral impact.

Both boys and girls showed improved communication skills, and parent and teacher ratings supported the program's effectiveness with higher post-test scores.

These findings suggest multilingual programs can significantly enhance communication skills. The study's outcomes have practical implications for educators, curriculum designers, and policymakers.

The findings encourage further exploration of multilingual programs in other educational contexts. Incorporating multilingual approaches can create more inclusive learning environments.

11.0 CONCLUSION

This study demonstrates the effectiveness of a multilingual program in enhancing communication skills among Standard 2 students. The program's success in improving communication skills, regardless of gender or background, highlights its potential for widespread application. By incorporating multilingual approaches, educators can create more inclusive learning environments that foster effective communication skills. The findings of this study contribute to the growing body of research on multilingual education and its benefits. Future research can build upon these findings to explore the long-term impacts of multilingual programs and their applicability in diverse educational settings.

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**A CRITICAL REVIEW OF LITERATURE ON DIVIDEND PAY-OUT
DECISION****Ms. Varshaba Sukhdevsinh Gohil¹, Dr. Vinit kumar J. Verma²**Research Scholar¹, Assistant Professor²

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ABSTRACT

Review of existing literature gives an insight about the problem arise in the mind of a researcher. Dividend decision is one of the major issues of the financial management and impact of dividend decision has any impact over the financial standing of the concern or not is still a debatable question. The present research paper extensively reviews the literatures on dividend payout decision of the firm. The researcher made an extensive study of the various literatures on dividend decision of the firm and found that there are number of researches were made to found out the impact of dividend decision on corporate at international level but very few researches have been done at national level. The researcher tries to find out the major researches made on the dividend policy.

Keyword: *Dividend Pay-Out Policy, Review of Literature***INTRODUCTION**

Modern financial management put stress on acquisition, utilization and distribution of the fund as effective financial allocation moves towards the growth of the firm. dividend decision of the firm creates significant impact over the financial health and future financial requirements of the firm as whenever a company decides to distribute the amount of profit among the shareholders they have to think about two major issues that is: How much amount to be distribute among the shareholders as a dividend and the second is how much amount to be transfer at reserve and surplus for future financial requirement as retained earnings is the best internal resource for any business organization. How much amount to be retain and how much amount the company has to distribute depends on the future financial needs and perception of the equity shareholders of the firm. The firm should retain the earnings for future financial requirements only when they have surety about the earnings more than present benefit. The dividend decision of the firm has any impact over the financial health of the business is a debatable point from long period of time. Many researches have been made to find out the answer of this question but, still it remains a bundle of curiosity for many researchers.

OBJECTIVE OF THE STUDY

The objective of the study is to extensively survey the literatures to identify the impact of the dividend policy on the financial standing of the corporate.

METHODOLOGY OF THE STUDY

The study is based on secondary data. Data were reviewed and collected from journals, articles, research papers reports, and books.

REVIEW OF LITERATURE

INTERNATIONAL STUDIES

1. **Okechukwu Enyeribe Njoku and Younghwan Lee (2024)** conducted a research on Revisiting the Effect of Dividend Policy on Firm Performance and Value: Empirical Evidence from the Korean Market. The main objective of the study was to investigate the relationship between dividend policy, firm performance and value within the Korean market. The secondary data covered from the Korean Composite Stock Price Index after 5478 observations of robust data base. Advanced regression model, Tobin's Q techniques were applied to examine the data. The analysis showed that cash dividend payments has positive impact on Tobin's Q and market to book ratios. The research suggests that the firm should go for transparent communication in respect of dividend decision in order to improve decision making and to enhance the corporate governance in the Korean market.¹
2. **Jas Bahadur et.al. (2023)** conducted a study on The Impact of Dividend Policy on Stock Prices: Evidence from Nepalese Banking Sector. The main objective of the study was to find out the impact of dividend policy on market price of share in banking sector of Nepal. 10 commercial banks out of the 27 have been selected through convenience sampling method. The study was based on secondary data. The period of study was of 10 years that is 2068/69 to 2077/78. Panel data regression models have been applied to test the data. The result revealed that EPS, DPS, P/E Ratio and retained earnings have a positive relationship on stock prices of commercial banks.²
3. **Mei Qiu and Xiao-Ming Li (2023)** conducted study on A Study of the Abnormal Dividend Decisions of New Zealand Firms during COVID -19. The main purpose of the study was to find out the risk associated to the return of stock during the period of COVID-19. The researcher has selected those firms which announce dividend first and then after couple of days cancelled the decision of cash dividend payment. The researcher has applied

multinomial logistic regression analysis to find the impact. The research revealed that majority of the company cancelled the pre-pandemic dividend decisions. There is a less chance of omission in the companies having high growth and high profitability. The study also found that the shareholder also reacts desperately on the cancellation or omission of dividend payment. The study concludes that managers should wisely take decision regarding the omission of dividend payment.³

4. **Tobias Basse et.al. (2023)** conducted a study on Dividend policy issues in the European pharmaceutical industry: new empirical evidence. In their study found that increase in dividend payment it adversely affects the firms' future ability of raising the funds. The study does not give confirmation to signaling theory.⁴
5. **Hariem Abdullah (2022)** conducted a study on Profitability and leverage as determinants of dividend policy: evidence of Turkish Financial Firms. The main objective of the study was to examine the impact of profitability and leverage ratios on the determination of dividend policy for Turkish financial firm. The study was based on the secondary longitudinal data and the data was taken from the listed financial firms from data stream database. The period of study was of 12 years that is from 2008 to 2020. The result revealed that both profitability and leverage have significant impact on the dividend decision and there is a positive relationship between profitability, leverage and dividend payout ratio.⁵
6. **Simon Nwagballa et.al. (2021)** conducted a study on Examination of the Relationship between Dividend Policy and Firm Performance in Nigeria. The main purpose of the study was to investigate the relationship between the dividend policy and the performance of selected firms in Nigeria. Ordinary Least square regression technique has been applied to test the hypothesis. The study was based on the secondary data collected from the published annual reports of the nine Nigerian firms. The study covered the period from 2010 to 2018. The research found that there was a negative and non-significant relationship between DPS on profit after tax. There is a positive non-significant relationship between DPS and total sales of the selected firms. The study gave confirmation to the dividend relevance theory.⁶
7. **Muhammad Asim Khan (2019)** conducted a study on Impact of Dividend Policy on Share Price Volatility for Companies Listed on Pakistan Stock Exchange. The main objective of the study was to find out the impact of dividend policy on the share price volatility. The researcher has selected the 10 companies listed on Pakistan Stock Exchange. The period of study was of 10 years that is from 2008 to 2017. The researcher has selected share price volatility as the dependent variable while DPR and DY were selected as an independent

variable. Correlation and regression analysis have been applied to test the hypothesis. The research found significant impact of dividend policy on share price volatility.⁷

8. **Ngoc Hung Dang et.al (2019)** conducted a study on impact of dividend Policy on variation of Stock Prices. Empirical Study of Vietnam. The main objective of the study was to examine the impact of levels of dividend policy on stock Prices Variation in the Vietnam stock exchange. 248 firms on listed on Vietnam stock exchange were selected for the study. The period of the study was from 2014 to 2017. Ordinary least square method and quartile regression were applied to test the data. The result revealed that there is a negative relationship between dividend policy and variation of stock prices, income variation, long term liabilities and growth have positive relationship with stock price variation while it is negatively related with firm size. Low dividend payout has significantly negative impact on share prices.⁸
9. **N.V. Ohiaeri et. al. (2019)** conducted a study on The Impact of Dividend Policy on the share Price of Quoted Companies in Nigerian Stock Exchange. The main objective of the company is to find out the impact of dividend policy on the share prices of Nigerian Quoted Companies in Nigeria. The period of the study was of 9 years that is from 2009 to 2017. The study was based on secondary data collected from the annual reports of the selected companies. The researcher applied multiple panel least square estimation through Housman's test. The researcher took MPS as dependent variable while dividends Yield, EPS, DPS, and Profit after tax and retention rate were taken as an independent variable. They conclude that there is a significant relationship between selected dependent and independent variables. The study recommends for regular and consistent dividend policy for the companies under study.⁹
10. **Arindam Banerjee (2018)** conducted study on Dividend Policy as a Corporate Communication and its Impact on Firm Value Evidences from Listed Companies in Qatar Stock Exchange. The main objective of the study was to identify the impact of dividend decision on the value of firm. The researcher has selected 30 companies paying consistent dividend for at least five years listed on the QSE (Qatar Stock Exchange). The study covered the period of five years that is from 2013 to 2017. The study was based on the secondary data which was collected from the published annual reports. Multiple regression was applied to test the hypothesis. The researcher had developed regression model to examine the relationship between the dividend policy and EPS, ROE and Share Price. The result indicates positive relationship between EPS and dividend policy which shows that

with increase in dividend payments, shareholders' wealth shows upward trend. The result revealed that there is a positive relation between EPS, ROE and SP.¹⁰

11. **Isaac Muchiri Njuguna and Ambrose Jagongo (2015)** conducted a study on the factors considered in dividend payment decisions: the case of companies listed in Kenya. The survey results identify the current and future profitability of companies as the main consideration in the decision to pay dividends. The study goes further to assess whether the classification of these factors is influenced by the nature of the sector, size and age of a company. The research is exploratory in nature and adopts a survey approach. For this purpose, primary data is obtained through a questionnaire applied to company management, while secondary data is obtained from financial statements published over a period of eight years, from January 1998 to December 2005. The results indicate a company's current and future profitability, cash flow position, financial needs and availability of profitable investment are the main considerations in the decision to pay a company's dividends. On the other hand, the size of the company, the number of years of operation and the nature of the industry do not significantly affect the dividend policy of companies in relation to dividend payments.¹¹

INDIAN STUDIES

12. **Ravinder Singh et.al. (2023)** made a study on Dividend Policy and Corporate Life Cycle: A Study of Indian Companies. The main objective of the study was to examine the relationship between dividend policy and the life cycle of firms in India. The study also tries to investigate the variation in dividend behavior over the life cycle of the firm. The study was based on secondary data collected from the 1968 non-financial industrial firms listed on Bombay Stock Exchange. The companies were classified into growth, mature and stagnant firms over the period 2000-20. Analysis of variance, pooled ordinary least squares, fixed effects models and random effects models were applied to test the data. The result revealed that dividend behavior varies over a firm's life cycle. The research shows that the stagnant firms and mature firms pays high dividend compare to growth firms.¹²
13. **Ritesh Patel and Chintan Baria (2023)** conducted a study on Impact of Dividend Decision on the Market Capitalization of the Firm: Evidence from Indian Large Companies. The main objective of the study was to examine the impact of dividend policy on market capitalization and to investigate the relationship between the determinants of the dividend policy. The span of study was 2018 to 2022. Hierarchical regression was applied to evaluate

the determinants. The researcher found that dividend policy of the company also impacts the market price of the share and thus, it gave confirmation to relevance theory.¹³

14. **Mahesh Dahal and Joy Das (2021)** conducted a study on Impact of Dividend Announcements on Share Price of Indian Banking Sector Companies. The main purpose of the study was to examine the impact of dividend announcements on the stock markets. Ten banking companies on the basis of highest market capitalization have been selected as a sample size. Event study methodology with the OLS market model was applied to find the value of abnormal returns while t-test was applied to find the robustness of the abnormal test. The result revealed that the dividend announcements has significant impact on stock prices of the selected Indian banks.¹⁴
15. **Dr. N. Suresh, Pooja M (2020)** made a study on A study on dividend policy and its impact on financial performances: A Panel Data Analysis for Indian Listed Firms. The main objective of the study was to examine the relationship between dividend payout policy and financial performance of 60 firms listed on the NSE between 2009-2018. For this purpose, return on Assets was taken as dependent variable while profitability and DPO served as explanatory variables. Firm size, asset tangibility and leverage were controlled variables. The study concluded that there exists a positive and significant relationship between DPO and ROA.¹⁵
16. **Dr. Manjula Shastri & Neeraj Mishra (2019)** conducted study on Determinants of Dividend Policy: An Analysis of Indian Banking Sector. The main objective of the study was to examine the major determinants of dividend policy of Indian Banking sector. The researcher has selected dividend payout ratio and dividend rate as a dependent variable. The researcher has selected macroeconomic variables as explanatory variables. The result revealed that growth rate of real GDP affects dividend payout ratio significantly. Return on assets and total deposits to total asset ratio were negatively related to dividend payout ratio.¹⁶
17. **Narinder Pal Singh and Aakarsh Tandon (2019)** made a study on The Effect of Dividend policy on Stock Price: Evidence from the Indian Market. The main goal of the study was to evaluate the effect of dividend policy on market prices of shares of Nifty 50 companies. Multiple panel data regression applied to treat the data. The result revealed that the dividend policy of the firm is relevant to its share prices and dividend policy of the firm significantly impact the stock price of the firms.¹⁷
18. **Navita Nathani and Ritu Gangil (2019)** conducted a study on Determinants of Dividend Policy in Indian Companies: A panel Data Analysis. The main objective of the study was to

examine the determinants of dividend policy of the automobile and Pharmaceutical companies listed on the Auto index and Pharma index of sectoral indices of NSE. The period of study was of 10 years that is from 2006-07 to 2015-16. Static panel data model has been applied to test the hypothesis. The result found that in automobile sector cash flow, dividend distribution tax, investment opportunities and retained earnings are the major determinants to decide dividend policy while in pharmaceutical sector in order to decide dividend policy the management has to consider the determinants such as profitability, D/E ratio, Sales growth and retained earnings.¹⁸

19. **Neha Arora Chawla and Varun Madaan (2019)** conducted a study on Impact of dividend payout ratio on firms' financial performance for selected organization in Indian pharmaceutical sector. The main objective of the study was to examine the impact of dividend payout ratio on financial performance of the selected pharmaceutical industry. The researcher has selected top 10 firms of pharmaceutical industry for the study. The study was based on the secondary data. The period of the study was of 5 years that is from 2014-2018. The researcher has selected Return on Equity (ROE), Current Ratio (CR) and Return on Assets (ROA) to analyze the impact of dividend policy on the financial performance. Correlation and simple regression techniques have been applied to treat the data. The research revealed that dividend payout ratio significantly impacts the financial performance of the pharmaceutical companies. DPR significantly affects the CR and ROA in both short and long run.¹⁹
20. **Milan Shah (2018)** conducted study on Factors of Dividend Policy & Its Impact on Overall Growth of Indian Banking Industries. The major objective of the study was to investigate the major factors determining the dividend policy of the business. The period of study was of 10 years that is from 2006-07 to 2015-16. The study was based on secondary data collected from the published annual reports of the selected companies, journals and magazines. Linear Growth Rate (LGR) was applied to test the hypothesis. After examining the data, it was found positive relationship.²⁰
21. **Nilam Panchal (2018)**. How dose Dividend Policy Impact the Value of the Firm? An Analysis of Selected Indian Sectors. The main purpose of the study was to examine the short term and long term analysis impact on dividend policy of the firm. Dividend yield has a significant positive impact on share price while retained earnings ratio has significant negative impact on it. The researcher has selected companies which are listed in NSE as Nifty50. The period of the study was form 2011 to 2015. The study was based on secondary data. The result indicate that Dividend policy is a significant instrument for influencing a

company's market success, although its impact has grown insignificant as a result of other market considerations.²¹

22. **Dr. Souvik Banerjee & Dr. K. T. Rangamani (2016)** conducted a study on A Comparative Analysis of Dividend Policy of Public and Private Sector Banks in India. The main objective of the study was to examine whether there exists any difference between the dividend payout ratio of the listed public and private sector banks or not. The researcher has selected 40 Indian banks out of which 24 public sector banks while 16 private sector banks were selected for the purpose of study. The study covered the period of five years that is from 2010-11 to 2014-15. The study was based on the secondary data collected from Capital market database classification. Kruskal-Wallis test has been applied to test the hypothesis. The research revealed that there is no significant difference in Dividend payout ratio of public and private sector banks.²²

CONCLUSION

Dividend policy is one of the most debated and controversial topics among financial economists-although many studies have been conducted to solve the dividend conundrum, it remains unsolved. This paper attempts to review the past literature on corporate dividend policy in the International and Indian context. Companies with stable dividend policies are preferred by investors and managers. On the other hand, it has been found that excluding dividends can be a negative signal to the market that conveys information about the financial distress of the firm, so managers are generally reluctant to exclude or reduce dividends.

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ગુજરાત રાજ્યના યુનિવર્સિટી ગ્રંથાલયને ફાળવેલ અંદાજપત્રનો અભ્યાસ**પનારા હિતેશભાઈ મનજીભાઈ**

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સારાંશ

અહીં અભ્યાસમાં સંશોધકે યુનિવર્સિટી ગ્રંથાલયને ફાળવેલ અંદાજપત્રનો અભ્યાસ કરેલ છે. સંશોધકે વર્ષ ૨૦૨૨-૨૩ અને ૨૦૨૩-૨૪નાં ગુજરાત રાજ્યની અનુદાનિત યુનિવર્સિટી ગ્રંથાલયોને ફાળવેલ અંદાજપત્રની માહિતીનો અભ્યાસ કરેલ છે. ૧૩ યુનિવર્સિટી ગ્રંથાલયોનો અહીં સંશોધકે અભ્યાસમાં સમાવેશ કરેલ છે. સંશોધકે માહિતી પ્રાપ્તિ માટે પ્રશ્નાવલી બનાવી તેને ગુગલ ફોર્મમાં રૂપાંતરિત કરી અભ્યાસ ક્ષેત્ર સંલગ્ન યુનિવર્સિટી ગ્રંથાલયોને ઈ-મેઈલ અને કુરિયર કે પોસ્ટ દ્વારા મોકલાવેલ. ગુજરાત રાજ્યમાં ઘણી બધી અનુદાનિત યુનિવર્સિટી છે પણ જેમણે પ્રશ્નાવલીનો જવાબ આપેલ તેવી જ યુનિવર્સિટીનો સમાવેશ અભ્યાસમાં કરેલ છે. અભ્યાસમાં જરૂર જણાય ત્યાં સારણી અને આલેખનો ઉપયોગ કરી માહિતીનું અર્થઘટન તથા તારણો આપેલ છે.

મહત્વનાં શબ્દો : અનુદાનિત યુનિવર્સિટી, યુનિવર્સિટી ગ્રંથાલય, અંદાજપત્ર**પ્રસ્તાવના**

ઉચ્ચશિક્ષણની સંસ્થાઓમાં યુનિવર્સિટીનું એક મહત્વનું સ્થાન છે. યુનિવર્સિટી એક સ્વાયત્ત સંસ્થાના સ્વરૂપમાં કાર્ય કરે છે. તેની આર્થિક વ્યવસ્થા રાજ્ય સરકારની જવાબદારી છે. યુનિવર્સિટીઓને મુખ્યત્વે નાણા રાજ્ય સરકાર દ્વારા પ્રદાન કરવામાં આવે છે. વર્તમાનમાં કેટલાક વ્યાવસાયિક અભ્યાસક્રમોને યુનિવર્સિટી સ્વવિત્ત ધોરણે ચલાવે છે પરંતુ યુનિવર્સિટી સંપૂર્ણપણે વિશ્વવિદ્યાલય અનુદાન આયોગના અનુદાન અને રાજ્ય સરકાર દ્વારા પ્રદાન કરવામાં આવતા અનુદાન પર જ નિર્ભર છે. નાણાકીય વ્યવસ્થાપનના સામાન્ય સિદ્ધાંતોને જો ધ્યાનમાં રાખવામાં આવે તો, આ યુનિવર્સિટી એક વ્યાવસાયિક સંસ્થા નથી, છતાં પણ આ સંસ્થાઓ પોતાના ઉદ્દેશ્યોને પ્રાપ્ત કરવા માટે નાણાની વ્યવસ્થા સ્વયં કરે છે.

યુનિવર્સિટી દ્વારા દર વર્ષે તેના વિવિધ વિભાગોને ચોક્કસ પ્રમાણમાં ખર્ચને પહોંચી વળવા માટે રકમની ફાળવણી કરે છે. વર્ષ શરૂ થાય ત્યારે એક નિશ્ચિત પ્રમાણમાં અંદાજીત રકમ વિવિધ વિભાગોને આપતી હોય છે. ગ્રંથાલય એ યુનિવર્સિટીનું હૃદય કહેવાય છે. વિદ્યાર્થી, શિક્ષક, અને સંશોધકને ગ્રંથાલય ખુબ જ ઉપયોગી થાય છે. ગ્રંથાલયમાં પુસ્તકો, સામયિક, ફર્નીચર, સ્ટેશનરી, કર્મચારીનો પગાર, બંધામણી વગેરે માટે નાણાની જરૂરિયાત રહેતી હોય છે. યુનિવર્સિટી દ્વારા દર વર્ષે અંદાજપત્રમાં ગ્રંથાલય માટે અમુક રકમની ફાળવણી કરે છે. ગ્રંથાલયને આ રકમ કેટલા પ્રમાણમાં મળે છે ? તે રકમથી ગ્રંથાલય સારી સેવાઓ આપી શકે છે કે કેમ ? આવા ઘણાં સવાલો થતા હોય છે જેના માટે ગ્રંથાલયને મળેલ રકમનો અભ્યાસ થવો જોઈએ.

અભ્યાસનાં હેતુઓ

પ્રસ્તુત અભ્યાસના હેતુઓ નીચે મુજબ છે.

- યુનિવર્સિટી દ્વારા ગ્રંથાલયોને કેટલી રકમ ફાળવવામાં આવે છે તે જાણવું.
- ગ્રંથાલયોને ફાળવેલ અંદાજપત્રનો અભ્યાસ કરવો.
- યુનિવર્સિટી ગ્રંથાલયોના વિકાસમાં યુનિવર્સિટીના આર્થિક પ્રદાનનો અભ્યાસ કરવો.

અભ્યાસની મર્યાદા

પ્રસ્તુત અભ્યાસની મર્યાદા નીચે મુજબ છે.

- પ્રસ્તુત અભ્યાસમાં ફક્ત ગુજરાત રાજ્યની અનુદાનિત યુનિવર્સિટી ગ્રંથાલયોનો જ સમાવેશ કરેલ છે.
- વર્ષ ૨૦૨૨-૨૩ અને ૨૦૨૩-૨૪નાં બે વરસનાં જ અંદાજપત્રની માહિતી લીધેલ છે.
- ગુજરાત રાજ્યમાં અનુદાનિત ઘણી યુનિવર્સિટીઓ છે પણ અહીં, જે યુનિવર્સિટીએ સંશોધકની પ્રશ્નાવલીની માહિતી આપેલ તેનો જ સમાવેશ કરેલ છે. જેથી માત્ર ૧૩ જ અનુદાનિત યુનિવર્સિટી ગ્રંથાલયોનો સમાવેશ કરેલ છે જે અભ્યાસની મર્યાદા છે.

અભ્યાસનું કાર્યક્ષેત્ર

અભ્યાસનું કાર્યક્ષેત્ર ગુજરાત રાજ્ય પુરતું સીમિત રાખવામાં આવેલ છે. ગુજરાત રાજ્યમાં આવેલ નીચે મુજબની અનુદાનિત યુનિવર્સિટીઓનો અહીં સમાવેશ કરવામાં આવેલ છે.

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- (૨) ધરમસિંહ દેસાઈ યુનિવર્સિટી, નડિયાદ
- (૩) ગુજરાત યુનિવર્સિટી, અમદાવાદ
- (૪) ગુજરાત ટેકનોલોજીકલ યુનિવર્સિટી, અમદાવાદ
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- (૬) હેમચંદ્રાચાર્ય ઉત્તર ગુજરાત યુનિવર્સિટી, પાટણ
- (૭) ધી મહારાજા સયાજીરાવ યુનિવર્સિટી ઓફ બરોડા, વડોદરા
- (૮) મહારાજા કૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સિટી, ભાવનગર
- (૯) નવસારી કૃષિ યુનિવર્સિટી, નવસારી
- (૧૦) શ્રી સોમનાથ સંસ્કૃત યુનિવર્સિટી, વેરાવળ
- (૧૧) સૌરાષ્ટ્ર યુનિવર્સિટી, રાજકોટ
- (૧૨) સરદાર પટેલ યુનિવર્સિટી, વલ્લભ વિદ્યાનગર
- (૧૩) વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી, સુરત

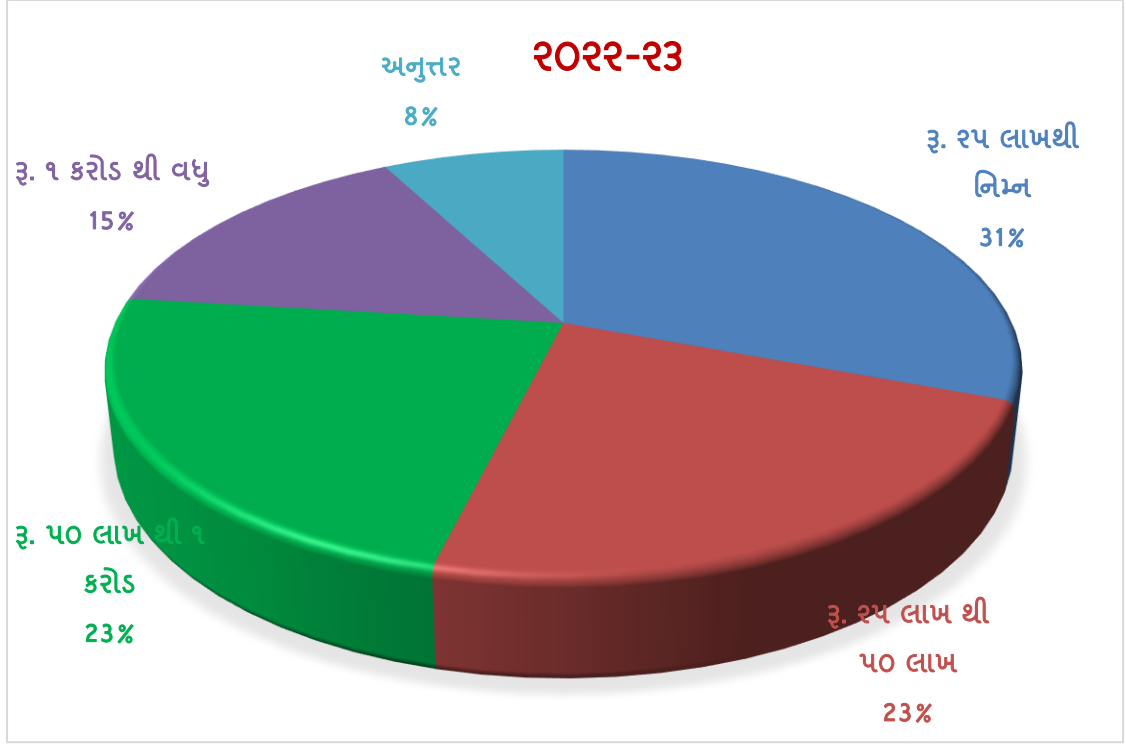
અભ્યાસની કાર્યપ્રણાલી

પ્રસ્તુત અભ્યાસમાં સર્વે, પ્રશ્નાવલી, ગુગલ ફોર્મ અને રૂબરૂ મુલાકાત પ્રવિધિનો ઉપયોગ કરી પ્રાપ્ત માહિતી પ્રાપ્ત કરેલ છે.

માહિતી પ્રાપ્તિ

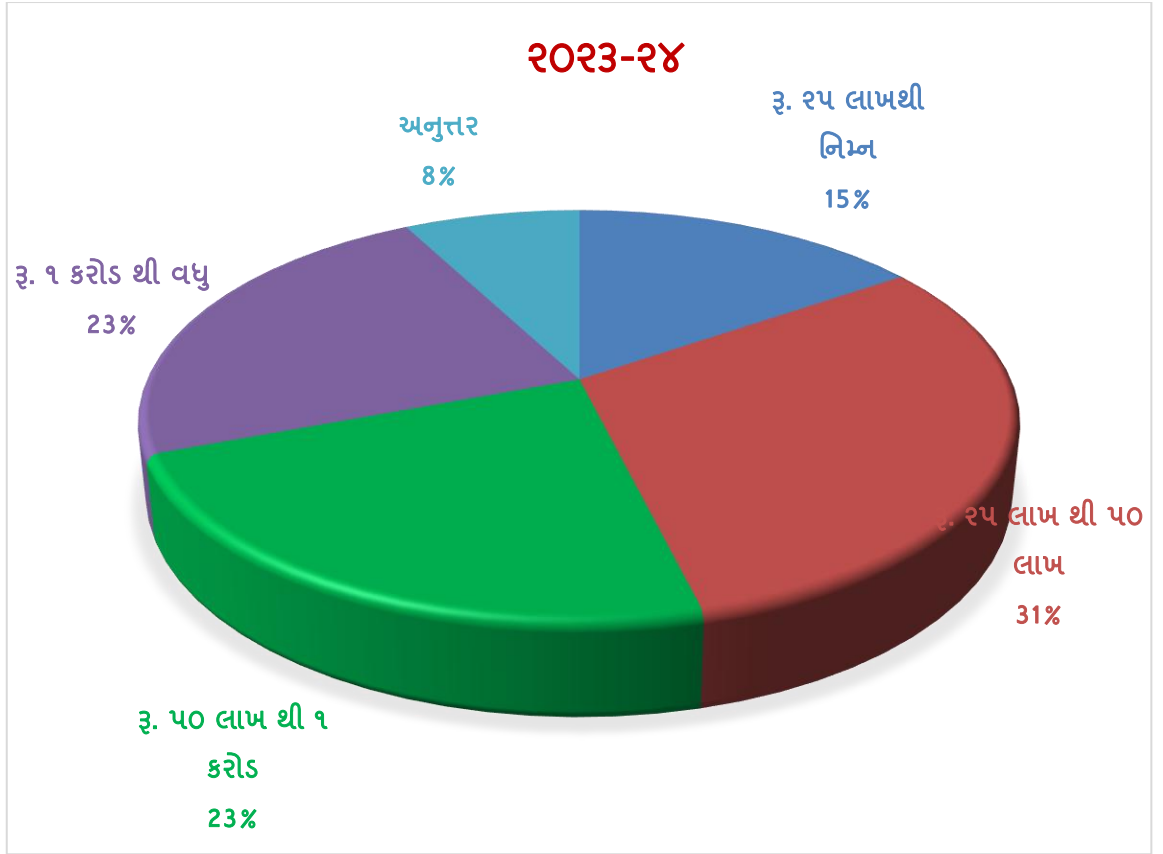
અંદાજપત્રનું વર્ષ ૨૦૨૨-૨૩

ફાળવેલ રકમ	યુનિવર્સિટીની સંખ્યા	ટકાવારી
રૂ. ૨૫ લાખથી નિમ્ન	૪	૩૧%
રૂ. ૨૫ લાખ થી ૫૦ લાખ	૩	૨૩%
રૂ. ૫૦ લાખ થી ૧ કરોડ	૩	૨૩%
રૂ. ૧ કરોડ થી વધુ	૨	૧૫%
અનુત્તર	૧	૮%
કુલ	૧૩	૧૦૦%



અંદાજપત્રનું વર્ષ ૨૦૨૩-૨૪

ફાળવેલ રકમ	યુનિવર્સિટીની સંખ્યા	ટકાવારી
રૂ. ૨૫ લાખથી નિમ્ન	૨	૧૫%
રૂ. ૨૫ લાખ થી ૪૦ લાખ	૪	૩૧%
રૂ. ૪૦ લાખ થી ૧ કરોડ	૩	૨૩%
રૂ. ૧ કરોડ થી વધુ	૩	૨૩%
અનુત્તર	૧	૮%
કુલ	૧૩	૧૦૦%



માહિતીનું અર્થઘટન

યુનિવર્સિટી ગ્રંથાલયોને યુનિવર્સિટી દ્વારા ફાળવેલ અંદાજપત્રની માહિતીનું અર્થઘટન નીચે મુજબ છે.

વર્ષ ૨૦૨૨-૨૩:

- રૂ. ૨૫ લાખથી ઓછા રકમની ફાળવણી કરવામાં ચાર યુનિવર્સિટીઓમાં નડિયાદની ધરમસિંહ દેસાઈ યુનિવર્સિટી, અમદાવાદની ગુજરાત બાયોટેક્નોલોજી યુનિવર્સિટી, વેરાવળની શ્રી સોમનાથ સંસ્કૃત યુનિવર્સિટી અને સુરતની વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટીનો સમાવેશ થાય છે.
- રૂ. ૨૫ લાખથી ૫૦ લાખ સુધીની રકમની ફાળવણી કરવામાં ત્રણ યુનિવર્સિટીઓમાં આણંદની આણંદ કૃષિ યુનિવર્સિટી, પાટણની હેમચંદ્રાચાર્ય ઉત્તર ગુજરાત યુનિવર્સિટી અને રાજકોટની સૌરાષ્ટ્ર યુનિવર્સિટીનો સમાવેશ થાય છે.
- રૂ. ૫૦ લાખથી ૧ કરોડ સુધીની રકમની ફાળવણી કરવામાં ત્રણ યુનિવર્સિટીઓમાં ભાવનગરની મહારાજા કૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સિટી, નવસારીની નવસારી કૃષિ યુનિવર્સિટી અને વલ્લભ વિદ્યાનગરની સરદાર પટેલ યુનિવર્સિટીનો સમાવેશ થાય છે.

- રૂ. ૧ કરોડથી વધુની રકમની ફાળવણી કરવામાં બે યુનિવર્સિટીઓમાં અમદાવાદની ગુજરાત યુનિવર્સિટી અને વડોદરાની ધી મહારાજા સયાજીરાવ યુનિવર્સિટી ઓફ બરોડાનો સમાવેશ થાય છે.
- અમદાવાદની ગુજરાત ટેકનોલોજીકલ યુનિવર્સિટી અનુત્તર રહેલ છે.

વર્ષ ૨૦૨૩-૨૪:

- રૂ. ૨૫ લાખથી નિમ્ન રકમની ફાળવણી કરવામાં બે યુનિવર્સિટીઓમાં નડિયાદની ધરમસિંહ દેસાઈ યુનિવર્સિટી અને વેરાવળની શ્રી સોમનાથ સંસ્કૃત યુનિવર્સિટીનો સમાવેશ થાય છે.
- રૂ. ૨૫ લાખથી ૫૦ લાખ સુધીની રકમની ફાળવણી કરવામાં ચાર યુનિવર્સિટીઓમાં આણંદની આણંદ કૃષિ યુનિવર્સિટી, પાટણની હેમચંદ્રાચાર્ય ઉત્તર ગુજરાત યુનિવર્સિટી, રાજકોટની સૌરાષ્ટ્ર યુનિવર્સિટી અને સુરતની વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટીનો સમાવેશ થાય છે.
- રૂ. ૫૦ લાખથી ૧ કરોડ સુધીની રકમની ફાળવણી કરવામાં ત્રણ યુનિવર્સિટીઓમાં ભાવનગરની મહારાજા કૃષ્ણકુમારસિંહજી ભાવનગર યુનિવર્સિટી, નવસારીની નવસારી કૃષિ યુનિવર્સિટી અને વલ્લભ વિદ્યાનગરની સરદાર પટેલ યુનિવર્સિટીનો સમાવેશ થાય છે.
- રૂ. ૧ કરોડથી વધુની રકમની ફાળવણી કરવામાં ત્રણ યુનિવર્સિટીઓમાં અમદાવાદની ગુજરાત બાયોટેકનોલોજી યુનિવર્સિટી, અમદાવાદની ગુજરાત યુનિવર્સિટી અને વડોદરાની ધી મહારાજા સયાજીરાવ યુનિવર્સિટી ઓફ બરોડાનો સમાવેશ થાય છે.
- અમદાવાદની ગુજરાત ટેકનોલોજીકલ યુનિવર્સિટી અનુત્તર રહેલ છે.

તારણો

વર્ષ ૨૦૨૨-૨૩

૩૧% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૨૫ લાખથી ઓછા રકમની ફાળવણી કરવામાં આવેલ છે. ૨૩% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૨૫ લાખથી ૫૦ લાખ સુધીના રકમની ફાળવણી કરવામાં આવેલ છે. ૨૩% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૫૦ લાખથી ૧ કરોડ સુધીના રકમની ફાળવણી કરવામાં આવેલ છે. ૧૫% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૧ કરોડ થી વધુના રકમની ફાળવણી કરવામાં આવેલ છે. ૮% યુનિવર્સિટી ગ્રંથાલય અનુત્તર રહેલ છે.

વર્ષ ૨૦૨૩-૨૪

૧૫% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૨૫ લાખથી ઓછા રકમની ફાળવણી કરવામાં આવેલ છે. ૩૧% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૨૫ લાખથી ૫૦ લાખ સુધીના રકમની

ફાળવણી કરવામાં આવેલ છે. ૨૩% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૫૦ લાખથી ૧ કરોડ સુધીના રકમની ફાળવણી કરવામાં આવેલ છે. ૨૩% યુનિવર્સિટી ગ્રંથાલયોને અંદાજપત્રમાં રૂ. ૧ કરોડ થી વધુના રકમની ફાળવણી કરવામાં આવેલ છે. ૮% યુનિવર્સિટી ગ્રંથાલય અનુત્તર રહેલ છે.

સમાપન

પ્રસ્તુત શોધ લેખમાં યુનિવર્સિટી દ્વારા યુનિવર્સિટી ગ્રંથાલયોને ફાળવવામાં આવેલ અંદાજપત્રનો અભ્યાસ કરવામાં આવેલ છે. યુનિવર્સિટી દ્વારા ગ્રંથાલયને પુરતા પ્રમાણમાં અંદાજપત્રની ફાળવણી કરવામાં આવે. પ્રસ્તુત અભ્યાસ પરથી યુનિવર્સિટી દ્વારા ગ્રંથાલયોને કેટલી રકમ ફાળવવામાં આવે છે તે જાણી શકાય છે. યુનિવર્સિટી ગ્રંથાલયોને નાણાની જટલી જરૂરીયાત હોય તેટલાં નાણા આપવાથી ગ્રંથાલય દ્વારા અપાતી સેવાઓ વધુ સારી રીતે આપી શકે છે.

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Artificial Intelligence Applications for Sustainable Risk Management in the Insurance Sector

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Abstract: The insurance industry, historically reliant on traditional risk assessment methods, is currently undergoing a significant transformation through the effective integration of Artificial Intelligence (AI). This research paper delves into the substantial impact of AI on the insurance landscape, elucidating how advanced technologies are fundamentally reshaping risk assessment practices. Leveraging machine learning algorithms, predictive analytics, and data-driven decision-making processes, insurers are attaining unparalleled precision in risk assessment, policy pricing, and the augmentation of customer experiences. This study aims to provide a comprehensive understanding of the applications of Artificial Intelligence (AI) within the insurance sector. Specifically, it seeks to investigate the extent of AI adoption in insurance services to address ongoing challenges and enhance customer satisfaction in the hospitality industry. Employing AI concepts, a conceptual model is formulated to assess the relationship between AI and its use cases in the insurance sector. Empirical quantitative research is conducted to validate this model, using a sample comprising international companies and InsureTech firms that have implemented such models. The outcomes of this research yield practical insights that hold significant value for insurance companies in their efforts to address customer dissatisfaction and operational challenges effectively.

KEYWORDS

➤ *Artificial Intelligence, Insurance, Customer Satisfaction, Quantitative Research.*

INTRODUCTION

Insurance has been an industry with low customer engagement. Consumers interact less with insurers than with any other industry in the study. Many insurers have limited interaction with a significant portion of the end-consumers because a considerable amount of their business is intermediate—brokers, for instance, amass got an impressive \$45 billion in annual compensation from insurers around the world. Furthermore, the slow digitization of the industry that insurers have fewer opportunities to gain insight into customer needs and to use insights to customize products.

Major Problems in the industry lies in six verticals:

- Opportunity Cost: Reaching out to prospective customers at the right time.
- Right Advice: Providing the right set of products that suit customer requirements
- Time Consuming: Fastest claim support to loyal customers
- Cost: High-cost claims taking the edge of firms to make them get marginal profit
- Frauds: Increasing number of False Claims and fraudulent
- Bulky operations: Large data is being processed manually making operations bulky

These 6 verticals can be taken up and tackled efficiently using tech. Cognitive technologies growing these days has developed its own intelligence pacing up the insurance industry to a remarkable speed. In this research, we will look towards the Uses, Influential Factors, Major Benefits, Major Challenges, Ethical Aspects & future scope of integrating AI in Insurance Sector. Also, we will look towards the impact on marketing volume and expenditure of the company pre and post-AI implementation.

Artificial intelligence (AI) is a burgeoning technology, industry, and field of study. Considering the level of widespread adoption and emerging new techniques, AI applications boast impressive efficacy across industries, particularly in Marketing and Finance.

REVIEW OF LITERATURE:

A systematic review is a means of identifying, evaluating and interpreting all available research relevant to a particular research question, topic, or phenomenon of interest (Kitchenham and Charters, 2007). In addition, it is defined as a methodology that summarizes the process of collecting, arranging, and assessing literature in a review domain (Dabić et al., 2020; Paul et al., 2021). A systematic review was considered appropriate in this study based on the purpose of this research, which is to identify key findings in current research and to offer suggestions for future research (Eteokleous et al., 2016; Paul and Benito, 2018; Hao et al., 2019). A systematic review can contribute significantly to the understanding of the research area, identifying lacunas and suggesting forthcoming research themes (Khatoon and Rehman, 2021).

Benefits and use of cases of AI in insurance:

Predictions of how Artificial Intelligence can change industries – and even lifestyles – rarely fail to inspire. And we have to admit: the idea that AI could take care of some of life's tedious paperwork, allowing us to spend more time doing things we love, is a nice dream.

When it comes to the re/insurance industry, a recurring vision for the future is that AI will potentially enable more precise coverage and pricing adjustments. While this is an attractive long-term goal, let's discuss where AI is delivering benefits today and the opportunities for the insurance value chain in the near future.

Current insurance AI applications are based on a narrow type of Artificial Intelligence.

1. Underwriting – improved risk assessment and customer understanding

Re/insurers get access to more and more data at the time of underwriting thanks to the digitalisation of existing touch points or access to new data assets with digital partners – just consider telematics, remote sensors, satellite images or digital wellness records. The ability of re/insurers to convert this data into actionable insights for underwriting, is a key competitive differentiator, as it allows them to offer customers more tailored coverage and pricing.

AI techniques such as supervised learning can complement and streamline certain UW processes – for example, when it comes to smarter triaging and routing.

These AI models have been integrated into Magnum Pure, Swiss Re's Life & Health automated underwriting solution platform, to orchestrate and utilise both human and machine intelligence at scale. With Magnum Pure, this expert-backed and machine-learning-based risk assessment solution can be easily deployed across multiple distribution channels and in point-of-sales tools.

2. Claims - improved back-end processes, new products, and coverage for more risks

AI capabilities can not only improve efficiency and insights but can also enable the development of new solutions and coverage for previously uninsurable risks. Swiss Re's parametric Flight Delay Compensation is built on an AI model that can predict flight delays. In the event of a delay, customers who purchased the insurance when buying their ticket will receive an instant pay out – with no need to file a claim. The solution uses more than 200 million historical data points

and the machine learning capability of the pricing engine allows for rate adjustments, based on data from over 90,000 flights per day.

3. Claims - Computer vision can reduce car accident fraud and detect driving style

Taking advantage of the confluence of edge computing and AI, an Italian startup has been granted a patent to record the front visual panorama of a moving vehicle, identify the driver's driving style, and certify the accident by recording its dynamics.

When the engine starts, the device begins recording the video and simultaneously transmits it to the cloud using proprietary technology that allows secure transmission of encrypted video snippets. Once in the cloud, the video snippets are reassembled and processed using computer vision algorithms that anonymise the personal data collected during the recordings (such as people's faces and car license plates) to comply with data privacy regulation (e.g., GDPR).

The anonymised video can then be used as evidence of accident dynamics and to extract key data to identify driving styles and the ability to classify driver risk. The system has received funding from the Italian government to develop part of the project.

These are a few examples of data-driven AI models that have been successfully deployed. However, at Swiss Re and across the industry, many AI projects are also internally driven and address core processes – for example, using natural language understanding to help ingest and classify unstructured data into decision-making processes or to better understand the exposure in contracts and the overall portfolio.

Through the various entry points, AI has the potential to impact and add value to the entire insurance value chain and bring significant benefits to customers. However, with wider access to these powerful tools, it is also crucial to be on top of their risks and challenges. Data and responsible AI literacy are key for companies to ensure that humans remain in control of the decision-making process.

Proof of Concept (POC) - Use-cases of AI:

A. Enabling portfolio innovation:

For Digitizing world, we need fast and cost-effective product innovation such as on-demand insurance, micro insurance, and usage-based insurance. Accompanying these new products with

incentives and programs to encourage adoption. For this we need real-time input and analysis of different types of data from sensors or other data transmission devices using AI models which are capable of unlocking value from data in real-time. Thus we will help insurers to speed up their processes, and bring new and innovative products and services to market faster.

Ex - British motor insurer Admiral is using Facebook Messenger to predict driving behavior. The insurer recently partnered with Vodafone to provide the underlying telematics services. Currently AI is having only a small impact on insurance, but it will pick up pace across the sector. Looking at future risks, it is depicting a positive force.

B. Optimizing sales and marketing:

AI offers the opportunity to drive more personalized services, advertising, and marketing campaigns. So insurers can integrate proprietary data and new sources of data from digital & social media and from sensors & connected devices. Thus, more tailored experiences can be created by identifying customer segments for personalization utilizing cluster analysis of feedback. Personalization can increase insurance companies' profits by 5–10% (Deloitte). Learning from the retail industry, insurers can use machine-learning algorithms to develop complex models to optimize customer lifetime value and increase opportunities for cross-selling and product recommendation.

Ex - Transamerica and USAA are using machine learning and recommendation engines to obtain better customer intelligence for improved marketing campaigns to current and new customers, improved product recommendations, and more effective cross- and up-selling. Insurance companies get benefit from rich contextualized customer data optimizing customer lifetime value through product recommendation.

C. Improving the customer experience

To overcome slow insurance procedures especially in property and casualty, in 2017, insurers invested in AI to improve operational efficiency by automating claims processing and customer engagement/servicing (Chatbots). Virtual assistant can assist customers with Doubts, Purchases & Transactions in natural language. Robo-advice (Chatbots) has potential in low-middle wealth segment & youth because of low pricing, understanding of consumer behavior & optimum

advice. Also this can be used to offer ‘beyond-insurance’ coverage and value added services like data-enabled healthy lifestyle, fitness & driving habit advice using IoT& AI.

Ex - AIG achieved an investment boost of \$244bn in its retirement units, LV= (a UK-based retirement mutual insurer) invested £10m in the robo-advisor Wealth Wizards in 2017 and launched a robo-Para planner, tool that provides retirement advice in less than two hours making investment advice process easier. Department of Labor’s Fiduciary Rule in the US, imposed a sales compensation model restructure resulting in some financial advisors pulling back encouraging adoption of robo-advice. South African insurtech Vitality, offers wearables including Fitbit watch with health insurance policy and a fitness program that includes a 50% discount on gym membership and uses customer health data to effectively provide advice on a customer’s lifestyle.

D. Automating and improving the claims process

Major pain point i.e. untimely processing and customer dissatisfaction in claim processing again can have helping hand as AI. It can be used to provide better communication through intelligent automation. We can extract predictions for claims based on information available, assign complex claims to experienced adjusters, track claims leakage from audit process (via claim investigation, evaluation, and settlement).

Ex - In 2017, AI was used for triaging claims based on the assessment of images. After viewing images of vehicle damage, AI Approval makes an assessment within seconds, reviewing and authorizing Repair estimates, ensuring reliability and speed throughout the claims process.

E. Improving the underwriting process

High Operational costs and low profitability maintenance from process issues have difficulties around manual data generation, collection & processing from underwriters and brokers with inundated paper files. AI can be used to analyze different types and volumes of data in a shorter time helping with redundant incompatible legacy systems clunky-scattered, disparate data.

Ex - AIG has been exceptionally proactive in applying the lessons of the past and moving to place data and analytics at the heart of its SME underwriting division. Recently, in partnership with Hamilton USA, AIG launched Attune, an automated, highly data-driven platform based on AI.

F.Optimizing risk pricing

Price optimization is one of the greatest benefits that AI and ML can offer to the insurance sector's profitability by refining pricing models through data generated from next-generation telematics. Most efficient & reliable techniques are solely based on statistics methods such as General Linear Models (GLMs) which continually analyze large structured and unstructured data factoring different variables.

Ex - IBM, Microsoft, and Amazon's AI front is yet to fully materialize. IBM's Watson is well embedded in the vernacular and yet to launch the full breadth of services across the insurance vertical. Many insurtechs are innovating in the domain of contextualized predictive algorithms coupled with industry data consortiums, which addresses one of the weakest operational areas among many established giant tech providers. It can also accelerate GTM strategies and provide enhanced services.

G. Fighting insurance fraud

In Property and casualty insurance industry, fraudulent claims continue to be a sore point. AI has the capability of detecting anomalies in insurance claims by suggesting fraud based on patterns of claims, customer interaction and behavior. ML can be optimal to identify those that warrant deeper investigation.

Ex - In the US, losses from fraudulent claims are estimated at \$30bn annually, and US insurers are paying between \$5.6bn and \$7.7bn in excess motor injury claims. Fraudulent claims are also a growing problem in the UK and elsewhere.

H. Shifting cyber insurance to solutions

Cyber Insurance is growing field with coverage type going up by 36% in 2016 (Aon). AI can have huge implementation in this sector from predicting risk more accurately than actuary to understanding the new vulnerabilities in the system infrastructure and processes. Cybersecurity startups can help insurers to underwrite cyber policies by offering cyber liability rating.

Ex - BitSight builds cyber risk model based on multi-sourced data with breaches and assessment of companies' infrastructures to help insurance companies understand vulnerabilities in the system infrastructure and processes. BitSight monitors user behavior. In 2018 Cisco, Apple, Allianz, and Aon teamed up to develop more sophisticated cybersecurity insurance solutions that combine coverage, prevention, detection, and response.



CONCLUSION:

AI can help in the above shown ways for better customer satisfaction, profits & reducing frauds, effective time and operational complexities. Proof of Concept has use cases of AI backed by corporate examples thus showing the huge perspective of development in the insurance industry.

AI leads to transformative applications within a series of industrial, intellectual, and social applications, far beyond those caused by previous industrial revolutions. Furthermore, AI has proven to be superior to human decision-making in certain areas.

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A STUDY ON PRICING STRATEGY IN GLOBAL MARKETING WITH REFERENCE TO TIRUPPUR, EXPORT UNITS.

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Abstract

Pricing strategy plays a decisive role in the success of export organisations, influencing market penetration, competitiveness, and long-term sustainability. In the context of knitted garment exporters in Tirupur, pricing decisions are shaped by factors such as production capacity, capital investment, export destinations, and product specialization. Exporters often adopt short-term high pricing to establish themselves in new markets, competitor-based pricing to remain competitive, and bulk purchase discounts to secure repeat orders. Cost-based pricing ensures that all expenses are covered, minimising the risk of loss, while dual pricing is implemented during periods of high demand to maximise returns. Effective pricing in export businesses is not limited to setting rates—it is closely linked with maintaining product quality, understanding market trends, and aligning with marketing and sales strategies. By balancing competitive pricing with profitability, exporters can strengthen their market position, retain customers, and enhance their global trade performance

Keywords : *Strategy – Export units – Garments – Pricing.*

1.1 Introduction

Every business organisation frame different strategies to reap profit from the business in which they have involved in. The unique strategy which is adopted was the pricing strategy as because it involves all the components of the business operation. This strategy alone determines the reaping of the first order and further orders till the business is in operation. Setting a price for a product which is sold in a international markets is a heavy task. While fixing up the price too many variables have to considered viz., reaping of the order for exports, the amount of return in which the order is posed to, keeping the product sustainable in the market, sustain the market from the competitors, PESTEL factors, affect the pricing factor in different ways and means.

1.2 Need for the study

This research article is focused on the pricing strategies adopted by the knitted garments export units available in the Tirupur city. This article will provide deep insight over the pricing strategies which are benefiting the organizations' at a greater extent.

1.3 Objectives of the study

- To analyse the pricing strategy adopted by the knitted garment export units in Tirupur.

1.4 Sampling area and sample size

In order to collect the opinion of the exporters' regarding the sourcing strategy adopted, Tirupur city was selected and using convenient sampling method a 50 export units were approached and the questionnaire was distributed and the opinion were recorded.

1.5 Statistical tool used

In order to consolidate the opinion of the exporter's descriptive analysis were performed and to test the relationship between the business profile of the units and the sourcing strategy adopted chi square test was performed. The level of significance was kept at .005.

1.6 Table – 1 Business profile of the Export unit selected for the study:

S.No.	Ownership	Frequency	Percentage
1	Sole proprietorship	31	62.0
2	Partnership	19	38.0
	Total	50	100.0
S.No.	Scale of production	Frequency	Percentage
1	EH/TH/STH	29	58.0
2	EOU/EPZ/SEZ	21	42.0
	Total	50	100.0
S.No.	Units of machinery	Frequency	Percentage
1	1 to 10	18	36.0
2	11 – 15	17	34.0
3	16 – 25	15	30.0
	Total	50	100.0
S.No.	Tenure of operation	Frequency	Percentage
1	0 – 5 years	8	16.0
2	6 – 10 years	17	34.0
3	11 – 25 years	25	50.0
	Total	50	100.0

S.No.	Capital invested	Frequency	Percentage
1	Less than 50 lakhs	7	14.0
2	50 lakhs – 1 Crore	10	20.0
3	1 Crore – 50 Crores	15	30.0
4	More than 50 Crores	18	36.0
	Total	50	100.0
S.No.	Product specialization	Frequency	Percentage
1	Men	9	18.0
2	Women	12	24.0
3	Children	15	30.0
4	Multiple	14	28.0
	Total	50	100.0
S.No.	Country to export	Frequency	Percentage
1	US	20	40.0
2	EU	16	32.0
3	Japan	9	18.0
4	China	5	10.0
	Total	50	100.0
S.No.	Technology adopted	Frequency	Percentage
1	ERP	29	58.0
2	MRP	21	42.0
	Total	50	100.0
S.No.	Division available	Frequency	Percentage
1	Manufacturing	15	30.0
2	Designing	9	18.0
3	Marketing	11	22.0
4	Exporting	15	30.0
	Total	50	100.0
S.No.	Sample preparation time	Frequency	Percentage
1	1 – 7 days	25	50.0
2	8 – 25 days	17	34.0
3	More than a month	8	16.0

	Total	50	100.0
S.No.	No. of participation in trade fair	Frequency	Percentage
1	0 -5	15	30.0
2	6 – 10	25	50.0
3	More than 25	10	20.0
	Total	50	100.0
S.No.	Manufacturing setup	Frequency	Percentage
1	As per the order	17	34.0
2	As per design	15	30.0
3	As per time	18	36.0
	Total	50	100.0
S.No.	Production style	Frequency	Percentage
1	Standard	18	36.0
2	Flexible	23	46.0
3	Diversified	9	18.0
	Total	50	100.0
S.No.	Operation strategy	Frequency	Percentage
1	Consolidated	22	44.0
2	Strategic	10	20.0
3	Competitive	18	36.0
	Total	50	100.0
S.No.	Capacity utilization	Frequency	Percentage
1	High	29	58.0
2	Medium	13	26.0
3	Low	8	16.0
	Total	50	100.0
S.No.	Strategic outlook	Frequency	Percentage
1	Dependency over sales channel	15	30.0
2	Centralizing all operations	16	32.0
3	Defining and positioning of markets	12	24.0
4	Brand	7	14.0
	Total	50	100.0

S.No.	No. of styles	Frequency	Percentage
1	0 – 5	11	22.0
2	6 – 10	23	46.0
3	11 – 25	16	32.0
	Total	50	100.0

Source: Computed from primary data.

From the business profile it was understood that a 62 percent of the export units are owned by sole proprietors. A 58 percent of the units were recognized as export house, trading house and star trading house category. A 36 percent of the units were having 1-10 machinery for the operation of business, and almost a 50 percent of the units were in the business operation for period of 11-25 years. An 36 percent of the units have set a capital investment of more than 50 crores and a 30 percent of the units have produced the children garments and a 40 percent of the units were exporting the garments to the country united states of America.

A 58 percent of the export units were adopting enterprise resource planning and they highly concentrate on manufacturing garments. The sampling times which were required were a maximum of seven days which were opined by 50 percent of the units. A 50 percent of the units were participating in trade fairs and exhibition to fulfill its demand. In order to go with the business the units plan its production according the time schedule of the orders. A 46 percent of the units adopt flexible production style to meet the demand of the customers. A highest of 44 percent of the export units have stated that they adopt consolidated strategy to benefit in the business operation.

A 58 percent of the exporters have opined that they utilize their capacity to a higher level and a 32 percent of them have stated that they have centralized all the operation to achieve success. A 46 percent of the export units produce 6-10 styles in the operation to enhance their capacity to gain competitiveness.

1.7 Table 2: opinion of the exporters towards the Pricing strategy adopted.

S.No.	Pricing strategy	Highly adopted	Moderately adopted	Low adoption	Total
1	Short term high prices are fixed on penetration in to a market	31 (62%)	10 (20%)	9 (18%)	50 (100%)
2	The products are produced and the prices are fixed as per the competing products	19 (38%)	18 (36%)	13 (26%)	50 (100%)

3	Additional and valuable discounts are made on huge volumes	22 (44%)	21 (42%)	7 (14%)	50 (100%)
4	All the costs are duly calculated when the price is fixed.	23 (46%)	15 (30%)	12 (24%)	50 (100%)
5	When the demand is more double pricing is implemented	24 (48/%)	14 (28%)	12 (24%)	50 (100%)

Source: Computed from primary data

When analysing the pricing strategy adopted it was understood that a 62 percent of the export units have highly adopted fixing the price a high for a short duration till they remain stable and it was used as a penetrating weapon for a new market. A 38 percent of them fix the prices according to the competitors' price and they adopt this strategy t the maximum level. A 44 percent of the exporters provide huge discounts when bulk purchases are made by the customers to capture the next order. A 46 percent of the exporters duly calculate the cost involve in overall business process to fix up the price for the product, by framing the strategy a minimal loss will not even occur. A 48 percent of the exporters adopt dual pricing method when the demand increases heavily.

1.8 Table 3: Chi-Square Tests between business profile of the respondents and short term high prices are fixed on penetration in to a market

H0: There is no association between business profile of the respondents and short term high prices are fixed on penetration in to a market

S.No.	Business profile	Value	df	Sig.	Result
1	Ownership	11.532	2	0.000	Significant
2	Scale of production	14.053	2	0.000	Significant
3	Units of machinery	23.201	4	0.000	Significant
4	Tenure of operation	7.478	4	0.024	Significant
5	Capital invested	13.898	6	0.031	Significant
6	Product specialization	18.318	6	0.011	Significant
7	Country to export	15.266	6	0.018	Significant
8	Management system	15.213	2	0.000	Significant
9	Division available	16.483	6	0.015	Significant
10	Sample preparation time	16.106	4	0.000	Significant
11	No. of participation in trade fair	15.077	4	0.000	Significant
12	Manufacturing setup	17.458	4	0.000	Significant

13	Production style	22.216	4	0.000	Significant
14	Operation strategy	19.019	4	0.000	Significant
15	Capacity utilization	21.123	4	0.000	Significant
16	Strategic outlook	17.086	6	0.000	Significant
17	No. of styles	22.213	4	0.000	Significant

Source: Computed from primary data

Table 4: Chi-Square Tests between business profile of the respondents and the products are produced and the prices are fixed as per the competing products.

H0: There is no association between business profile of the respondents and the products are produced and the prices are fixed as per the competing products

S.No.	Business profile	Value	df	Sig.	Result
1	Ownership	14.058	2	0.000	Significant
2	Scale of production	14.412	2	0.000	Significant
3	Units of machinery	23.130	4	0.000	Significant
4	Tenure of operation	25.633	4	0.000	Significant
5	Capital invested	17.629	6	0.031	Significant
6	Product specialization	24.264	6	0.000	Significant
7	Country to export	17.694	6	0.031	Significant
8	Management system	23.363	2	0.000	Significant
9	Division available	25.619	6	0.000	Significant
10	Sample preparation time	17.488	4	0.000	Significant
11	No. of participation in trade fair	13.920	4	0.033	Significant
12	Manufacturing setup	14.987	4	0.027	Significant
13	Production style	14.155	4	0.029	Significant
14	Operation strategy	14.027	4	0.031	Significant
15	Capacity utilization	15.293	4	0.011	Significant
16	Strategic outlook	22.292	6	0.000	Significant
17	No. of styles	23.555	4	0.000	Significant

Source: Computed from primary data

Table 5: Chi-Square Tests between business profile of the respondents and additional and valuable discounts are made on huge volumes.

H0: There is no association between business profile of the respondents and additional and valuable discounts are made on huge volumes.

S.No.	Business profile	Value	df	Sig.	Result
1	Ownership	13.210	2	0.000	Significant
2	Scale of production	12.228	2	0.000	Significant
3	Units of machinery	22.903	4	0.000	Significant
4	Tenure of operation	22.119	4	0.000	Significant
5	Capital invested	23.223	6	0.000	Significant
6	Product specialization	25.594	6	0.000	Significant
7	Country to export	15.647	6	0.031	Significant
8	Management system	11.887	2	0.000	Significant
9	Division available	16.287	6	0.037	Significant
10	Sample preparation time	23.068	4	0.000	Significant
11	No. of participation in trade fair	23.041	4	0.000	Significant
12	Manufacturing setup	15.537	4	0.022	Significant
13	Production style	14.124	4	0.027	Significant
14	Operation strategy	21.063	4	0.000	Significant
15	Capacity utilization	10.326	4	0.035	Significant
16	Strategic outlook	13.290	6	0.047	Significant
17	No. of styles	19.128	4	0.033	Significant

Source: Computed from primary data

Table 6: Chi-Square Tests between business profile of the respondents and all the costs are duly calculated when the price is fixed

H0: There is no association between business profile of the respondents and all the costs are duly calculated when the price is fixed.

S.No.	Business profile	Value	df	Sig.	Result
1	Ownership	7.478	2	0.024	Significant
2	Scale of production	9.715	2	0.015	Significant
3	Units of machinery	13.831	4	0.032	Significant
4	Tenure of operation	22.252	4	0.000	Significant
5	Capital invested	24.430	6	0.000	Significant
6	Product specialization	14.302	6	0.034	Significant

7	Country to export	22.368	6	0.000	Significant
8	Management system	21.928	2	0.000	Significant
9	Division available	24.741	6	0.000	Significant
10	Sample preparation time	21.791	4	0.000	Significant
11	No. of participation in trade fair	17.791	4	0.039	Significant
12	Manufacturing setup	13.362	4	0.042	Significant
13	Production style	13.032	4	0.044	Significant
14	Operation strategy	15.968	4	0.031	Significant
15	Capacity utilization	18.812	4	0.023	Significant
16	Strategic outlook	13.212	6	0.043	Significant
17	No. of styles	13.858	4	0.007	Significant

Source: Computed from primary data

Table 7: Chi-Square Tests between business profile of the respondents and when the demand is more double pricing is implemented

H0: There is no association between business profiles of the respondents and when the demand is more double pricing is implemented

S.No.	Business profile	Value	df	Sig.	Result
1	Ownership	6.039	2	0.049	Significant
2	Scale of production	12.352	2	0.017	Significant
3	Units of machinery	23.739	4	0.000	Significant
4	Tenure of operation	19.000	4	0.000	Significant
5	Capital invested	13.788	6	0.032	Significant
6	Product specialization	15.559	6	0.027	Significant
7	Country to export	17.622	6	0.019	Significant
8	Management system	14.624	2	0.031	Significant
9	Division available	17.365	6	0.021	Significant
10	Sample preparation time	27.241	4	0.000	Significant
11	No. of participation in trade fair	11.718	4	0.000	Significant
12	Manufacturing setup	22.217	4	0.000	Significant
13	Production style	16.831	4	0.000	Significant
14	Operation strategy	18.837	4	0.000	Significant
15	Capacity utilization	9.991	4	0.041	Significant

16	Strategic outlook	18.082	6	0.006	Significant
17	No. of styles	15.116	4	0.000	Significant

Source: Computed from primary data

1.9 Conclusion:

With the limited choices of altering the pricing component the exporters have to remain constant and more competitive also. But applying a pricing strategy without altering the marketing, sales and export strategy will benefit the export organisation well. In case of too much of price reduction will push down the export earning without meeting the cost involved from the ground level.

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ટકાઉ ખેતીની શક્યતાઓનો એક અભ્યાસ
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વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી સુરત.

ટૂંકસાર:

એકવીસમી સદીમાં આપણા દેશમાં કૃષિક્ષેત્રે બે પરસ્પર વિરોધી પરિસ્થિતિ પેદા થઈ છે. એક બાજુ વધતી જતી વસ્તીની માંગને પૂરી કરવા ઉત્પાદન વધારવાની ખાસ જરૂર છે અને બીજી બાજુ ઉત્પાદન વધારવા માટે વપરાતા રસાયણોના વધુ પડતા ઉપયોગને કારણે જમીનની તંદુરસ્તી તથા ઉત્પાદનના અન્ય સ્ત્રોતોની ઉત્પાદન ક્ષમતા ઘટતી જાય છે. આવા સંજોગોમાં પ્રવર્તમાન પેઢીની માંગ પૂરી કરી શકે અને સાથો સાથ ભાવી પેઢીની અપેક્ષાઓ સંતોષી શકે તે રીતે જમીન અને ઉત્પાદનના અન્ય સ્ત્રોતોની તંદુરસ્તી જળવાઈ રહે તેવી વૈકલ્પિક કૃષિ તજજ્ઞતા વિકસાવવાની તાતી જરૂર છે. હાલમાં વિશ્વભરના કૃષિ વૈજ્ઞાનિકો, અર્થશાસ્ત્રીઓ અને પર્યાવરણવિદોએ ટકાઉ ખેતી અપનાવવાની હિમાયત કરી છે. ભારત માટે ટકાઉ ખેતી કોઈ નવો વિષય નથી, ટકાઉ ખેતી એટલે ભારતની વર્ષો જૂની પરંપરાગત ખેતી, પ્રસ્તુત અભ્યાસ ચીખલી તાલુકાના શિયાદા ગામને ધ્યાનમાં રાખીને કરવામાં આવ્યો છે. જેમાં આ ગામમાં ટકાઉ ખેતી માટેની શક્યતાઓ કેટલી રહેલી છે તેમજ ઉપલબ્ધ કુદરતી સંસાધનો આવનાર પેઢીને મળી રહે તે માટે ટકાઉ ખેતી અપનાવવાની જરૂરીયાત છે. તે અંગેની માહિતી મેળવી ખેડૂતો ટકાઉ ખેતી તરફ વળે અને જમીનની તંદુરસ્તી જળવાઈ રહે તે હેતુથી આ અભ્યાસ હાથ ધરવામાં આવ્યો છે.

પ્રસ્તાવના

પ્રાચીન કાળથી માનવીની મુખ્ય ત્રણ જરૂરિયાતો કેન્દ્ર સ્થાને રહી છે અને તે છે અન્ન, વસ્ત્ર તથા આવાસ. જઠરાગ્નિ શાંત કરવા આદિ માનવે શિકાર, ફળફૂલ, કંદમૂળ અને કાચા અન્નનો આશ્રય લીધો. જંગલો અને ગુફાઓ સદીઓ સુધી તેનું આશ્રય સ્થાન રહી. તેનો મોટો ભાગ ખોરાકની શોધમાં જ વ્યતિત થતો રહ્યો. ત્યાર પછી ક્રમિક રીતે ભટકતું જીવન ગુજારતા માનવના સ્થિર થવાના પ્રયત્ન શરૂ થાય છે. આદિ માનવથી આજના કહેવાતા સુસંસ્કૃત મનુષ્યે પોતાની જરૂરિયાતો કૃષિમાં શોધવાનો પ્રયત્ન કર્યો. તે પૂર્ણ કરવામાં સદીઓથી કૃષિનું મહત્વપૂર્ણ યોગદાન રહ્યું છે.

દેશની આઝાદી પછી 1950 થી 1960 ના દશકામાં ખેતીમાં ખૂબ જ મુશ્કેલીઓનો સામનો કરવાનો સમય હતો. દેશની વસ્તી સામે ખેત ઉત્પાદનમાં ઘટાડાના પરિણામે દેશમાં અનાજની ગંભીર સમસ્યા ઉભી થઈ. આ અનાજની તંગીને પહોંચી વળવા વિદેશમાંથી અનાજની આયાત કરવામાં આવી, આ અનાજની સાથે-

સાથે દેશની અનાજની જરૂરીયાતને પહોંચી વળવા માટે રસાયણ આધારિત ખેતી શરૂ થઈ. રાસાયણિક ખાતર, કિટનાશક, હાઈબ્રીડ બિયારણનો ઉપયોગ થવા લાગ્યો અને ભારત સરકારે 1966/67 માં હરિયાણી ક્રાન્તિ જાહેર કરી. પરિણામ સ્વરૂપ દેશમાં જોર શોરથી વિદેશી ખેતી પદ્ધતિથી ખેતી થવા લાગી. સરકાર મારફતે સિંચાઈ માટે મોટા બંધો અને કેનાલોનું નિર્માણ થવા લાગ્યું. રાસાયણિક ખાતર અને કિટનાશકો બનાવવા ઉદ્યોગોની સ્થાપના થવા લાગી. હરિયાણી ક્રાન્તિથી થોડા જ સમયમાં ઉત્પાદનમાં મોટો વધારો મળવા લાગ્યો. રાસાયણિક ખાતર અને કિટનાશકનો ઉપયોગ વધારવા ખાસ અભિયાન ચલાવવામાં આવ્યું. એકમ વિસ્તારમાં જરૂરીયાત કરતાં રાસાયણિક પદાર્થોનો અનેક ઘણો ઉપયોગ થવા લાગ્યો.

રાસાયણિક ખેતીથી મળેલ બોધપાઠ

ખેત ઉત્પાદનમાં અસંતુલન, જમીનની ઉત્પાદન ક્ષમતામાં ઘટાડો, ખેત ઉત્પાદનની ગુણવત્તામાં ઘટાડો, અવ્યવહારૂ જળ વિતરણ વ્યવસ્થા, કીટનાશકોનો અવિવેકી ઉપયોગ, પ્રદૂષણમાં વધારો - સ્થાનિક પ્રજાતિઓનો નાશ, આર્થિક સામાજિક અસંતુલન, કૃત્રિમ વસ્તુઓ પર વધતી જતી નિર્ભરતા.

આમ અંતે તો જમીનના નુકશાન સાથે સાથે ખેડૂતને પણ નુકસાન વેઠવાનો વારો આવ્યો. ત્યારે જમીનની સાથે સાથે પાકની પણ ગુણવત્તા જળવાઈ રહે તેવી પદ્ધતિની આવશ્યકતા ઊભી થઈ. જેના ફળ સ્વરૂપે સજીવ ખેતી, ઋષિ ખેતી, કુદરતી ખેતી, સેન્દ્રિય ખેતી, ટકાઉ ખેતી વગેરે જુદા જુદા નામો હેઠળ પાક ઉત્પાદન લેવાની પદ્ધતિનો વિકાસ થયો.

ટકાઉ ખેતી

ભારત માટે ટકાઉ ખેતી કોઈ નવો વિષય નથી, ટકાઉ ખેતી એટલે ભારતની વર્ષો જૂની પરંપરાગત ખેતી. ટકાઉ ખેતીને સજીવ ખેતી, સેન્દ્રીય ખેતી, ઓર્ગેનિક ફાર્મિંગ, જીવંત ખેતી, વગેરે નામોથી ઓળખવામાં આવે છે.

ટકાઉ ખેતી એટલે એવો વિકાસ જે ભવિષ્યની પેઢીની જરૂરીયાતોને સંતોષવાની ક્ષમતામાં સમાધાન કર્યા સિવાય વર્તમાન પેઢીની જરૂરીયાતોને સંતોષે. -વર્લ્ડ કમીશન ઓન એન્વાયરમેન્ટ(1988)

ટકાઉ ખેતી એટલે ખેતીની એવી પદ્ધતિ જેમાં યુરીયા કે બીજા કોઈ પણ પ્રકારના રસાયણિક ખતરો તેમજ રસાયણિક ઝેરી જંતુનાશકોનો ઉપયોગ કરવામાં આવતો નથી. પાક ના પોષણ માટે છાણીયું ખાતર, અળસિયાનું ખાતર, કમ્પોસ્ટ ખાતર વગેરે તથા પાક સંરક્ષણ માટે ગૌમૂત્ર, લીમડાનું દ્રાવણ, છાશ વગેરે વાપરવામાં આવે છે.

ટકાઉ ખેતીની પેદાશો પોષણયુક્ત હોય છે. એમાં કુદરતી સ્વાદ, મીઠાશ અને સોડમ હોય છે. તેમાં વધુ ખનીજ, વિટામીન અને જીવન શક્તિ આપતા તત્વો હોય છે. દા.ત. સજીવ ખેતીની પેદાશોમાં રસાયણિક ખેતીની

પેદાશોની સરખામણીમાં 63% વધુ કેલ્શિયમ, 73% વધુ લોહતત્વ, 118% વધુ મોલીબ્ડેનમ, 91% વધુ ફોસ્ફરસ, 125% વધુ પોટેશિયમ અને 60% વધુ જસત હોય છે.

ગુજરાતમાં લગભગ 9,60,000 હેક્ટર જમીનમાં ખેતી થાય છે, જેમાં માત્ર 32092.51 હેક્ટરમાં ટકાઉ ખેતી થાય છે. સત્તાવાર માહિતી અનુસાર, 2014-2015માં ટકાઉ ખેતી 30,092 હેક્ટરમાં આવરી લેવામાં આવી હતી અને 2015-2016માં તે 2,000 હેક્ટર સુધી વિસ્તરી હતી.

સંશોધન પત્રના હેતુઓ

- ગામમાં લેવામાં આવતા પરંપરાગત અને હાલના પાકો અંગેની માહિતી મેળવવી.
- સિયાદા ગામમાં ટકાઉ ખેતીની શક્યતાઓ તપાસવી.

સંશોધન ક્ષેત્રનો પરિચય

ઉત્તરમાં સુરત જિલ્લો, પૂર્વમાં ડાંગ જિલ્લો, અને પશ્ચિમમાં અરબિયન સમુદ્રની નજીક નવસારી શહેર આવ્યું છે, જેનો ઇતિહાસ ખૂબજ સમૃદ્ધ છે. નવસારી તાલુકાના ગ્રામ્ય વિસ્તારથી “પૂર્ણા” નદી પ્રવેશે છે. અહિં, પૂર્ણા નદીની લંબાઈ 36 કિમી છે. નવસારી ગુજરાતનું પ્રાચીન અને ઐતિહાસિક શહેર છે. 2 ઓક્ટોબર 1997ના રોજ નવસારી જિલ્લો અસ્તિત્વમાં આવ્યો. નવસારી જિલ્લાનો કુલ વિસ્તાર-2,196 ચોરસ કિ.મી, નગર પાલિકા-3, ગ્રામ પંચાયતો-368, વન-25118 હે, સાક્ષરતા દર-84.78%, તાલુકા-6 અને વસ્તી-1330711 આવેલી છે. ચીખલી ભારત દેશના પશ્ચિમ ભાગમાં આવેલા ગુજરાત રાજ્યના દક્ષિણ ભાગમાં આવેલા નવસારી જિલ્લાના ચીખલી તાલુકાનું તાલુકા મથક છે. ચીખલી ખાતે સામુહિક આરોગ્ય કેન્દ્ર, ગુજરાત રાજ્ય પરિવહન નિગમનું બસ સ્ટેશન, માધ્યમિક શાળા, પૂર્વ પ્રાથમિક શાળા, પ્રાથમિક શાળા, ઉચ્ચતર માધ્યમિક શાળા, આર્ટસ તેમ જ કોમર્સ કોલેજ જેવી સવલતો પ્રાપ્ય છે. આ ઉપરાંત અહીં સિનેમા થીયેટર, શોપિંગ સેન્ટરો, રેસ્ટોરન્ટો વગેરે જોવા મળે છે. આસપાસના ગામોનું કેન્દ્ર હોવાને કારણે અહીં દરેક જાતની વસ્તુઓ માટેનું બજાર મોટા પાયે વિકસેલું જોવા મળે છે. આ તાલુકામાં કુલ 65 ગામો આવેલા છે. ચીખલી તાલુકાનું સિયાદા ગામએ નવસારીથી પૂર્વ તરફ ચાર કિ.મી દૂર આવેલું છે. આ ગામની કુલ વસ્તી 4021 છે અને ઘરોની સંખ્યા 872 છે. ગામનો સાક્ષરતા દર 70.2 ટકા છે ગામનું કુલ ક્ષેત્રફળ 587.47 કિ.મીમાં ફેલાયેલ છે.ગામમાં કુલ 9 ફળિયા આવેલા છે.

સંશોધન એકમની પસંદગી

પ્રસ્તુત અભ્યાસ ચીખલી તાલુકાના સિયાદા ગામને ધ્યાનમાં રાખીને કરવામાં આવ્યો છે. જેમાં આ ગામમાં ટકાઉ ખેતી માટેની શક્યતાઓ કેટલી રહેલી છે તેમજ ઉપલબ્ધ કુદરતી સંસાધનો આવનાર પેઢીને મળી રહે તે માટે ટકાઉ ખેતી અપનાવવાની જરૂરીયાત છે. તે અંગેની માહિતી મેળવી ખેડૂતો ટકાઉ ખેતી તરફ

વળે અને જમીનની તંદુરસ્તી જળવાઈ રહે તે હેતુથી યદ્યપ્ત નિદર્શન પદ્ધતિથી કુલ 30 ઉત્તરદાતાઓને આ અભ્યાસ હેઠળ નિદર્શ તરીકે આવરી લીધેલ છે.

સંશોધન પત્રના તારણો

- અભ્યાસ હેઠળ આવરી લીધેલ તમામ (30) ઉત્તરદાતાઓ જમીન ધરાવે છે. જેમાંથી 93.3 ટકા ઉત્તરદાતાઓ પિયત જમીન ધરાવે છે, જ્યારે 6.7 ટકા ઉત્તરદાતાઓ બિન પિયત જમીન ધરાવે છે.
- અભ્યાસ હેઠળ આવરી લીધેલ 93.3 ટકા ઉત્તરદાતાઓ પિયત જમીન ધરાવતા હોવાથી તેઓ શિયાળુ, ઉનાળુ અને ચોમાસું પાકો કરે છે, જ્યારે 6.7 ટકા ઉત્તરદાતાઓ બિન પિયત જમીન ધરાવતા હોવાથી તેઓ માત્ર વરસાદ આધારિત જ ખેતી કરે છે.
- અભ્યાસ હેઠળ આવરી લીધેલ તમામ ખેડૂતો જમીન સુધારણા માટે છાશિયા ખાતરનો ઉપયોગ કરતા જણાયેલ છે.
- અભ્યાસ હેઠળ આવરી લીધેલ તમામ ખેડૂતો ટકાઉ ખેતી અંગેની જાણકારી ધરાવે છે અને તે પ્રમાણેના પ્રયોગ દ્વારા ખેતી કરે છે.
- અભ્યાસ હેઠળ આવરી લીધેલ તમામ ખેડૂતો રોગ જીવાત માટે દેશી ઔષધિઓનો ઉપયોગ કરે છે, જેનાથી ખેતી ખર્ચમાં ઘટાડો થયેલ હોવાનું જણાયેલ છે.
- સિયાદા ગામમાં ટકાઉ ખેતીની શક્યતાઓ રહેલી હોવાનું અભ્યાસ પરથી જણાયું છે.

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