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JOURNAL GLOBAL VALUES

(A Multi-disciplinary, Peer Reviewed & Refereed International Journal)

**“MODERN GLOBAL SURROUNDINGS --
PRESENT OPPORTUNITIES AND FUTURE CHALLENGES”**

VOL. XIV

SPECIAL ISSUE

March 2023



Guest Chief Editor:
Prof. (Dr.) Abhai Kumar Mital

Guest Editors:
Prof. (Dr.) Sanjay Kumar Bansal
Prof. (Dr.) Manish Kumar Gupta

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Aim:- To publish a broad spectrum of data base of research articles and papers in the array of social sciences which include Commerce, Economics, History, Geography, Forensic Science & Home Science.

Scope:- To allow for the quick and effective dissemination of knowledge at a global level via its **online** and **offline** editions after being reviewed by an eminent group of experts at national and international level.

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Acknowledgement

It has been a herculean task to invite, collect and edit the various research papers, case studies and articles related to the main theme “Modern Global Surroundings— Present Opportunities and Future Challenges” for our research journal. As this edition is multi-disciplinary; various research papers, case studies and articles on various related themes have also been included to cover all the ocean of knowledge, thoughts and research around us. This special edition of Journal Global Values March 2023 include research papers, case studies and articles on the topics like Economic Recession— Causes and Remedies; Global Knock of Economic Recession; Regional Imbalances and Conflicts— in the context of Indian & Global Affairs; Unemployment— Causes and Remedies; Global Retrenchment Problem; India on the way to becoming a Vishwa Guru— Various Challenges and Prospects; Indian Economy- with special reference to Economic Survey and Budget; Various Aspects of Primary, Secondary & Service Sector of Indian Economy; Specific Characteristics of Indian Economy- Asset Monetization Scheme, Disinvestment, Digitalization, Make in India, Skill Development; Expansion of Communication and Transport Infrastructure; Education Policy- Changing Trends according to Global Environment; Increasing Importance of Vocational Education; Women Empowerment, Financial Literacy and Financial Inclusion of Women; Parallel Economy- Causes, Consequences, Ways to Avoid the Problem; Unequal Distribution of Wealth in Indian and Global Context; Foreign Relations- Mistrust between Neighbouring Countries; Encroachment of Borders; Foreign Trade & Exchange of Technology; Cross-border Terrorism & Anti-terrorist National and International Efforts; Changing Forms of CORONA; New Anti-CORONA Medicines; New Research related to CORONA; Corruption and Black Marketing- Causes, Consequences and Measures for Prevention; Pollution- Different forms of Pollution; Rise in Global Temperature; Rising Sea Level; Hole in Ozone Layer; Natural Calamities; Social, Political & Economic Study of Major Democratic Countries of the World; Assessment of Different Countries of the World by various International Organizations; Recent Trends in the Fields of Management, Economics, Finance, Accounting, Law & Insurance etc.; New Trends in the Fields of Art, Literature and Music; Latest Achievements of Human Sciences and Natural Sciences; Modern Achievements and Contributions of Medical Science etc.

We have taken up this task to get published these research papers, case studies and articles; in a Multi-disciplinary, Refereed and Peer Reviewed International Research Journal. We are highly thankful to Mr. Vishal Mithal, Anu Books, Meerut (U.P.) who gave his consent to publish these papers as a special edition on “Modern Global Surroundings— Present Opportunities and Future Challenges” in his Reputed, Refereed, Peer-reviewed & Multidisciplinary International Research Journal ‘Journal Global Values’. We highly thank & appreciate the work of Anu Books, Meerut.

I am also highly thankful to my team of expert professors working with me as editors. I am highly thankful to Prof. (Dr.) Sanjay Kumar Bansal, Professor & HOD in Commerce, N.R.E.C. College, Khurja and Prof. (Dr.) Manish Kumar Gupta, Professor in Commerce, Sahu Jain College, Najibabad.

Also, I would like to extend my special thanks to Prof. (Dr.) Manish Kumar Gupta for managing and coordinating this whole assignment. Besides it, I also extend a vote of thanks to various members of my Peer Review Board for their timely advice and suggestions regarding the contents of this research journal.

And all of the above, I extend a vote of thanks to all the subject experts, professionals, academicians and research scholars for their contribution in form of their various research papers, articles and case studies etc.

During this course, despite all the possible efforts, some errors must have crept inside, please ignore.

Thanks everybody.

Prof. (Dr.) Abhai Kumar Mital
Guest Chief Editor

Preface

New & Comprehensive changes are being experienced consistently in the modern global environment. Along with these changes immense possibilities of development as well as many problems & challenges are also associated. The country which will; change its infrastructure on the basis of these changes; face the new problems and challenges of the modern global environment patiently & efficiently; will only be able to maintain itself in the race of development.

Where immense possibilities exist in the modern global environment; many problems and challenges also exist. Modern global environment is full of many problems and challenges such as Terrorism, Corruption, Unemployment, Increasing Population, Economic Recession, Trade War, COVID, Border Disputes, Poverty, Ecological Imbalance, Increase in Global Temperature, Pollution, Natural Calamities, Food Problem, Social Change, Decline in Moral Values, Religious Fanatism, Unbalanced and Biased Role of International Organizations, International Groupism, Threat of World War, Nuclear & Chemical Arms Race, Political Instability, Regional Imbalance & Conflicts etc. These problems and challenges are present in different countries of the world although their quantity and intensity varies according to country and time period. India is also not untouched by the above mentioned problems and challenges.

India is currently the sixth largest economy globally and one of the fastest growing countries. Being a country of huge population of 1.4 Billion people; India today is the centre of attraction for the markets all over the world. Today, our economic policies have the power and potential to influence international economies. Modern India is moving today with a great pace on the path of development by finding possibilities and opportunities for development amidst various problems and challenges.

Due to a lot of reasons like Make in India, Skill Development, Vocal for Local, Asset Monetization Scheme, Disinvestment, Digitalization, New Employment Oriented Education Policy, Upliftment of Backward Classes, Intensive Efforts for Women Empowerment, Political Stability, Efficient Foreign Policy, Innovation in Areas of Medical Sciences & Natural Sciences; Innovations in the Field of Art, Literature & Music; New Trends occurring continuously in the Areas of Commerce, Business, Management, Economics, Finance, Accounting, Transport, Insurance & Legal Services etc.; India is trying consistently & systematically to establish itself in a new form as a 'Strong' and 'Capable' country on the global stage. India has also been successful to a great extent in this endeavour. India is presenting an ideal to the whole world with its limited resources. Today India's thinking is being seriously heard and understood on every platform of the world. World Health Organisation, International Monetary Fund, World Bank, United Nations Organisation, various international organizations and big & powerful countries of the world today also believe in India's thinking, its democracy, its strong economy, its ancient & great culture and most importantly; they are gladly appreciating its various strategic efforts to fight the various challenges & problems. The G-20 Summit being held in India in 2023 is a proof of our efficient economy and popularity.

But the road ahead is even more difficult. We have to face various challenges firmly, find solutions to the problems and; establish India as a 'Strong' and 'Capable' country at the international level by strengthening our Indian economy. We have to; not only accept the global changes & challenges but also keeping in view the global standards; maintain the continuity of our pace of development. Only then India's 'Amrit-Kaal' will be meaningful and India will again be able to get the title of 'Vishwa Guru'. We have to; constantly find possibilities in these challenges and problems, making them the ladder of our development and set such records of success on the global stage which will be examples for the whole world and; India will once again emerge as a 'Golden Bird' in terms of economic prosperity heartedly accepted by the whole world.

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GLOBAL SURROUNDINGS - PROBLEMS AND CHALLENGES

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Abstract

Revolutionary changes have taken place in the last few decades in various fields all over the world. New dimensions of development, invention and innovation have been reached in every field. Education, technology, electronics, space, security, medicine, industry etc.; no field is untouched by this development process. But it is also visible that in this race and competition for development and superiority, some problems have become severe and are posing a threat to mankind. These problems include environmental pollution, political interference, cyber-crime, terrorism, economic disparities and inequalities, corruption, lack of positive thinking, misuse of available inventions and resources, disposal of electronics junk, threat of wars, racism etc. COVID-19 like pandemic are also ruining the pace of development but the mankind alone is responsible for it. It is very important to solve and prevent these destructive problems caused by development and ambition of superiority. We should be able to make proper, positive and meaningful use of the benefits of development. For this, the diagnosis of every problem is very necessary, otherwise our future generations will probably never be able to forgive us for these shortcomings and their life will be negatively affected by these problems. Let us make joint policies and make joint efforts to solve these problems at the global level.

Keywords

Digital, Information Technology, Internet, Developmental, Political interference, Corruption, Pollution.

Reference to this paper should be made as follows:

Prof. (Dr.) Abhai Kumar Mital

GLOBAL SURROUNDINGS - PROBLEMS AND CHALLENGES

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Modern Global Surroundings are full of many instances of both; the extreme development and the extreme destruction. Human ambition is the sole reason of both of these phenomenon i.e. the extreme development and the extreme destruction. New dimensions of development have been reached in many fields like education, information & technology, electronics, space, security, manufacturing & services, medical industry, etc. There is a flood of inventions and innovations and these activities are not limited to any country or region but these are occurring at global level. No country wants to lag behind in this race of development and progress. Everyone is a part of this blind race of development, without considering the future consequences. Everyone is competing to get ahead of each other. What could be the far-reaching consequences of this endless race? Perhaps no one has time to consider all this, nor there is any need felt for it.

Innovation and development is a natural process and necessary for the development of human and humanity but it is also absolutely necessary to consider the far-reaching consequences and side effects of this development process. If we cannot eliminate them; then efforts must be made to minimize them. It must be kept in mind that the natural environment should not be negatively affected by this development. There should be no erosion of human values. There should be no distinction on the basis of caste, creed, status, wealth etc. among the various economies of the world. If we think analytically it can be easily understood that what we have gained and what we have lost & suffered by virtue of these inventions, innovations and development processes.

Problems & Challenges of Modern Global Surroundings

Development is an inevitable process; this established truth cannot be denied. But the blind race of development & superiority can lead this whole earth towards destruction. The misuse of development process is affecting mankind negatively. As a result of development & advancement there are many pleasant experiences on the one hand but on the other hand people of negative ideology misuse it. The adverse effects of development and advancement are creating a range of Problems & Challenges for the whole world. These problems and challenges are being faced by every country of the world though the intensity of these Problems & Challenges may varies region-wise or country-wise. The problem & challenges of Modern Global Surroundings are as follows--

Contaminated Environment

As the cycle of global development is moving forward at a rapid pace, the problems related to the environment at the global level are also intensifying. Mechanization, automation, urbanization, deforestation, too much development of transport means, space related research, rapid industrialization, problem of waste especially electronic waste, industrial waste & radioactive waste, indiscriminate use of chemical in various productive activities in various areas of Agriculture, Manufacturing & Services etc.; all these are contaminating the Natural Environment of the Earth. Contaminated Environment is a big threat to the bright future of the entire human race. The extreme and unnecessary tampering with nature can give rise to earthquakes, floods, heavy rains, droughts, cyclones, irregularity of seasons, global warming and many such disasters which create a terrible situation for the entire human race.

SWISS firm IQAir released its 'World Air Quality Report 2022'. The firm prepared its report after aggregating data from 131 countries based on 30,000 ground-based monitors. As per the World Air Quality Report 2022- "India ranked at the 8th spot in the list of world's top 10 most polluted countries. Meanwhile, in the list of most polluted cities, 39 of 50 cities are in India." Further in this report-"Chad, Iraq, Pakistan, Bahrain, Bangladesh, Burkina Faso, Kuwait, India, Egypt and Tajikistan were the top 10 most polluted countries while Australia, Estonia, Finland, Grenada, Iceland, and New Zealand met the World Health Organization (WHO) PM2.5 guideline (annual average of 5 $\mu\text{g}/\text{m}^3$ or less)."

Terrorism

Today the whole world is struggling with the problem of terrorism. Some people of perverted mentality create hindrances in the process of global development by way of various violent activities. Due to which

many innocent lives and enormous wealth are lost. Most of the countries of the world whether developed, developing or underdeveloped; are suffering from terrorism at present in some form or the other. Terrorism is the destructive form of our modernity and development. Inventions & Innovations made for development are now often used by terrorist in form of advanced weapons, ammunition & destructive materials.

An organization named as Vision of Humanity which was established in 2008 with head office in Sydney (Australia); releases every year an index called Global Terrorism Index (GTI). GTI is a composite index made up of four factors- incidents, fatalities, injuries and hostages. To measure the impact of terrorism, a five-year weighted average is applied. As per Global Terrorism Index (GTI) 2022 the top 10 countries of the world suffering the most from terrorism are—Afghanistan, Burkina Faso, Somalia, Mali, Syria, Pakistan, Iraq, Nigeria, Myanmar and Niger. India is at 13th place in this index of top sufferers from terrorism. At 11th and 12th place are Cameroon and Mozambique respectively.

Cyber Crimes

Modern global advanced & developed surroundings are the contribution of the advancement in the fields of Information & Technology and popularization of Digitalization in almost every field of life. Every country of the world is actively participating in this digital revolution. New inventions and research are being seen daily in this field. But with every positivity; negativity automatically arises. If we observe the scenario of the whole world, then along with this internet revolution, there has also been a flood of cyber-crimes. A person has become capable of cheating/torturing/harassing others even sitting thousands of kilometres away. Your data & confidential information is no longer safe in any way. A diverse range of digital crimes have plagued the whole world. It is possible to find out the ordinary criminals but it is a very difficult task to find cyber-criminals and punish the culprit. In developing countries and underdeveloped countries where the population is high and where there is scarcity of resources and lack of knowledge; the number of such crimes is quite more. Developed Countries of the world are also not untouched with this problem.

A survey was conducted between November and December 2022 by statista.com which revealed that “In 2022 around four in ten internet users worldwide have ever experienced cyber-crimes. Internet users in India were most likely to have fallen victim to cybercrime, as nearly 70 percent of respondents claimed to have ever experienced cybercrime. The United States ranked second, with almost half of the respondents, 49 percent, saying they had experienced internet crime.” As per this report the following countries were the top 8 sufferers from cyber-crimes—India, United States, Australia, New Zealand, France, United Kingdom, Germany, Japan.

Economic Disparity

As a result of this industrial revolution, not only in the government sector but also in the private sector, there has been an unprecedented jump in employment opportunities and rates of remuneration. But its other side, which is discussed secondary in this development process, is that the employment and work opportunities have decreased. Unemployment has increased due to mechanization and automation. In the whole world, rich have become richer; on the other hand, it is becoming very difficult for a certain class to earn their daily bread and butter. This increasing economic disparity gives rise to resentment and anger, the result of which starts converting into various crimes. These economic disparities negatively affect our entire development system and negatively affect the rate of development.

Top Ten Countries of the world with the Highest Unemployment Rate as per World Bank data 2020 are—South Africa (29.2%), Kosovo (26.2%), Djibouti (26.1%), West Bank & Gaza Strip occupied by Palestine (25.9%), Equatorial Guinea (25.0%), Botswana (24.9%), Grenada (22.9%), Eswatini (22.7%), Lesotho (22.4%) and Gabon (20.4%).

Corruption

The root of corruption is vested personal interest. This tree of corruption is flourishing in many different forms in every country of the whole world. Corruption is the biggest obstacle in the development process of any nation. Officially, persons involved in private corruption sacrifice public interests to their vested personal

interests and; their acts not only hinder the entire development process, but also weaken the morale of the honest working class. The roots of corruption are so deep that we keep hearing the echo of big frauds, scams etc. again and again. Without eradicating corruption it is very difficult for the development process to run smoothly. It is the natural tendency of man to earn more money in less time; this tendency attracts him to the quagmire of corruption. People sitting in government & official system and people working in private sector in the name of providing undue benefits; become part of the process of corruption. Due to corruption gradually; the existence of the original spirit of work goes on weakening.

As per the Corruption Perceptions Index released by transparency.org the top 10 least corrupt countries of the world are—Denmark, Finland, New Zealand, Norway, Singapore, Sweden, Switzerland, Netherlands, Luxembourg and Germany.

Political Interference

Different political systems are applicable in different nations of the world for running the system. Somewhere monarchy, somewhere democracy or somewhere mixed arrangements can be seen. The people having political powers misuse their powers and they are in the habit of abusing use of powers. The purpose is selfishness. Political Interference too has become a universal truth today. In order to grab power, different types of frauds/scams are created all over the world. Those who run the government tend to side-line the public interests to nurture their personal interests. In order to give undue benefits to their relatives and friends, these ruling people do various types of corruption, misuse public money, misuse the power given to them, which not only ignores National interests but also the image of our country gets adversely affected at the global level. The process of development is hindered at the national & international level, political instability arises and the entire social, national and international processes start getting blocked. In today's era of competition; political stability is the most important factor for any country and it is possible only when the people at the top keep the national interest paramount and give up personal interests.

Suggestions to Tackle the Problems & Challenges of Modern Global Surroundings

Development is a natural process and human nature too. Since the creation of the universe, this process of evolution is continuing and will continue; this truth cannot be denied. But this process of development and competition should not harm the existence of mankind. Let there be development, the invention and creation process should remain intact, mankind should set new records for development; but its negative aspects must be kept in mind. It is also true that such development-generated losses cannot be completely eliminated, but efforts must be made to minimize them. There is an urgent need today to make concrete efforts to eliminate the losses or to bring the losses caused by development to a minimum level otherwise the destruction caused by development will negate the importance of development and the life of the next generation will be relatively difficult. The following are some meaningful and practical suggestions to tackle the Problems & Challenges of Modern Global Surroundings—

Solidarity against Terrorism & Extremism

Today, it is necessary that all the nations at the global level should make joint efforts to curb terrorism and extremism. Any country which is involved in nurturing terrorism should be despised in every way; its trade and economic system should be obstructed and blocked in every way. It is also necessary to note here that the origin of terrorism is in religious bigotry and superstition. For the end of terrorism, it is necessary that every country should make its citizens aware about this and make constructive and meaningful efforts to remove religious bigotry, ignorance and superstitions prevailing in their country. In this regard, there should be a provision of immediate strictest punishment for the persons who are clearly guilty so that no one dares to be motivated again towards terrorism and extremism due to judicial laxity.

Environmental Protection

Due to the development process, expansion of cities, construction of residential settlements, rapid industrialization, deforestation, too much expansion of Information & Technology Industry resulting into e-

waste, modernization of transport means, problems related to various types of wastes, different types of pollution etc. are consistently contaminating environment. Contaminated Environment has also created an existential crisis in front of mankind. Although the whole world has become aware of this to a great extent, but the efforts are still insufficient. There is a need to control electronic-waste, exhausted gases from factories. Recycling of waste and junk is must. No. of Equipment and transport vehicles running on petrol and diesel should be reduced and alternative means should be explored. In order to control water pollution, the polluted water emitted from factories should be completely banned and techniques should be developed to dispose/recycle it there itself in the factory. Tree plantation should be given priority by every nation. Efforts for environmental protection should be made through joint policy with mutual coordination at the global level.

Eradication of Corruption

In today's time, corruption is not only present in some form or the others in every nation of the world; but it is also hollowing out the roots of the nation's development. This problem then gets worse when ruling and government officials get involved in it. There is a need to eradicate this problem completely. Plans and decisions implemented at every level should be made as transparent as possible, especially where economic and monetary aspects are involved. Not only transparency should be taken care of but also clear accountability should be ensured. There should be stricter provision of punishment so that fear arises in the mind of the corrupt person even before indulging in any activity of corruption. Due to judicial laxity in various countries, these types of cases remain pending for years. In addition to this, leaving the country and taking shelter of the corrupt person in some other country is also an international problem. To solve this problem, there is a need to make a joint policy at the global and international level under which there should be a clear ban on the criminal of one country taking refuge in another country.

Curb on Cyber Crimes

At present, cyber-crimes have emerged as a frightening problem at the global level. If we study the root of this problem analytically, we will come to know that ignorance of the process or incomplete knowledge is mainly the father of such crimes. Generally, less educated people who are not fully familiar with computerized works and internet services and who do not get cognizance of the latest happenings; get trapped in the vicious cycle of cyber-crimes. Sometimes even well-educated people cannot escape from getting trapped in this vicious circle. To solve this problem, first of all, we have to find a solid solution to avoid data theft. In addition to this, proper promotion of solutions to avoid getting trapped in cyber-crimes is also necessary so that people do not share their confidential information with anyone under any circumstances. Apart from this, not only at the national level but also at the global level, a joint policy needs to be made to prevent and curb such crimes. Apart from this, the provision of harshest punishment for the persons involved in such crimes can also prove to be helpful in curbing these crimes. Cyber Security Laws should be made more strict.

Other Suggestions

In addition to the above, political interference in the implementation of various policies should be eliminated. Concrete and strong efforts need to be made to remove the growing economic inequality or disparity. Educating the general public completely can be an important step in this direction. Proper disposal of electronics junk, beneficial use of techniques, positive industrialization, healthy-mindset, honest efforts, sincere implementation of policies, etc. are very necessary to be done jointly at every level.

Conclusion

If we have to continue uninterruptedly the chain of global development, which is not only absolutely necessary but also the demand of the time; then it is necessary to find and implement meaningful and positive solutions to all the above problems & challenges. If these serious problems are not removed soon, then we will not be able to get the proper benefits of the development process and we will be deprived of the real benefits of development. Destruction should not start with development, the life of the future generations should not become difficult due to these development-related problems; for this, it is absolutely necessary that a solution

to these problems should be found, and if it is not possible to eliminate them completely, then at least meaningful efforts should be made to take them to the minimum level, otherwise this development will become meaningless and will lead to problems in the future. The future generations will never be able to forgive us. The development process can be meaningful and positive only when all the evils arising out of it are prevented as far as possible and there is a sophisticated system to curb them; only then development will be there in the true sense and the common people all over the world will be able to make good use of the benefits of this development.

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BUDGET 2023 - BENEFITS FOR INDIVIDUAL ASSESSEE AT A GLANCE

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Abstract

Govt. prepares and presents Budget to achieve specific goals of economic policy. Taxation is seen to have substantial direct effect on the total demand for goods and services in the economy. In this paper we have discussed a comparison between old tax regime and new tax regime. Various deductions and exemptions have also been discussed covered under both old tax regime and new tax regime. Cases are analyzed with reference to both regimes to find which one is better.

Keywords

Tax Regime, Budget, Rebate, Deductions, Investment, Tax Relief, Standard Deduction.

Reference to this paper should be made as follows:

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A budget is a financial document used to project future incomes and expenses. A budget plans future savings and spending as well as planned income and expenses. The world budget is derived from the French word 'Bougette' ('little bag'). Every household makes his budget for its future incomes and expenses. The government also makes budget that forecast its expenditures and revenues for a specific period of time. In National finance the period covered by a budget is usually one year which is known as financial year or fiscal year. This fiscal year may not correspond with the calendar year. The Government finds out the resources from where it will generate the funds and; where it will use the funds for various capital and revenue purposes.

In present, a high proportion of economic activity is controlled directly or indirectly by the government. The various levels of governments are Federal or Central, State or Local. Every level has to raise the funds from various sources. Overall revenue and expenditure of the government should be planned according to the requirement. Taxation is used not only to raise revenue but also to redistribute income and to encourage or discourage certain activities.

Govt. prepares and presents Budget to achieve specific goals of economic policy. Taxation is seen to have substantial direct effect on the total demand for goods and services in the economy. This raises the possibility that by changing these levels, the government could use its physical policy to achieve full employment and reduce economic fluctuations.

The budget for financial year 2023-2024 was presented by honorable Finance Minister Mrs. Nirmala Sitharaman keeping in views the needs of the Indian economy. In this research paper we have analysed the changes made in budget with reference to income tax.

Objectives of the Study

1. To study the changes made in budget 2023 with reference to income tax (individual or personal)
2. To compare the benefits in income tax (personal) while comparing old tax regime & new tax regime.

Review of Research

Various research papers written by various authors with reference to Budget & Income Tax have been studied but in this research paper I have tried to fill the gap with reference to comparison of benefits on personal income tax due to the adoption of old tax regime & new tax regime.

Research Methodology

In this research paper we have taken primary data in respect of individuals and try to compare their tax liability with reference to old tax regime & new tax regime. In addition secondary data is also used to find out the funds resources by the government with reference to direct taxes and indirect taxes.

Highlights of Budget 2023

There are two tax regimes. The first one is old tax regime and second is new tax regime. Government is willing to promote the new tax regime. Hence in this budget, the main benefits are given in new tax regime. Although both tax regimes are continued but new tax regime is in default. Every individual who is willing to opt old tax regime; has to opt old tax regime while filing the return.

Old Tax Regime Highlights

1. The standard deduction to salaried employee is available upto Rs. 50,000.
2. Deduction on account of entertainment allowance to Government Employee is allowed.
3. Deduction for Professional Tax is also allowed.
4. Home loan interest for purchase or construction of self-occupied house is available up to Rs. 2,00,000 and repaid principal amount is included under section 80C.
5. Home loan interest for repair of house is available up to Rs. 30,000.
6. Deduction u/s chapter VIA (80C to 80U) is allowed.
7. Marginal relief u/s 87A is allowed to resident individual whose total income during the previous year does not exceeds Rs. 5,00,000. The tax rebate of Rs.12,500 is available under this.

8. Various common deductions or exemptions are allowed for example Leave Travel allowance, Conveyance Allowance, House Rent Allowance, Relocation Allowance, Children Education Allowance, Professional Tax Deduction, Helper Allowance etc.
9. The tax rate slabs are as under-

Table - 1

Slab	Rate of Tax
First Rs. 2,50,000	NIL
Next Rs. 2,50,000	5%
Next Rs. 5,00,000	20%
Balance Amount	30%
Health and Education Cess @4% on Tax	

New Tax Regime Highlights

1. In Budget 2023, all individual assesseees are by default in New Tax Regime. Tax assesseees will still be able to choose old tax regime.
2. Salaried and Pensioners will get standard deduction of Rs. 50,000.
3. Tax Rebate u/s 87A is available. The rebate amount is raised only for new tax regime option holder. The rebate is raised from Rs. 12,500 to Rs. 25,000 having total income upto Rs. 7,00,000. In old tax regime the rebate is only Rs. 12,500 for total income up to Rs. 5,00,000.
4. No deduction or exemption is allowed like House Rent Allowance, Interest on Home Loan paid, Investments made under section 80C, 80D, 80CCD etc.
5. The tax rate in new tax regime is same for all types of individuals up to 60 years of age, Hindu Undivided Family, Senior Citizen above 60 years upto 80 years and Super Senior Citizen above 80 years. Hence no increase in basic exemption limits.
6. The slab rates are as under:

Table - 2

Slab	Rate of Tax
First Rs.3,00,000	NIL
Next Rs.3,00,000	5%
Next Rs.3,00,000	10%
Next Rs.3,00,000	15%
Next Rs.3,00,000	20%
Balance Amount	30%
Health and Education Cess @4% on Tax	

7. Some common deductions allowed under new tax regime are:
 - ❖ Employer's contribution in notified pension scheme under section 80CCD(2).
 - ❖ Conveyance allowance for expenditure incurred for travelling to work.
 - ❖ Any allowance for travelling for employment or on transfer.
 - ❖ Transport allowance for specialized abled person.
 - ❖ All contribution to Agniveer corpus fund section 80CCH.
 - ❖ Deduction on family pension income.
 - ❖ Exemption on voluntary retirement under section 10(10C).
 - ❖ Exemption on gratuity under section 10(10).
 - ❖ Exemption on leave encashment under section 10(10AA).

Section 87A Rebate Highlights

1. The rebate can be applied to the total tax before adding a health and education cess of 4%.
2. Resident individuals are eligible to avail rebate under this section.
3. Rebate under section 87A is also available to senior citizen (above 60 years and below 80 years of age).

4. Rebate is not available to super senior citizen (80 years and above).
5. The amount of rebate will be lower than the limit specified under this section or total income tax payable before cess.
6. This rebate is available in both old and new tax regime.
7. Section 87A rebate can be claimed on normal income which is taxable at the slab rate.
8. It is also available on Long term capital gain under section 112 of the Income Tax Act (Section 112 applies for long term capital gain on the sale of any capital assets other than listed equity as well as equity oriented scheme of Mutual Fund).
9. It is also available on short term capital gain on listed equity shares and equity oriented schemes of mutual fund under section 111A of the Act, on which tax is payable at the flat rate of 15%.
10. Rebate under section 87A cannot be adjusted against tax on long term capital gain on equity shares and equity oriented mutual fund (section 112A).

Analysis of section 87A in Old Tax Regime

Table - 3

Case	GTI	80C	80D	TI	TAX	87A	NET TAX	HEC @4%	TOTAL TAX
1	6,50,000	1,50,000	25,000	4,75,000	11,250	11,250	0	0	0
2	6,75,000	1,50,000	25,000	5,00,000	12,500	12,500	0	0	0
3	6,80,000	1,50,000	25,000	5,05,000	13,500	0	13,500	540	14,040
4	7,00,000	1,50,000	25,000	5,25,000	17,500	0	17,500	700	18,200
5	7,50,000	1,50,000	25,000	5,75,000	27,500	0	27,500	1,100	28,600
6	8,00,000	1,50,000	25,000	6,25,000	37,500	0	37,500	1,500	39,000

Analysis of section 87A in New Tax Regime

Table - 4

Case	GTI	80C	80D	TI	TAX	87A	NET TAX	HEC @4%	TOTAL TAX
1	6,50,000	0	0	6,50,000	20,000	20,000	0	0	0
2	6,75,000	0	0	6,75,000	22,500	22,500	0	0	0
3	6,80,000	0	0	6,80,000	23,000	23,000	0	0	0
4	7,00,000	0	0	7,00,000	25,000	25,000	0	0	0
5	7,50,000	0	0	7,50,000	30,000	0	30,000	1,200	31,200
6	8,00,000	0	0	8,00,000	35,000	0	35,000	1,400	36,400

Analysis of Old Vs. New Tax Regime

Table - 5

Case	Regime	Gross Salary	Standard Deduction	Taxable Salary	80C Deduction	TI	Tax	87A	Net Tax	HEC @4%	Total Tax
1	OLD	4,50,000	50,000	4,00,000	1,50,000	2,50,000	0	0	0	0	0
	NEW	4,50,000	50,000	4,00,000	0	4,00,000	5,000	5,000	0	0	0
2	OLD	5,00,000	50,000	4,50,000	1,50,000	3,00,000	2,500	2,500	0	0	0
	NEW	5,00,000	50,000	4,50,000	0	4,50,000	7,500	7,500	0	0	0
3	OLD	5,10,000	50,000	4,60,000	1,50,000	3,10,000	3,000	3,000	0	0	0
	NEW	5,10,000	50,000	4,60,000	0	4,60,000	8,000	8,000	0	0	0
4	OLD	5,25,000	50,000	4,75,000	1,50,000	3,25,000	3,750	3,750	0	0	0
	NEW	5,25,000	50,000	4,75,000	0	4,75,000	8,750	8,750	0	0	0
5	OLD	5,50,000	50,000	5,00,000	1,50,000	3,50,000	5,000	5,000	0	0	0
	NEW	5,50,000	50,000	5,00,000	0	5,00,000	10,000	10,000	0	0	0

6	OLD	6,00,000	50,000	5,50,000	1,50,000	4,00,000	7,500	7,500	0	0	0
	NEW	6,00,000	50,000	5,50,000	0	5,50,000	12,500	12,500	0	0	0
7	OLD	6,50,000	50,000	6,00,000	1,50,000	4,50,000	10,000	10,000	0	0	0
	NEW	6,50,000	50,000	6,00,000	0	6,00,000	15,000	15,000	0	0	0
8	OLD	7,00,000	50,000	6,50,000	1,50,000	5,00,000	12,500	12,500	0	0	0
	NEW	7,00,000	50,000	6,50,000	0	6,50,000	20,000	20,000	0	0	0
9	OLD	7,50,000	50,000	7,00,000	1,50,000	5,50,000	22,500	0	22,500	900	23,400
	NEW	7,50,000	50,000	7,00,000	0	7,00,000	25,000	25,000	0	0	0
10	OLD	8,00,000	50,000	7,50,000	1,50,000	6,00,000	32,500	0	32,500	1,300	33,800
	NEW	8,00,000	50,000	7,50,000	0	7,50,000	30,000	0	30,000	1,200	31,200
11	OLD	8,50,000	50,000	8,00,000	1,50,000	6,50,000	42,500	0	42,500	1,700	44,200
	NEW	8,50,000	50,000	8,00,000	0	8,00,000	35,000	0	35,000	1,400	36,400
12	OLD	9,00,000	50,000	8,50,000	1,50,000	7,00,000	52,500	0	52,500	2,100	54,600
	NEW	9,00,000	50,000	8,50,000	0	8,50,000	40,000	0	40,000	1,600	41,600

Table - 6

Case	Regime	Gross Salary	Standard Deduction	Taxable Salary	80C Deduction	TI	Total Tax
1	OLD	9,00,000	50,000	8,50,000	1,50,000	7,00,000	54,600
	NEW	9,00,000	50,000	8,50,000	0	8,50,000	41,600
2	OLD	10,00,000	50,000	9,50,000	1,50,000	8,00,000	75,400
	NEW	10,00,000	50,000	9,50,000	0	9,50,000	54,600
3	OLD	12,00,000	50,000	11,50,000	1,50,000	10,00,000	1,17,000
	NEW	12,00,000	50,000	11,50,000	0	11,50,000	85,800
4	OLD	15,00,000	50,000	14,50,000	1,50,000	13,00,000	2,10,600
	NEW	15,00,000	50,000	14,50,000	0	14,50,000	1,45,600
5	OLD	15,50,000	50,000	15,00,000	1,50,000	13,50,000	2,26,200
	NEW	15,50,000	50,000	15,00,000	0	15,00,000	1,56,000
6	OLD	16,00,000	50,000	15,50,000	1,50,000	14,00,000	2,41,800
	NEW	16,00,000	50,000	15,50,000	0	15,50,000	1,71,600
7	OLD	17,00,000	50,000	16,50,000	1,50,000	15,00,000	2,73,000
	NEW	17,00,000	50,000	16,50,000	0	16,50,000	2,02,800

Marginal Relief u/s 87A for New Tax Regime u/s 115BAC (1A)

Presently rebate is allowed u/s 87A if any resident individual whose total income during the previous year does not exceed Rs. 5,00,000. Rebate is available only to the extent of Rs. 12,500 and no rebate is available if total income exceeds Rs. 5,00,000 in old tax regime.

Finance Bill 2023 proposed and passed by the Parliament; made an amendment in Section 87A of the Income Tax Act, 1961 wherein it provided for higher rebate to individual, HUF, Association of Person, Body of Individual and Artificial Jurisdictional Person opting for the new tax regime u/s 115BAC(1A) of the Income Tax Act.

Rebate is available up to Rs. 25,000 in case the total income does not exceed Rs. 7,00,000. Now After insertion of the above provision if the income of the individual increase slightly more than Rs. 7,00,000, no tax rebate will be available and the assessee and he has to pay on the total income earned. The situation may arise where the additional income earned over Rs.7,00,000 will result in increase in tax liability which will be more than quantum of addition income earned above Rs. 7,00,000.

The situation is exhibited in the following Table 07 given below:

Table - 7

1	2	3	4	5	6
Total Income	Tax Liability before claiming rebate u/s 87A	Excess income above Rs.7,00,000 3=1 – Rs.7 Lakhs	Excess of tax over income earned above Rs.7,00,000 4= 2 – 3	Rebate u/s 87A	Net Tax payable after rebate 6 = 2 - 5
7,00,000	25,000	0	25,000	25,000	0
7,10,000	26,000	10,000	16,000	16,000	10,000
7,15,000	26,500	15,000	11,500	11,500	15,000
7,20,000	27,000	20,000	7,000	7,000	20,000
7,25,000	27,500	25,000	2,500	2,500	25,000
7,27,780	27,780	27,780	0	0	27,780
7,30,000	28,000	30,000	(-) 2,000	0	28,000

It is observed from the above tables that the new tax regime is more beneficial. The Government is also encouraging the new tax regime.

Conclusion

A person paying taxes without claiming tax deductions will get benefits from new tax regime. He has to pay low taxes in the new tax regimes. For example if a person having Gross Total Income before deduction up to Rs. 12 lakhs; will have to pay higher tax liability in old tax regime subject to investments. In old tax regime the tax will be Rs. 1,17,000 whereas in the new tax regime it is Rs. 85,800. It means person having low investments should go for new tax regime. Rebate u/s 87A is given to a person who has total income upto Rs. 7 lakhs. It means income upto Rs. 7 lakh is tax free but if it is more than 7 lakh then it is taxable.

Although the paper is written on this topic but every reader or anyone who is going to take any decision should consult the professional. The writer or any other is not responsible for any loss. Hence I will suggest consulting your case with professionals. Every case has certain deductions and incomes. So it is necessary to evaluate the same. Every person has to compare and evaluate in both regime before going to take any decision. Every case is independent and he has to choose the most beneficial one as it may vary from person to person. The information contained in this write up is to provide a general guidance to the intended user. The information should not be used as a substitute for specific consultations. I recommend that professional advice be sought before taking any action on specific issues and before entering into any investment or financial obligation based on this Content.

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A STUDY OF THE EXTERNAL DEBTS OF INDIA

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Abstract

External Debts in this paper mean foreign debts taken by the Govt. itself and the non-govt. sector. In this paper we are going to have an analytical study of the India's External Debts for the last 5 years ending on 31st March 2022. Besides giving theoretical aspects regarding external debts, in this paper The Total Quantum of India's External Debts, The Bifurcation of Total Quantum of India's External Debts between Govt. Debts and Non-govt. Debts (in Absolute Terms & Relative Terms) and The Bifurcation of Total Quantum of India's External Debts between Long Term Debts and Short Term Debts (in Absolute Terms & Relative Terms); will be thoroughly discussed and analysed with the help of tabulation & diagrammatical representation of facts. The findings of research paper conclude that India is making a balanced use of external debts. the ratio of External Debt to GDP has been ranging between 19% to 21% during the period of other study. The total external debts of India on an average have a 20: 80 ratio between Govt. & Non-Govt. Debts and a ratio of 80:20 between Long Term & Short Term External Debts.

Keywords

Internal Resources, External Resources, Govt. Debt, Non-Govt. Debt, ECB, Short Term, Long Term, Financial Sector, Non-Financial Sector.

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Kumar Gupta**

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The whole economy is run by the Govt. through an optimum balance of Revenue & Expenditure but normally this balance gets disturbed when Govt. Expenditures exceed the Govt. Revenue. In this case the Govt. adopts the measures of financing the deficit through 'Debts'. Also the debts are availed to cope up with; the increasing developmental & infrastructural demands, demands for research & innovation, contingency & emergency demands etc.

Debt is the amount borrowed by the borrower from the lender on specific terms and conditions regarding repayment of Principal and Interest. Sources of Debts may be internal or external. The debts are arranged through the Internal Resources or through the External Resources. Hereby considering in this paper on macro level internal resources mean loans raised from within the boundaries of the same country; and external resources mean loans availed from foreign countries. Internal Debts hereby mean the loans raised by Govt. & Non-Govt. sector from institutions, companies, businessmen and people living in the same country by various methods. The External Debts hereby mean the loans raised by Govt. & Non-Govt. sector from foreign Govts., foreign companies, & foreign people by various methods.

Objectives of the Study

In this paper we are going to have an analytical study of the India's External Debts for the last 5 years ending on 31st March 2022. The objectives of the study are--

- To analyse The Total Quantum of India's External Debts.
- To analyse The Bifurcation of Total Quantum of India's External Debts between Govt. Debts and Non-govt. Debts (in Absolute Terms & Relative Terms).
- To analyse The Bifurcation of Total Quantum of India's External Debts between Long Term Debts and Short Term Debts (in Absolute Terms & Relative Terms).

Research Methodology

This study is based primarily on the secondary data resources. This secondary data includes various reports available on the official websites of the various Ministries of India like Ministry of Finance, Ministry of External Affairs etc. Various issues of India's Budget & Economic Survey have also been gone through for the analysis. Data available on the website of RBI has also been used. Besides these various related articles, research papers, newspapers & magazines have also been studied to have a comprehensive and deep approach.

Meaning of External Debts

External debt or foreign debt refers to liabilities a country which is usually owed to foreign lenders, such as international financial institutions, foreign governments & commercial banks and foreign corporate houses. Nations take on this debt for various purposes, like meeting additional expenses for research & developmental requirements, building infrastructure and also for emergency situations etc.

These loan may be taken by the Govt. itself and/or the Non-Govt. Sector. The tenure of loans may be short term or long term. These loans may be bilateral or multilateral. The loans taken by Non-Govt. Sector might be guaranteed by Govt. or Govt. Institutions; or these may be unguaranteed. Sometimes, foreign debt may come in the form of a tied loan. This means that the borrower must utilize the loan amount to make expenditures only in the lender's country only. For example, A country provides loan to the borrower country for import of machinery but the condition will be that machinery will be purchased from the lender country only.

Normally Foreign Debts are available at a lower interest rate than the domestic debts and; foreign lender normally offer debts at better repayment terms.

Definition of External Debts

External debt is defined as "the outstanding amount of those actual current, and not contingent, liabilities that require payment(s) of principal and/or interest by the debtor at some point(s) in the future and that are owed to non-residents by residents of an economy." (**External Debt Statistics - Guide for Compilers and Users, International Monetary Fund (IMF), 2003**).

Basic Terminology

- **Long Term External Debt-** Long Term External Debt is defined as external debt with an original maturity of more than one year.
- **Short Term External Debt-** Short Term External Debt is defined as external debt repayments on demand or with an original maturity of one year or less.
- **Government Debts-** Govt. debt is the debt when borrower is the Govt. itself or any Govt. Institution.
- **Non-Govt. Debts-** Non-Govt. debt is the debt when borrower is not the Govt. The borrower is a public or private sector entity, institution, individual etc.
- **ECB-** “External commercial borrowing includes loans from commercial banks, other commercial financial institutions, money raised through issue of securitised instruments like Bonds including India Development Bonds (IDBs) and Resurgent India Bonds (RIBs) & Floating Rate Notes (FRN), etc. It also includes borrowings through Buyers’ Credit & Supplier Credit Mechanism of concerned countries, International Finance Corporation, Washington [IFC(W)], Nordic Investment Bank and private sector borrowings from Asian Development Bank (ADB).” **(India’s External Debt: A Status Report 2021-22)**
- **NRI Deposits-** Non-Resident Indian (NRI) deposits are of three types: (i) Non Resident (External) Rupee Account, (ii) Foreign Currency (Non -Resident) (Banks) Deposit Accounts, (iii) Non-Resident Ordinary Rupee (NRO) Accounts.

Components of Govt. Debts

“Govt. Debts include-

- I. External Debts under external assistance,
- II. Other External Debts which include defence debts, investment in treasury bill/ government institutions by Foreign Portfolio Investments (FPIs), Foreign Banks and International Institutions and Special Drawings Rights (SDR) allocations by International Monetary Fund (IMF).” **(India’s External Debt: A Status Report 2021-22)**

Components of Non-Govt. Debts

“Non-government Debts include-

- A. Debts taken by Commercial Borrowings (CB),
- B. Debts taken by deposit taking Corporations,
- C. Debts taken by Non-Financial Corporations (NFCs),
- D. Debts taken by Household and Non-Profit Institutions Serving Households (NPISHs),
- E. Inter-company Holdings.” **(India’s External Debt: A Status Report 2021-22)**

Classification of Non-Govt. Debts

“Non-Govt. Debts can further be categorized into financial, public and private sectors—

- The Financial sector represents borrowings by banks and financial institutions including long-term NRI Deposits.
- Public sector debt represents borrowings of non-financial public sector enterprises and
- Private sector debt represents borrowings of non-financial private sector enterprises.” **(India’s External Debt: A Status Report 2021-22)**

Analysis

To fulfil the objectives of the study, the use of Tabulation & Diagrammatical Presentation has been done by the researcher for the analysis purposes. The Tables and Diagrams have been depicted at the end of the paper. The findings are—

- The table no. 1 shows that the Amount of External Debts of India (in US \$ Billion) for the last 5 yrs. ending on 2021-22 was 529.3, 543.1, 558.3, 573.6 and 619.6 respectively. This figure is showing a

Compound Annual (CAGR) Growth Rate of 4.02%. But the soothing factor is that the ratio of External Debts to GDP has been ranging between 19% to 21% during the period of other study. Ratio of External Debts to GDP (in %) for the last 5 yrs. was 20.1, 19.9, 20.9, 21.2 and 19.9 respectively. This Debts to GDP ratio exhibits a balanced use of external debts by India.

- The table no. 2 shows that the Amount of Long Term External Debts of India (in US \$ Billion) for the last 5 yrs. ending on 2021-22 was 427.1, 434.7, 451.4, 472.6 and 497.9 respectively. This figure is showing a Compound Annual (CAGR) Growth Rate of 3.91%.
- The table no. 2 shows that the Amount of Short Term External Debts of India (in US \$ Billion) for the last 5 yrs. ending on 2021-22 was 102.2, 108.4, 106.9, 101 and 121.7 respectively. This figure is showing a Compound Annual (CAGR) Growth Rate of 4.46%.
- The table no. 3 shows that for the last 5 yrs. ending on 2021-22 the ratio (expressed in %) of long term debts in total external debts has been 80.69, 80.04, 80.85, 82.39 and 80.36 respectively.
- The table no. 3 also shows that for the last 5 yrs. ending on 2021-22 the ratio (expressed in %) of short term debts in total debts has been 19.31, 19.96, 19.15, 17.61 and 19.64 respectively.
- On an average we can say that ratio of Long Term & Short Term Component in Total External Debt of India has been 80:20 which is quite impressive with reference to the financial management done by the country and its Govt.
- The table no. 4 shows that for the last 5 yrs. ending on 2021-22 the amount (expressed in US Billion \$) of Govt. Debts in Total External Debts has been 111.9, 103.8, 100.9, 111.6 and 130.8 respectively. This figure is showing a Compound Annual (CAGR) Growth Rate of 3.98%.
- The table no. 4 also shows that for the last 5 yrs. ending on 2021-22 the amount (expressed in US Billion \$) of Non-Govt. Debts in total External debts has been 417.4, 439.3, 457.4, 462 and 488.8 respectively. This figure is showing a Compound Annual (CAGR) Growth Rate of 4.03%.
- The table no. 5 shows that for the last 5 yrs. ending on 2021-22 the ratio (expressed in %) of Govt. debts in total external debts has been 21.14, 19.11, 18.07, 19.46 and 21.11 respectively.
- The table no. 5 also shows that for the last 5 yrs. ending on 2021-22 the ratio (expressed in %) of Non-Govt. debts in total external debts has been 78.86, 80.89, 81.93, 80.54 and 78.89 respectively.
- On an average we can say that ratio of Govt. Debts & Non-Govt. Debts in Total External Debts of India has been 20:80 which is quite impressive with reference to the financial management done by the country and its Govt.

Specific Characteristics of the External Debts of India (2021-22)

- The total external loans of India for the year 2021-22 currency-wise (in %) are 53.2% in USD, 31.2% in Indian Rupee, 6.6% in SDR, 5.4% in Japanese Yen, 2.9% in Euro, 0.2% in Pound Sterling and 0.5% in other currencies.
- At the end of 2021 among top 20 list of borrower developing countries India was at 3rd place after China and Brazil. The total external debts of China, Brazil and India on this date were 2746559 Million \$, 670286 Million \$ and 614919 Million \$ respectively.
- At the end of 2021 US had total external debts of 23371 Billion \$ having 24.6% of the total External Debts of the whole countries of the world. The amount of total External Debts of the whole countries of the world was 95030 Billion \$. In the Global Borrowers' List India was at 23rd Position having 615 Billion \$ External Debts (0.65% of the Total Global External Debts).

Advantages and Disadvantages of taking External Debts

External Debts are quite helpful for the development requirements of a country especially for the developing economies. As developing economies are normally having Budgetary Deficits so to fulfil research & developmental and infrastructural requirements of the country, it has to take help of the Debts. Debts can be arranged by way of internal resources i.e. domestic resources or by way of external resources i.e. foreign

resources. External Debts are easily available to the countries like India which have a steady economic growth & bright prospects in the future. Rich and developed countries and various international organisations like World Bank & International Monetary fund are always ready to extend loan facilities to the countries like India as they know that their principal & interest is safe by funding to these countries. Also external debts are taken also take in case of contingent & emergency situations like threats of war, natural disasters & pandemic like CORONA. Thus external debts are helpful to meet to research, developmental & infrastructural requirements of the country and thus these loans are helpful for keeping the pace of the development of the borrowing country. Also foreign loans arranged in contingent & emergency situations are like any 'Port in a Storm' as these loans help to save loss of lives & assets to a great extent.

Though External Debts are quite useful for an economy but availing of external loans in an unplanned & unbalanced way and having too much dependency on external loans to fulfil budgetary deficit requirements & other research & developmental and infrastructural requirements of the countries; may ruin the economy of the borrower country and the nation itself; as lender country are normally in the habit of interfering in the politics & internal matters of the borrower country for their interests and for the safety of their money invested. Also too much dependency on foreign loans may lead to a vicious cycle of debts for nations. Sometimes external debts may also prove threats to security, politics and society & culture to the borrower country. External Debts have an adverse effect on Exchange Rates & also on Foreign Exchange Reserves. Excessive foreign debts can obstruct economic growth over the long term.

But it can be definitely said that the Disadvantages of the External Debts described above arise only due to the unplanned, unbalanced and unnecessary use or in case of severe default in repayment. So balanced, planned & effective use of foreign loans is must.

Points to be considered while availing External Debts

While availing Debts from External Resources i.e. foreign resources, the following must be kept in mind especially—

1. Purpose of availing debts from the foreign sources,
2. Terms of Repayment of Principal amount and Interest amount,
3. Powers and Rights of Lender Country in normal circumstances and also in abnormal circumstances like in case of any dispute etc.
4. Security, Political and Social Interests of the Nations involved as well,
5. Foreign Exchange Reserves of the borrower country,
6. Its impact on the Exchange Rate between countries involved etc.

Conclusion

External debts are quite helpful to meet to research, developmental & infrastructural requirements of the country and thus these loans are helpful for keeping the pace of the development of the borrowing country. Also foreign loans arranged in contingent & emergency situations are like any 'Port in a Storm' as these loans help to save loss of lives & assets to a great extent. 'India' having a strong credibility all over the world by way of its stable politics, its strong economic planning, a balance foreign policy and proper & efficient use of its available human & natural resources; is on the most favoured nations among the various countries of the world. Rich & developed countries and international organizations like IBRD, IMF, WHO, UNO & UNICEF etc. are looking forward to India, its planning & execution of plans and; its intensity & sincerity to fight with the problems. All these countries & organizations are always ready to help India in its needs. India also have an important role of External Debts in its Budget. India's policy of external debts is well managed and balanced. During the period of our study, the External Debts to GDP ratio ranging between 19-21 percent exhibits a balanced use of external debts by India. The Total External Debts of India on an average have a 20:80 ratio between Govt. & Non-Govt. Debts and a ratio of 80:20 between Long Term & Short Term external Debts. All these show that India is using the external debts in a quite balanced manner. We hope that the way India is

progressing by leaps and bounds; the day will soon come when Indian Govt. & Indian Non-Govt. Sector will have no need to borrow funds from foreign sources.

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Table - 1

Year	Amount of External Debts US \$ Billion	Ratio of External Debts to GDP in %
2017-18	529.3	20.1
2018-19	543.1	19.9
2019-20	558.3	20.9
2020-21	573.6	21.2
2021-22	619.6	19.9

Source— India's External Debt– A Status Report— various issues

Table - 2

Amount of External Debts of India – Long Term & Short Term (in US \$ Billion)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
Long Term External Debts	427.1	434.7	451.4	472.6	497.9
Short Term External Debts	102.2	108.4	106.9	101.0	121.7
Total	529.3	543.1	558.3	573.6	619.6

Source— India's External Debt– A Status Report— various issues

Table No. 3

External Debts of India – Long Term & Short Term (Expressed in %)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
Long Term External Debts	80.69	80.04	80.85	82.39	80.36
Short Term External Debts	19.31	19.96	19.15	17.61	19.64
Total	100.00	100.00	100.00	100.00	100.00

Source— Computed from the data of Table No. 2

Table - 4
Amount of External Debt of India – Govt. & Non-Govt. (in US \$ Billion)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
Govt. Debts	111.9	103.8	100.9	111.6	130.8
Non-Govt. Debts	417.4	439.3	457.4	462.0	488.8
Total	529.3	543.1	558.3	573.6	619.6

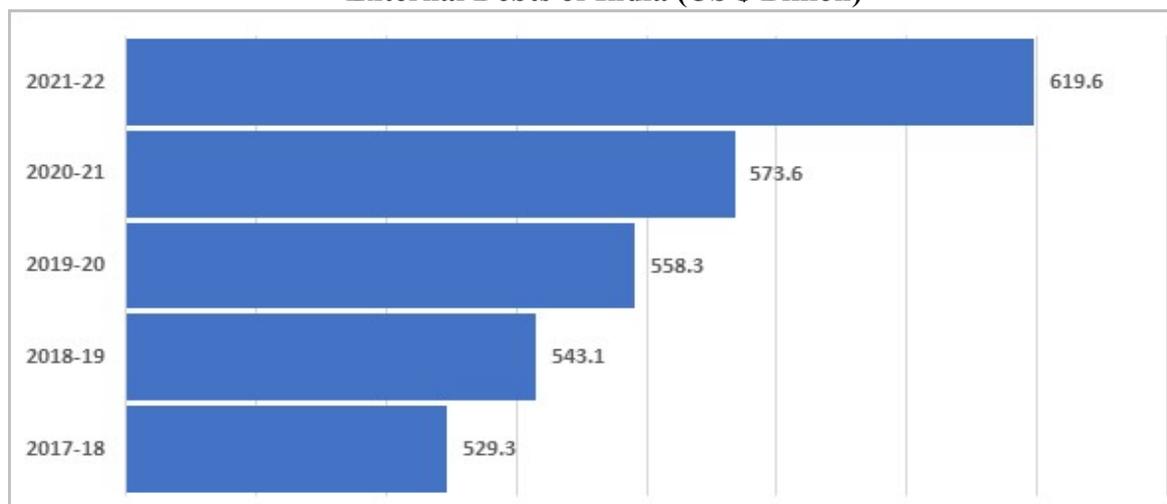
Source— India’s External Debt– A Status Report— various issues

Table - 5
External Debts of India – Govt. & Non-Govt. (Expressed in %)

Particulars	2017-18	2018-19	2019-20	2020-21	2021-22
Govt. Debts	21.14	19.11	18.07	19.46	21.11
Non-Govt. External Debts	78.86	80.89	81.93	80.54	78.89
Total	100.00	100.00	100.00	100.00	100.00

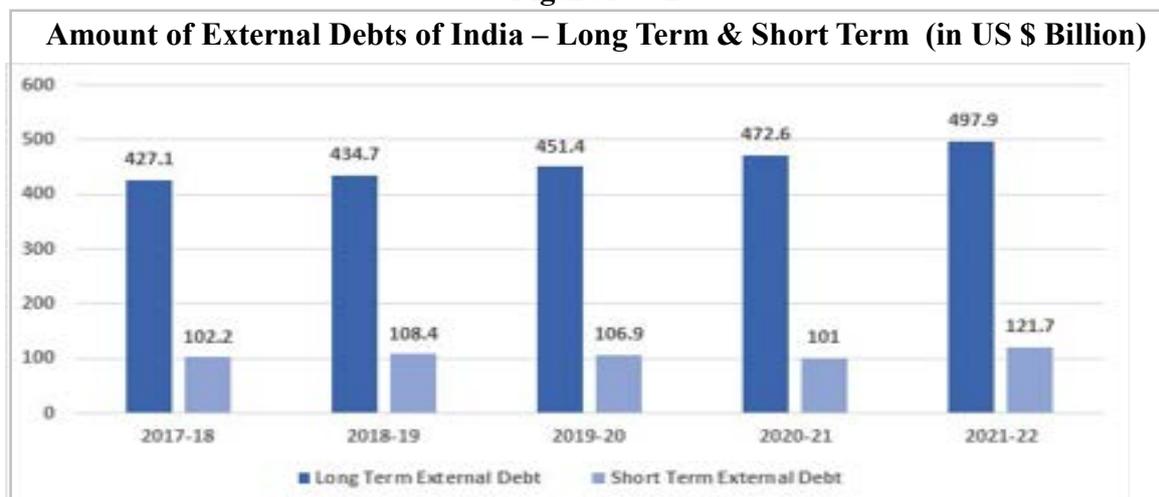
Source— Computed from the data of Table No. 4

Figure No. 1
External Debts of India (US \$ Billion)



Source— Table No. 1 of this Research Paper

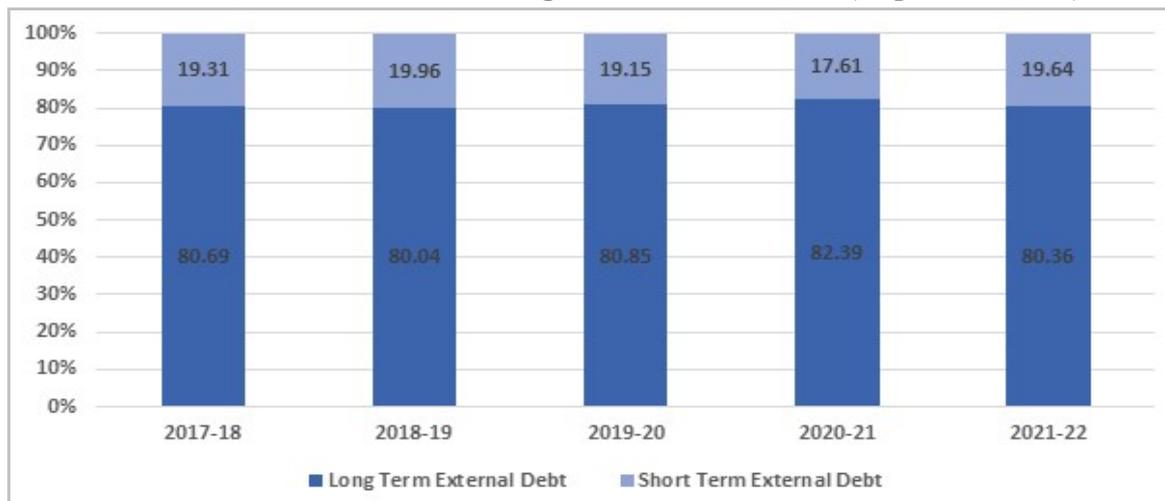
Figure No. 2
Amount of External Debts of India – Long Term & Short Term (in US \$ Billion)



Source— Table No. 2 of this Research Paper

Figure No. 3

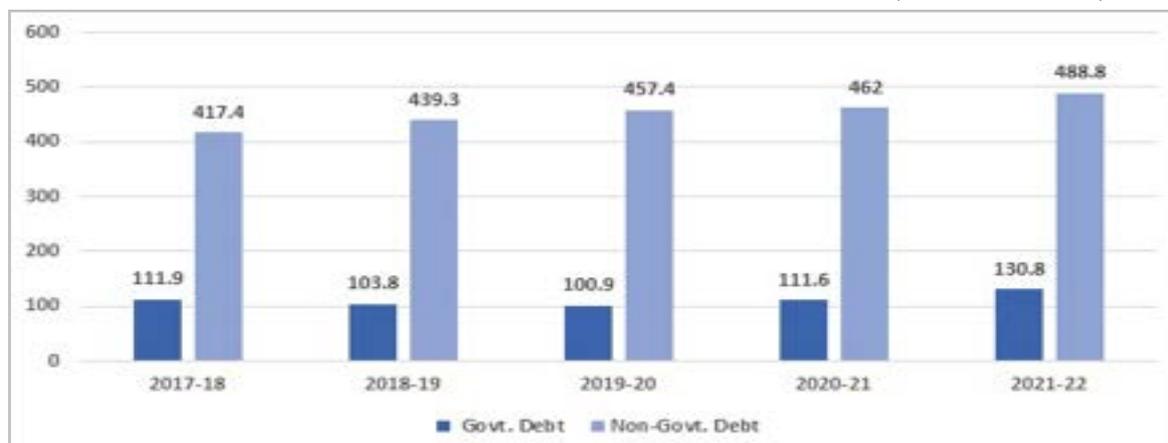
External Debts of India – Long Term & Short Term (Expressed in %)



Source— Table No. 3 of this Research Paper

Figure No. 4

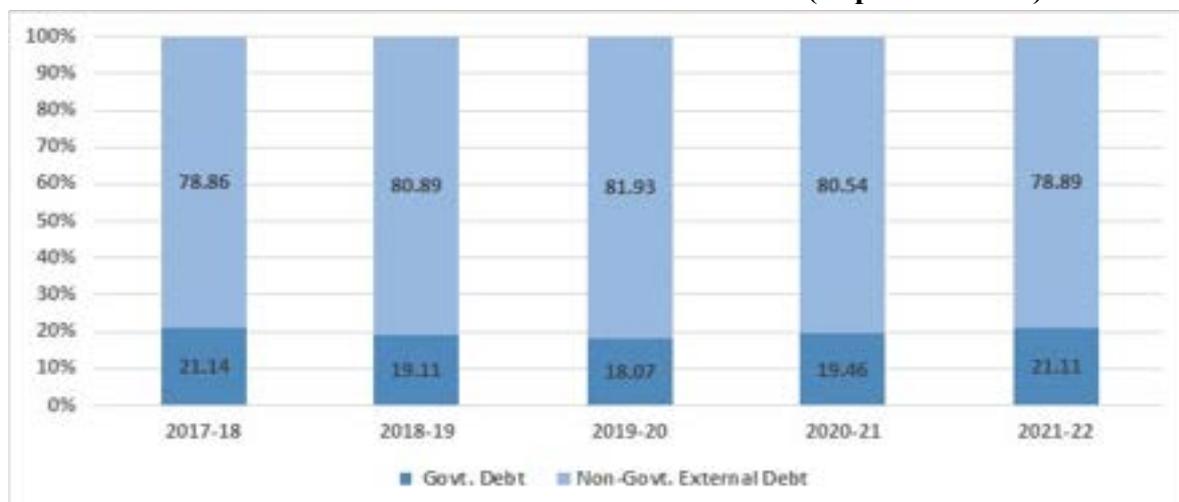
Amount of External Debts of India – Govt. & Non-Govt. (in US \$ Billion)



Source— Table No. 4 of this Research Paper

Figure No. 5

External Debts of India – Govt. & Non-Govt. (Expressed in %)



Source— Table No. 5 of this Research Paper

A STUDY OF FINANCIAL LITERACY ON UNIVERSITY STUDENTS IN UTTAR PRADESH

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Abstract

This study surveys 670 university students to examine their financial literacy; the relationship between literacy and students' education; the relationship between literacy and students' parents' education; the inter-correlation among financial knowledge, behaviour and planning; and the comparison of male and female literacy levels. Results show that 19.4% of the total participants answered all the questions correctly. It is found that there is only a little influence of the participant's parents' education and the participant's education on his awareness and knowledge about finance.

Keywords

Financial literacy, financial knowledge, inter-correlation, financial behaviour.

Reference to this paper should be made as follows:

Shubhangi Srivastava

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Introduction

In the last decade from heightened inflation to lockdown; Indians have seen it all. The only way to deal with these economic irregularities is financial awareness and the ability to make the right financial choices. Financial literacy can be defined as “the knowledge of basic financial concepts and the ability to do simple calculations”. (Mitchell, 2011) Here literacy refers to the awareness of investment, budgeting and financial management.

Financial knowledge is tested in terms of basic numeracy skills, awareness of inflation, interest rates and the aptitude for risk diversification. (Lusardi and Mitchell, 2006). Kadoya and Khan (2020) studied that the demographics, socio-economic and psychological variables affect financial literacy. (Kadoya & Khan, 2020).

In this study, I have taken a sample of 670 university students from the Uttar Pradesh State of India. These students are graduate, post-graduate and research-level students. I have developed a questionnaire to measure numeracy skills, knowledge of purchasing power of money, risk diversification, financial behaviour and aptitude toward financial planning. This study is an initiative to study financial literacy among students of different universities belonging to the state of Uttar Pradesh.

Objectives

- To study the inter-correlation among financial knowledge, financial awareness and financial behaviour.
- To compare the mean score of financial literacy of male and female participants.
- To study the correlation between financial literacy and participants’ education level.
- To study the correlation between financial literacy and the participant’s parent’s education level.

Hypothesis

- There is no significant inter-correlation among financial knowledge, financial awareness and financial behaviour.
- There is no significant difference in the mean score of financial literacy of male and female participants.
- There is no significant correlation between financial literacy and participants’ education level.
- There is no significant correlation between financial literacy and the participant’s parents’ education level.

Review of Related Literature

The level of economic indicators is directly proportional to the level of financial literacy. (Swiecka et al., 2020). It is increasingly evident that financial mistakes can harm someone’s welfare and negatively impact the economy. Monitoring variation and change in financial literacy rates is of interest to educators, legislators, corporate executives, and researchers. A successful evaluation of financial literacy will increase a researcher’s ability to recognise circumstances in which a lack of financial literacy may be responsible for financial decisions that hurt well-being and will help educators identify students who need additional education to achieve a goal. (Huston, 2010)

According to Lusardi and Mitchell, the term financial literacy encompasses the knowledge of inflation, risk diversification and numeracy skills. To determine the influence of socio-economic variables a new variable of financial behaviour should be added to the model. (Nicolini et al., 2013)

Financial knowledge, financial behaviour and attitude towards Financial planning are the three important components of financial literacy. (Morgan & Long, 2020).

This research is conducted considering all the above components of financial literacy. A questionnaire was prepared and circulated among university students of Uttar Pradesh to study financial literacy.

Data and Survey

The data for our empirical analysis was collected through a questionnaire prepared to gather data on financial knowledge, financial behaviour and attitude towards the financial planning of students. There were three questions on financial knowledge as same as those posed by Lusardi and Mitchell (2006) except for the currency used. The questions were as follows-

1. Suppose you had Rs. 1000 in a savings account and the interest rate was 2% per year. After 3 years, how much do you think you would have in the account if you left the money to grow? (numeracy) (a) More than 1061.21 (b) Exactly 1061.21 (c) Less than 1061.21

The original 5 yrs. were changed to 3 yrs. to ease computations.

2. Imagine that the interest rate on your savings accounts was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy: (inflation) (a) More than today (b) Exactly the same (c) Less than today
3. Do you think the following statement is true or false: Buying a single company stock usually provides a safer return than a stock mutual fund (risk diversification): (a) True (b) False

To understand the financial behaviour the preferences of participant over various investment options were asked and to check their attitude towards financial planning a simple statement-based question was asked:

What is your opinion about the following statement: "I would like to save and invest money for my future."

All the participants were residents of Uttar Pradesh, India, male (36%) and female (64%). The average level of education attained by the reporting participants is significantly higher than the general population of India, with 39.5% having graduated college and 36% having some post-graduate education. Out of the total participants, 24.5% of the participants were pursuing a doctorate. In this survey, 340 students were between the age of 19 and 23 years and 330 students were between the age of 24 years and 30 years.

Data Analysis and Empirical Findings

Literacy questions: In response to the first question on numerical solving ability 19.4% chose more than Rs. 1061.21 and 22.4% chose less than Rs. 1061.21 out of the total respondents whereas only 46.3% chose the right option of exactly 1061.21 and 11.9% were unsure about the answer. This data is shown in form of a pie chart in Figure 1. It is shown in the result that participants do not have a high numerical-solving ability, this could be because participants were from different educational backgrounds and might not be aware of how compounding works.

Knowledge of purchasing power of money: The second question was designed to check the understanding of respondents about inflation, in which 62.7% were right. 11.9% and 9% marked more than and less than today respectively and 16.4% were unsure about the answer. This data is shown in form of a pie chart in Figure 2. More than half of the participants were aware of inflation and interest rate irrespective of their educational background showing an increase in financial awareness from prior studies.

Risk diversification: The third question was designed to check the awareness regarding risk diversification of portfolios. 50.7% were right, 25.4% were wrong and 23.9% were unsure about the answer. This data is shown in form of a pie chart in Figure 3. The result shows that nearly half of the participants were in favour of that; buying a single company stock usually provides a safer return than a stock mutual fund.

Out of the total 670 students, only 130 answered correctly of all three financial literacy questions.

Financial behaviour: The fourth question asked about the preference of different investment options in which 38.8% responded they invest in mutual funds and stock market, 37.3% invested in bank FDs and saving accounts, 31.3% invested in Gold, 19.4% invested in government securities, 17.9% in insurance, 13.4% in real estate and 17.9% did not invest anywhere.

Financial planning: The fifth question was designed to measure their attitude towards financial planning. 85.1% were interested in saving for their future whereas the remaining did not agree with the opinion.

Certain questions about the education level of students, gender, age, father's education level and mother's education level were also asked. To test the hypotheses, I used IBM's statistical package for Social Sciences version 29.0.

To study intercorrelation among financial knowledge, financial awareness and financial behaviour, I used Pearson's product moment correlation which shows that there is a positive moderate correlation of value

0.475 between financial planning and financial behaviour. There is also a positive moderate correlation of 0.677 between financial knowledge and financial behaviour. The correlation is significant at the level of 0.01 therefore we can reject the null hypothesis and state that there is a significant relationship between financial behaviour, planning and knowledge. The relationship among the following variables is given in table 1.

Table - 1

Correlations

		FINKNOW	FINBEHAV	FINAWAR
FINKNOW	Pearson Correlation	1	.677**	.868**
	Sig. (2-tailed)		<.001	<.001
	N	670	670	670
FINBEHAV	Pearson Correlation	.677**	1	.475**
	Sig. (2-tailed)	<.001		<.001
	N	670	670	670
FINAWAR	Pearson Correlation	.868**	.475**	1
	Sig. (2-tailed)	<.001	<.001	
	N	670	670	670

** . Correlation is significant at the 0.01 level (2-tailed).

To compare mean score of financial literacy of male and female participants. I applied Student's t-test on male and female literacy scores, and the result is shown in table 2 and 3.

Table - 2

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
FL	1	250	4.52	2.850	.180
	2	420	4.05	2.746	.134

Table 3

Independent Samples Test

		Levene's Test for Equality of Variances		t	df	Significance		Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
		F	Sig.			One-Sided p	Two-Sided p			Lower	Upper	
FL	Equal variances assumed	1.926	.168	2.129	668	.017	.094	.472	.325	.036	.908	
	Equal variances not assumed			2.103	668.016	.018	.096	-.472	.325	.031	.914	

Since the p value of 0.017 is less than 0.05 value of significance, we can reject the null hypothesis and conclude that there is a significant difference in the mean scores of male and female financial literacy showing that gender influences the financial literacy of individuals.

To study the correlation between financial literacy and participant's education level, I used bivariate correlation and found that there is a low correlation between financial literacy and participant's education. The correlation is significant at the level of 0.01 therefore we can reject the null hypothesis and state that there is a significant relationship between financial literacy and participant's education. This is shown in table 4.

Table - 4

Correlations

		FL	participant education
FL	Pearson Correlation	1	.232**
	Sig. (2-tailed)		<.001
	N	670	670
participant education	Pearson Correlation	.232**	1
	Sig. (2-tailed)	<.001	
	N	670	670

** . Correlation is significant at the 0.01 level (2-tailed).

To study the correlation between financial literacy and participant's parents education level, I used bivariate correlation and found that there is a low correlation of 0.236 between financial literacy and parents' education. The correlation is significant at the level of 0.01, therefore we can reject the null hypothesis and state that there is a significant relationship between financial literacy and the participant's parents' education level. This is shown in table 5.

Table - 5
Correlations

		FL	parent's education
FL	Pearson Correlation	1	.236**
	Sig. (2-tailed)		<.001
	N	670	670
parent's education	Pearson Correlation	.236**	1
	Sig. (2-tailed)	<.001	
	N	670	670

** . Correlation is significant at the 0.01 level (2-tailed).

Conclusion

Financial literacy is the awareness of making the right financial decisions. The knowledge of inflation, interest rate, risk diversification, numerical ability and their application in personal life to plan and behave accordingly constitutes financial literacy. The survey is made up of a small proportion of the total university students of Uttar Pradesh, therefore the findings cannot be generalized on a vast level.

The result shows a moderate correlation between financial behaviour and planning and; between financial behaviour and knowledge. It also shows a high inter-correlation among the above three variables. It shows that there is only a little influence of participants' and their parents' education on financial literacy and that there is a significant difference in the financial literacy scores of male and female participants.

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Figure 1 - Response to the First Question

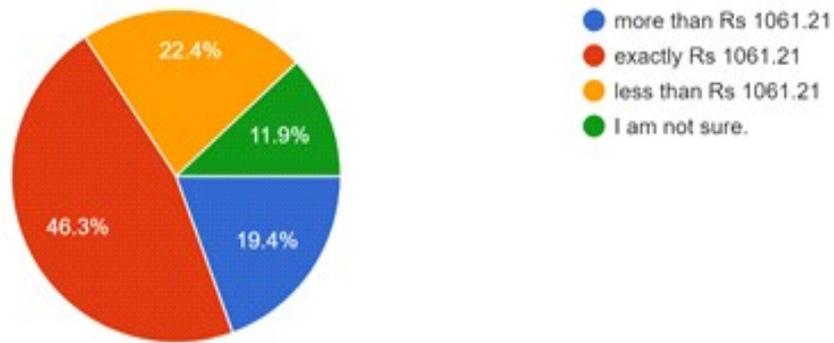


Figure 2 - Response to the Second Question

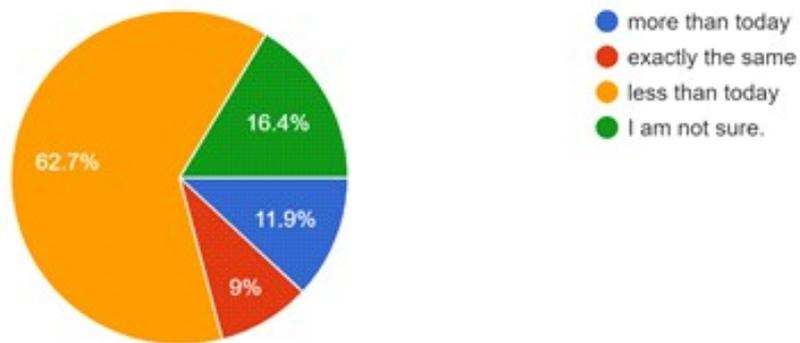
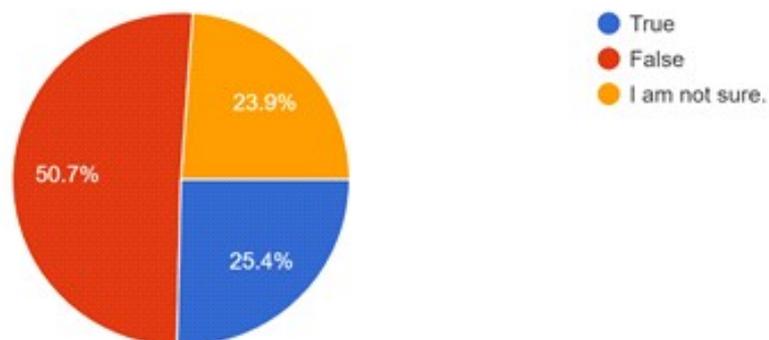


Figure 3 - Response to the Third Question



REAL PER CAPITA INCOME TREND IN INDIA FROM 2014-19

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Abstract

Nowadays, India faces an economic crisis, i.e., a higher unemployment rate, high inflation rate, increase in income inequality, etc. Some argue that this situation arises because of failures of government (Current - BJP/NDA) policies. However, in this paper, by using data from the World Bank report and Economic Survey 2022-23, we compare three economic variables, i.e., unemployment rate, inflation rate, and per capita Net National Income over two periods, i.e., 2009-14 and 2014-19. We found that these variables improve in the period 2014-19. Hence, this lousy situation arises, possibly due to the COVID-19 crisis rather than government policy failure.

Keywords

Economic welfare, Unemployment rate, Inflation rate, Per Capita NNI

Reference to this paper
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Shivam Rai

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Introduction

Per Capita Income shows the average income earned by every person of a country. In Latin the word 'per capita' means 'by head'. So simply per capita income is the income earned per head. This helps us evaluate the standard of living and the quality of life of people in a country.

Per Capita Income = National income divided by Population.

National income is the total income earned by the people of a country. And population is the number of people living in a country.

Per capita income is a crucial statistical tool as it is used to compare the per head income of different countries across the world. It helps us to know the standard of living and the quality of life of people of different countries. When per capita income is adjusted with inflation then we get Real Per Capita Income. Real Per Capita Income gets influenced by unemployment and inflation.

Unemployment and Inflation are interlinked. As Philips curve demonstrates the negative relation between Unemployment and Inflation, i.e., as Unemployment rises, Inflation falls, and vice-versa. However, Unemployment and wage are also negatively related to each other. If Unemployment rises, wages will fall as a rise in the unemployment rate implies an increase in the labour force supply; hence wages should fall and vice-versa.

The unemployment rate continuously fell for four consecutive years in 2015-19. In 2014 unemployment rate was 5.44% and in 2019, it was 5.27%. However, one can argue that 0.17% is an insignificant reduction, but if the situation was not improved in 2014-19, it does not even worsen compared to 2009-14. Since the unemployment rate is increasing, real wage/income should rise over time also. On the other hand, the Inflation rate reduced significantly in 2014-19. In 2014 inflation rate was 6.67%, and in 2019 it was 3.73%. Moreover, the highest inflation rate in 2010-14 was 11.99% which is much higher than the highest inflation rate in 2015-19, i.e., 4.95%.

Literature Review

This paper contributes to the literature on economic growth and economic variable trends in India. However, we only study some variables, i.e., the unemployment rate, the inflation rate, and the per capita net national income, and; for a short period, i.e. 2014-19. However, as the political regime changed, 2014 was an important year, and BJP Won against UPA. We have not considered the years after 2019 due to the COVID-19 crisis as it will not seem rational to compare the COVID period to some different periods.

Nakray (2022) concludes that Modi-fare falls short in being transformative. Sharma (2020) Claims that BJP (Bhartiya Janta Party) fails on the economic front. Moreover, it claims United Progressive Alliance (UPA) government did much better on economic fronts. Mishra et al. (2022) shows that economic inequality in India has increased in the past years, which is related to the changes in the covariance structure. Using the CMIE data for the 18 waves, this paper deals with the dynamic structure of earnings in India for six years (2014–2019) by decomposing the covariance structures of earnings into the permanent and transitory/temporary components. This paper will compare the real per capita net national income trends in 2014-19 (under the BJP government) to real per capita net national income trends in 2009-14 (under the UPA government).

Data

The quantitative data is collected from the Economic Survey 2022-23 Statistical Appendix 'Table 1.1: Gross National Income and Net National Income'. This dataset includes Gross National Income, Net National Income, and Per Capita Net National Income from 1952-2023 calculated at current and constant-year prices. However, we are using the subset of dataset only, i.e., from 2009-10 to 2018-19. We have gathered data for unemployment rate and inflation rate from the site www.macrotrends.net which reports World Bank as a source for these data.

Methodology

We will compare the descriptive statistics of Per Capita Net National Income for two different time frames, i.e., 2009-14 and 2014-19. Moreover, we will use Ordinary-Least Squares estimates to regress per capita net national income on years.

The rationale behind using Per Capita Net National Income is as follows:

1. Growth in National Income can be contributed by an increase in population. Therefore, a nation's standard of living or economic well-being should not be measured by Net National income (NNI). Per Capita Net National Income (PCNNI) is better than NNI.
2. Moreover, we will analyze the PCNNI at constant year prices as PCNNI at current year prices can be looked inflated just because of a rise in prices and not because of an increase in production. Hence, PCNNI at constant year prices will be a better variable to compare social welfare under two different regimes, i.e., 2009-14 and 2014-19 in this paper, rather than PCNNI at current year prices.

Results

Descriptive Statistics from 2009-14

The following Table shows Descriptive statistics for the variables Gross National Income, Net National Income, and Per Capita Net National Income calculated at current year prices from 2009-2014—

Table - 1

Descriptive Statistics for Measures of National Income at Current Prices

Particulars	Values (n=5 years i.e. 2009-14)
GNICP (INR Crore)	Mean 8692292.85 S.D. 1866974.19
NNICP (INR Crore)	Mean 7760236.85 S.D. 1665200.09
PCNNICP (INR)	Mean 63744.41 S.D. 12006.97

Source—Economic Survey 2022-23.

The above table shows that the average per capita national income at current year prices (PCNNICP) is approximately INR 63,744.41 with a standard deviation of INR 12,006.97.

Moreover, the following table shows Descriptive statistics for the variables Gross National Income, Net National Income, and Per Capita Net National Income calculated at constant/Base year prices from 2009-14—

Table - 2

Descriptive Statistics for Measures of National Income at Constant (Base Year) Prices

Particulars	Values (n=5 years i.e. 2009-14)
GNIBP (INR Crore)	Mean 8652265.88 S.D. 797958.88
NNIBP (INR Crore)	Mean 7725170.12 S.D. 666274.15
PCNNIBP (INR)	Mean 63636.98 S.D. 3779.70

Source—Economic Survey 2022-23.

The above table shows that the average per capita net national income at base year prices (PCNNIBP) is approximately INR 63,636.98 with a standard deviation of INR 3,779.70. Therefore, on average, PCNNIBP and PCNNICP are approximately the same for 2009-14. However, we can see a significant reduction in the standard deviation when calculating PCNNI at base/constant year prices.

Descriptive Statistics from 2014-19

The following table shows Descriptive statistics for the variables Gross National Income, Net National Income, and Per Capita Net National Income calculated at current year prices from 2014-19—

Table - 3**Descriptive Statistics for Measures of National Income at Current Prices**

Particulars	Values (n=5 years i.e. 2014-19)
GNICP (INR Crore)	Mean 15322516.38 S.D. 2544209.13
NNICP (INR Crore)	Mean 13697352.89 S.D. 2289566.70
PCNNICP (INR)	Mean 105296.73 S.D. 15692.60

Source—Economic Survey 2022-23.

In the above table, we can observe that the average per capita national income at current year prices (PCNNICP) is approximately INR 1,05,296.73 with a standard deviation of INR 15,692.97.

Moreover, the following table shows Descriptive statistics for the variables Gross National Income, Net National Income, and Per Capita Net National Income calculated at Constant/Base year prices from the year 2014-19—

Table - 4**Descriptive Statistics for Measures of National Income at Constant (Base Year) Prices**

Particulars	Values (n=5 years i.e. 2014-19)
GNIBP (INR Crore)	Mean 12128069.00 S.D. 1366183.44
NNIBP (INR Crore)	Mean 10740981.63 S.D. 1193829.95
PCNNIBP (INR)	Mean 82637.09 S.D. 7685.19

Source—Economic Survey 2022-23.

In the above table, we can observe that the average per capita net national income at constant year prices (PCNNIBP) is approximately INR 82,637.09 with a standard deviation of INR 7,685.19. Therefore, on average PCNNIBP and PCNNICP are significantly different i.e., difference of INR 22,659.64 (i.e. 105296.73-82637.09) is significant for the time period 2014-19. However, we can see a significant reduction in the standard deviation when we calculate PCNNI at base/constant year prices.

2009-14 Vs. 2014-19 [Comparison of PCNNIBP]

We can observe that the real average per capita income is higher in 2014-19 than in 2009-14. The difference between averages for the two periods is approximately INR 19,000.11 (i.e. 82637.09-63636.98). Hence, the claim BJP (Bhartiya Janta Party) fails on the economic front is incorrect. However, one can argue that the standard deviation is significantly higher in the realms of BJP INR 7,685.19 compared to INR 3,779.70 in the realms of UPA. It implies that there exists year-wise variation or less stability of income in 2014-19, and possibly this can be explained by the Demonetization and introduction of GDP. Nevertheless, on average and year-wise, per capita income at constant year price is higher in 2014-19.

Bar Graphs

- In the Figure 1 given at end of paper, for the period 2009-14, we can see the average compound growth of per capita income is 4.08%.
- In the Figure 2 given at end of paper, for the period 2014-19, we can see the average compound growth of per capita income is 6.06%. Hence, the average growth rate is approximately 1.98% higher in the period 2014-19. In other words, if we draw a line joining the mid-points of the histogram; the obtained line for 2014-19 would be steeper than the line for 2009-14. We can conclude from the descriptive statistics and this histogram analysis that per capita net national income was higher and grows at a faster rate in the period 2014-19 than in 2009-14.

Regression Analysis (From 2009-14)

If we regress per capita net national income at constant year prices (PCNNIBP) on Years, i.e., regressing real per capita income on time, we find slope coefficient $\hat{\alpha}_1=2,362.92$, i.e., on average PCNNIBP increase by INR 2,362.92 when time increases by one year. Moreover, $\hat{\alpha}_1$ is statistically significant even at the 1% level of significance as the p-value is less than 0.01.

Regression Table - 1

Estimated trends of PCNNI from 2009-14

Particulars	PCNNI (INR) [Constant Prices]
Yearly Increase	2362.92** p-value 0.001
Constant	56548.2*** p-value 0.000
Observations	5

p-values in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Regression Analysis (From 2014-19)

From 2014-19 similarly, if we regress per capita net national income at constant year prices (PCNNIBP) on Years for 2014-19, we find slope coefficient $\hat{\alpha}_1=4,858.29$, i.e., on average PCNNIBP increase by INR 4,858.29 when time increases by one year. Moreover, $\hat{\alpha}_1$ is statistically significant even at the 1% level of significance as the p-value is less than 0.01.

Regression Table - 2

Estimated trends of PCNNI from 2014-19

Particulars	PCNNI (INR) [Constant Prices]
Year	4858.29*** p-value 0.000
Constant	68062.2*** p-value 0.000
Observations	5

p-values in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Comparison Between 2009-14 & 2014-19

From the result of both regressions, it can be stated that $\hat{\alpha}_1$ (2014"19) $>$ $\hat{\alpha}_1$ (2009 "14). We can see that the average increase in per capita net national income at constant year prices is higher in 2014-19, i.e., INR 4,858.29, than in 2009-14, i.e., INR 2,362.92. Therefore, the average yearly increase was much higher in 2014-19.

Conclusion

To sum up unemployment, inflation, and per capita income are some of the crucial economic variables to study. Throughout 2014-19, these economic indicators improve. This paper compares the welfare of the Indian economy under two time periods, i.e., 2009-14 and 2014-19, using some economic indicators. However, in this paper, by using data from the World Bank report and Economic Survey 2022-23, we compare three economic variables, i.e., unemployment rate, inflation rate, and per capita Net National Income over two periods, i.e., 2009-14 and 2014-19. We found that these variables improve in the period 2014-19. Hence, this lousy situation arises, possibly due to the COVID-19 crisis rather than government policy failure. In the future, we would like to compare the sector-wise changes and change in income inequalities at the individual level rather than the aggregate level over these two periods to understand how well-being changed over time and whether 2014 was a turning point.

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Figure 1

Per Capita Net National Income at Constant Year Prices in Rs. (Year 2009-14) (UPA Govt.)

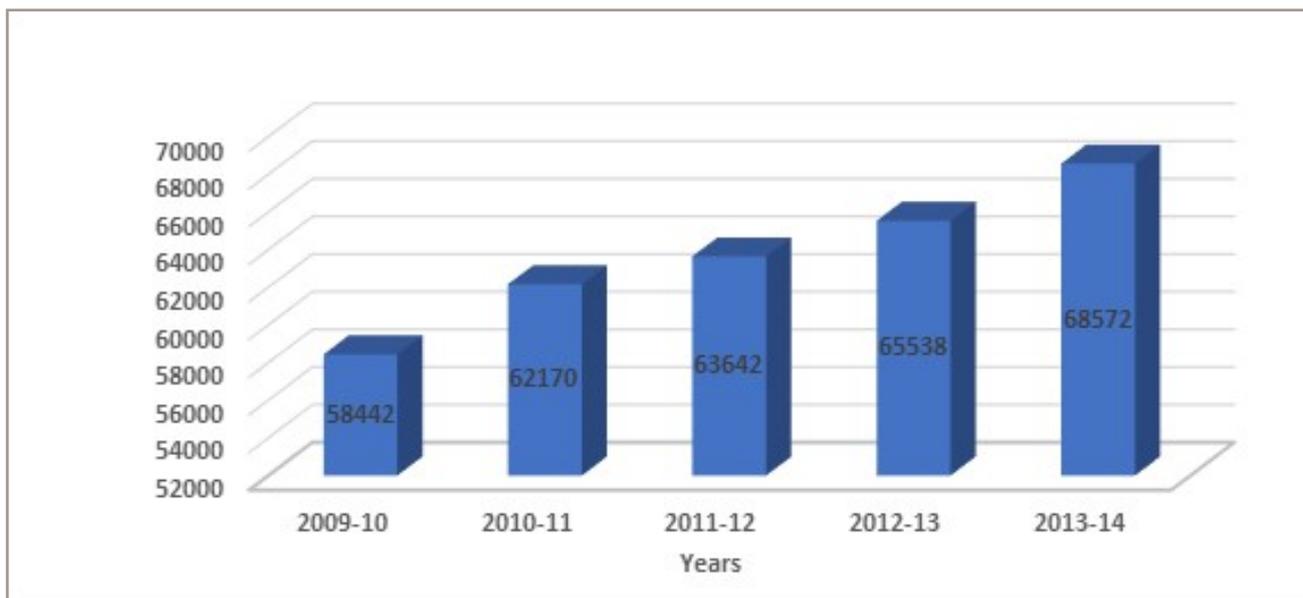
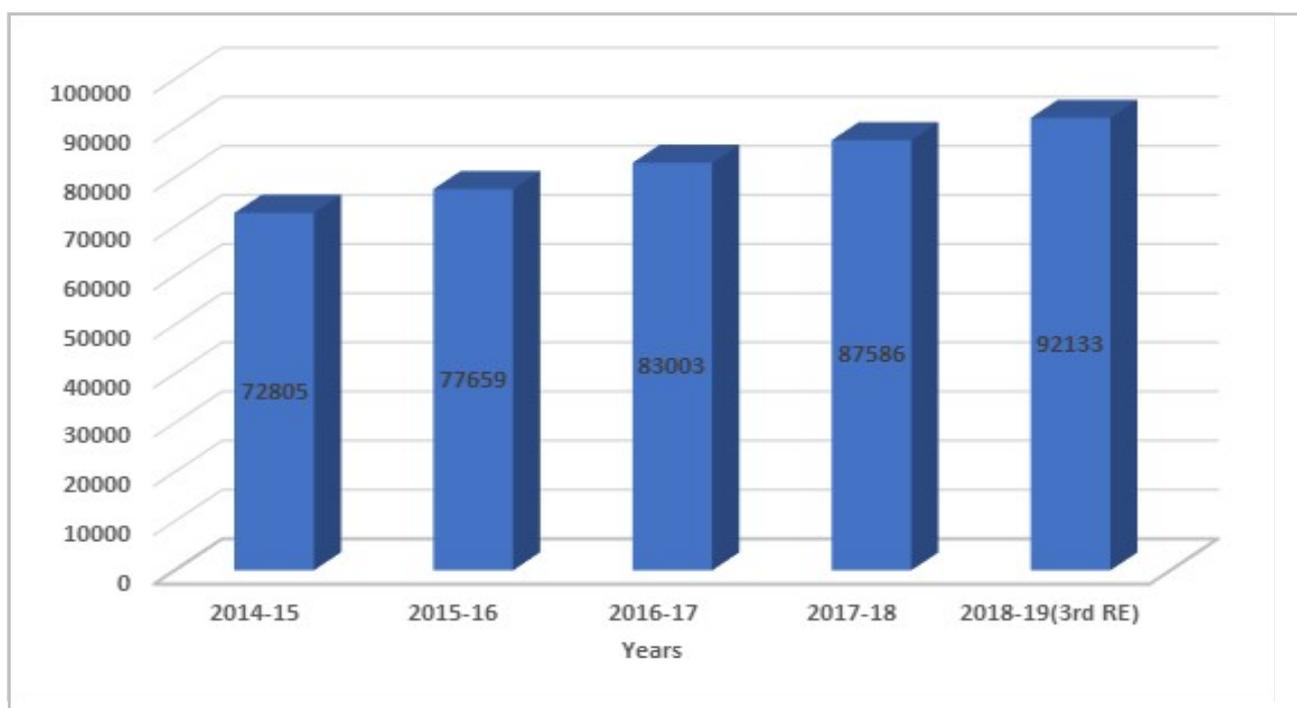


Figure 2

Per Capita Net National Income at Constant Year Prices in Rs. (Year 2014-19) (NDA Govt.)



A QUANTITATIVE STUDY OF FOREIGN TRADE OF INDIA (WITH SPECIAL REFERENCE TO USA, CHINA & UAE)

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Abstract

In the modern world of Liberalization, Privatization & Globalization (LPG), the whole world has become a global village. So in this global village it is the duty of every nation to maintain a healthy relation with other countries and; Foreign Trade is the best way to maintain harmony with other countries. Sometimes in case of International Bindings with International Organizations like IMF, WTO and IBRD etc. and also for the cause of humanity to fulfill the needs & requirements of the people; countries have to indulge themselves in activities of Foreign Trade. India has foreign trade with most of the countries of the world. In this paper we have selected 3 countries of the world with which India has most of the Foreign Trade during the period 2019-20 to 2022-23. To select the top 3 countries we have taken the amount of Total Trade as base. These countries are USA, China & UAE. The current study examines India's foreign trade with the above three countries for the period of 2019-20 to 2022-23 on absolute basis and relative basis.

Keywords

Foreign Trade, Import, Export, Trading Partners, IMF, WTO, IBRD, Ministry of Commerce and Industry.

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jgv.2023.v14iS.006](https://doi.org/10.31995/jgv.2023.v14iS.006)

Introduction

Foreign trade is the trade between different nations of the world. We can also call it International Trade. Foreign Trade is a combination of three types of trade e.g.—

- What we sell to other countries called Exports.
- What we purchase from other countries called Imports and
- Another one is when we purchase something from other country and sell it to another country called Entrepot.

Basically, there are many reasons to depend on other nations for trade such as limited resources of one nation, lack of land, labour, capital and technology etc. Also in the modern world of Liberalization, Privatization & Globalization (LPG), the whole world has become a global village. So in this global village it is the duty of every nation to maintain a healthy relation with other countries. Foreign Trade is the best way to maintain harmony with other countries. Sometimes in case of International Bindings with International Organizations like IMF, WTO and IBRD etc. and also for the cause of humanity to fulfill the needs & requirements of the people; countries have to indulge themselves in activities of Foreign Trade. Balanced Foreign Policy earns Foreign Currency which in turns leads to economic wellness of a country. Foreign Trade is also helpful in raising living standards across the world as competitive foreign products & services are available to the needy at competitive rates by way of Export & Imports Activity.

India's foreign trade has recorded considerable improvement since the initiation of the reform process in early 1990s. At the same time, it is also clear that foreign trade performance of the country has not been able to fully utilize the potentials. High transaction costs and low levels of factors productivity are some of the factors which are often cited as reasons for less than satisfactory export performance by the country. Foreign trade is an important key element in Indian economy. Exim trade plays a vital role in Indian economy as it provides a platform to Indian economy to connect with whole world which will help India to remain competitive in international market. India is one of the speediest growing economies of the world and foreign trade plays a very significant role in economic growth of any country as exports of goods and services largely contribute to GDP. The aims of India's foreign trade are to develop stable domestic price, accession of its optimum utilization of its resources and the greatest of all i.e. to maintain harmonical relations with other nations, compliance to international bindings & providing a better standard of living to the people by availing them international standardized products & services.

Research Methodology

India has foreign trade with most of the countries of the world. In this paper we have selected 3 countries of the world with which India has most of the Foreign Trade during the period 2019-20 to 2022-23. To select the top 3 countries we have taken the amount of Total Trade as base. Total Trade means the sum of Imports & Exports. On the basis of the amount of Total Foreign Trade for the above period the top 3 countries having foreign trade with India come out as—USA, China & UAE. The current study examines India's foreign trade with the above three countries for the period of 2019-20 to 2022-23 on absolute basis and relative basis. The data of 2022-23 is only available upto 28th Feb. 2023.

Data Collection

The study is mainly based on secondary data which has been collected form the information available on official websites & annual reports of the various Ministries of Govt. of India & their Departments like Ministry of Commerce & Industry and Directorate Journal of Foreign Trade etc. Various issues of Economic Survey of India have also been consulted. The analysis of data has been done using the statistical techniques of the Tabulation & Diagrammatical Presentation and by using the ratio/percentage analysis.

Objectives of the Study

1. To find out the top 5 countries of the world with which India has foreign trade during the period 2019-20 to 2022-23.

2. To have a glimpse of Total Foreign Trade of India during the period 2019-20 to 2022-23.
3. To have a quantitative glimpse of Total Foreign Trade of India with USA during the period 2019-20 to 2022-23. (In Absolute Terms & Relative Terms)
4. To have a quantitative glimpse of Total Foreign Trade of India with China during the period 2019-20 to 2022-23. (In Absolute Terms & Relative Terms)
5. To have a quantitative glimpse of Total Foreign Trade of India with UAE during the period 2019-20 to 2022-23. (In Absolute Terms & Relative Terms)
6. To have a quantitative glimpse of Total Foreign Trade of India with USA, China & UAE combined together. (In Relative Terms)

Analysis

(A) Foreign Trade of India with Top Five Countries

The following Table No. 1 shows the Total Foreign Trade of India with top 5 Countries. The top 5 countries have been selected on taking Total Trade with them as base—

Table - 1

Foreign Trade of India— Top Five Countries (Amount in Lakh Rs.)

2022-23		2021-22		2020-21		2019-20	
Country	Amount	Country	Amount	Country	Amount	Country	Amount
USA	94664787	USA	89099420	CHINA	63969739	USA	63952900
CHINA	83561023	CHINA	86333861	USA	59556924	CHINA	57919808
UAE	62194888	UAE	54362809	UAE	31968446	UAE	41868484
SAUDI ARAB	38722837	SAUDI ARAB	31998781	HONG KONG	18741970	SAUDI ARAB	23451209
RUSSIA	35834800	IRAQ	25638761	SAUDI ARAB	16311751	HONG KONG	19775142

Source: Ministry of Commerce and Industry

Explanation- On the basis of figures from Table 1 above; it reflects that the total value of trade with USA in 2019-20 was Rs.63952900 Lakh and in the year 2022-23 it is Rs.94664787 Lakh shows an increasing trend in the value of trade. Similarly with China it was Rs.57919808 Lakh in 2019-20 and Rs.83561023 Lakh in 2022-23 which also shows an increasing trend. The amount of trade also goes up with UAE as the value of total trade increased from Rs.41868484 Lakh to Rs.62194888 Lakh during the period 2019-20 to 2022-23. With Saudi Arab the figure increased during the period 2019-20 to 2022-23 from Rs.23451209 Lakh to Rs.38722837 Lakh. The above table concludes that during the period 2019-20 to 2022-23 the top 3 countries having trade relations with India are USA, China & UAE.

(B) Total Foreign Trade of India

The following Table No. 2 shows the Total Foreign Trade of India and its division between Exports & Imports during the period 2019-20 to 2022-23—

Table - 2

Foreign Trade of India (Amount in Lakh Rs.)

Year	Exports	Imports	Total Trade
2019-20	221985418	336095446	558080864
2020-21	215904322	291595770	507500092
2021-22	314702149	457277459	771979608
2022-23	327585003	525729757	853314760

Source: Ministry of Commerce and Industry

Explanation- If we take a look on total foreign trade of India from 2019-20 to 2022-23 with help of table 2 above, we can see the trend in the value of exports and imports from 2019-20 to 2022-23. As we can see

that the amount of exports increased from Rs.221985418 Lakh to Rs.327585003 Lakh and similarly the amount of imports increased from Rs.336095446 Lakh to Rs.525729757 Lakh during the period 2019-20 to 2022-23. Thus the total foreign trade of India increased from Rs.558080864 Lakh to Rs.853314760 Lakh for the period 2019-20 to 2022-23.

(C) Foreign Trade With USA

The following Table No. 3 & 4 shows the Total Foreign Trade of India with USA during the period 2019-20 to 2022-23 in absolute term and in relative terms—

Table - 3
Foreign Trade with USA (Amount in Lakh Rs.)

Year	Exports	Imports	Total Trade
2019-20	37616554	26336346	63952900
2020-21	38184453	21372471	59556924
2021-22	56796119	32303301	89099420
2022-23	57128337	37536450	94664787

Source: Ministry of Commerce and Industry

Explanation- Through the figures available in Table 3 we can see the amount of exports and imports of India with USA. From 2019-20 to 2022-23 the exports to USA goes up from Rs.37616554 Lakh to Rs.57128337 Lakh which marks a positive impact in direction of Indian foreign trade with USA. Also imports from USA increased from 2019-20 to 2022-23 from Rs.26336346 Lakh to Rs.37536450 Lakh shows effective trade bonding between both countries. Thus, the total trade with USA increased from Rs.63952900 Lakh to Rs.94664787 Lakh for the period 2019-20 to 2022-23. List of Top 5 items traded with USA has been given at the end of paper.

Table - 4
Foreign Trade with USA (Share in %)

Year	Export	Import	Total Trade
2019-20	16.95	7.54	11.28
2020-21	17.69	7.33	11.74
2021-22	18.05	7.06	7.36
2022-23	17.44	7.14	11.09

Source: Ministry of Commerce and Industry

Explanation- Also, if we look at table 4 above, it shows the share (in %) of USA in Total Amount of India’s Exports, Import & Total Trade. We find that from 2019-20 to 2022-23 the Exports to USA increase from 16.95% to 17.44% but the Imports decreased a little from 7.54 to 7.14 from 2019-20 to 2022-23. The share in total trade decreases a little from 11.28% to 11.09%

(D) Foreign Trade With China

The following Table No. 5 & 6 shows the Total Foreign Trade of India with CHINA during the period 2019-20 to 2022-23 in absolute term and in relative terms—

Table - 5
Foreign Trade with China (Amount in Lakh Rs.)

Year	Exports	Imports	Total Trade
2019-20	11767331	46152477	57919808
2020-21	15720159	48249580	63969739
2021-22	15821548	70512313	86333861
2022-23	10873450	72687573	83561023

Source: Ministry of Commerce and Industry

Explanation- The above table 5 shows that value of exports to China in 2019-20 was Rs.11767331 Lakh and in 2022-23 it was Rs.10873450 Lakh. If we look at the figures of year 2020-21, we find that export to China goes up from Rs.11767331 Lakh to Rs.15720159 Lakh. Same was in the year 2021-22 when exports raised to Rs.15821548 Lakh showing a positive growth. But in 2022-23 Exports to China decreased to Rs. 10873450 Lakh. The import from China shows that total imports Rs.46152477 Lakh increased upto 72687573 Lakh during the period 2019-20 to 2022-23. Thus, the total trade with China increased from Rs.57919808 Lakh to Rs. 83561023 Lakh for the period 2019-20 to 2022-23. It makes China second largest trading partner of India. List of Top 5 items traded with China has been given at the end of paper.

Table - 6
Foreign Trade with China (Share in %)

Year	Exports	Imports	Total Trade
2019-20	5.30	13.73	10.38
2020-21	7.28	16.55	12.60
2021-22	5.03	15.42	11.18
2022-23	3.32	13.83	9.79

Source: Ministry of Commerce and Industry

Explanation- Also, if we look at table 6 above, it shows the share (in %) of China in Total Amount of India's Exports, Import & Total Trade. We find that from 2019-20 to 2022-23 the Exports to China decreased from 5.30% to 3.32% after having a jump to 7.28% in 2020-21. The Imports increased a little from 13.73% to 13.83% during the period from 2019-20 to 2022-23 having a jump upto 16.55% in 2020-21. The share in total trade decreases a little from 10.38% to 9.79% for the period of our study.

(E) Foreign Trade with UAE

The following Table No. 7 & 8 shows the Total Foreign Trade of India with UAE during the period 2019-20 to 2022-23 in absolute term and in relative terms—

Table - 7
Foreign Trade with UAE (Amount in Lakh Rs.)

Year	Exports	Imports	Total Trade
2019-20	20423782	21444702	41868484
2020-21	12333392	19635054	31968446
2021-22	20915829	33446980	54362809
2022-23	23041567	39153321	62194888

Source: Ministry of Commerce and Industry

Explanation- The above table 7 shows that foreign trade with UAE increased from Rs.41868484 Lakh in 2019-20 to Rs.62194888 Lakh in 2022-23, as amount of Exports goes up from Rs.20423782 Lakh in 2019-20 to Rs.23041567 Lakh in 2022-23. Also imports increase from Rs.21444702 Lakh in 2019-20 to Rs.39153321 Lakh in 2022-23. All these show all over a positive growth. The 2020-21 marked a decline in the value of exports as well as in the value of imports; exports in 2020-21 was just Rs.12333392 Lakh; too low as compared to 2019-20. Same was in the value of imports which became Rs.19635054 Lakh in the year 2020-21 as compared to Rs.21444702 Lakh in the year 2019-20. The Total Trade figure put UAE at third position in terms of trading partnership. List of Top 5 items traded with UAE has been given at the end of paper.

Table - 8
Foreign Trade with UAE (Share in %)

Year	Exports	Imports	Total Trade
2019-20	9.20	6.38	7.50
2020-21	5.71	6.73	6.30
2021-22	6.65	7.31	7.04
2022-23	7.03	7.45	7.29

Source: Ministry of Commerce and Industry

Explanation- Have a look on table 8 which shows that the share (in %) of export to UAE in 2019-20 is 9.20% and; in 2022-23 is 7.03% showing a decreasing trend in terms of percentage. Imports from UAE were 6.38% in 2019-20 which shows an increasing trend by increasing upto 7.45% in 2022-23. The share in Total Trade decreased a little from 7.50% to 7.29% for the above period. These trends of foreign trade of India makes UAE third largest trading partner of India.

(F) Total Foreign Trade of India with USA, China & UAE (Combined Together)

The following table no. 9 shows the share of Total Foreign Trade of India with USA, China & UAE combined together in percent-

Table 9

Total Foreign Trade of India with USA, China & UAE (Combined Together) (Share in %)

Particulars	USA	China	UAE	Total Share
2019-20	11.28	10.38	7.5	29.16
2020-21	11.74	12.6	6.3	30.64
2021-22	7.36	11.18	7.04	25.58
2022-23	11.09	9.79	7.29	28.17

Source: Ministry of Commerce and Industry

Explanation- The above table shows that if we take together the USA, China & UAE as a whole, these countries comprise a share of 29.16%, 30.64%, 25.58% & 28.17% respectively in India’s Total Trade for the period 2019-20 to 2022-23.

Conclusion

On the basis of above analysis, we can conclude that during the period 2019-20 to 2022-23 USA is enjoying first position in foreign trade with India (except in 2020-21 as it dropped to 2nd Place) and emerged as India’s biggest trading partner in 2022-23 on account of increasing economic ties between two countries. On the other hand during the period 2019-20 to 2022-23 China is enjoying second position in foreign trade with India (except in the year 2020-21 when it left USA behind to be on the top). During 2022-23 India’s two-way Commerce with China declined due to some border disputes with China. During the period 2019-20 to 2022-23 UAE is enjoying 3rd position in foreign trade with India. If we take together the USA, China & UAE as a whole, these countries comprise a share of 29.16%, 30.64%, 25.58% & 28.17% respectively in India’s Total Trade for the period 2019-20 to 2022-23. In the end we can conclude that India due to having a strong Foreign Trade Policy and balanced & unbiased Foreign Policy; is able to maintain good trade relations with most of the countries of the world.

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Top Five items Traded with USA

No.	Top 5 exports of India to USA	Top 5 imports of India from USA
1.	Natural or cultured pearls, precious or semi-precious stones, precious metals, meals clad	Mineral fuels, mineral oils and products of their distillation, bituminous substances; mineral
2.	Pharmaceutical products	Natural or Cultured pearls, precious or semi-precious stones, precious metals clad.=.
3.	Machinery, mechanical appliances, nuclear, boilers; parts	Machinery, mechanical appliances, nuclear reactors, boilers; parts thereof
4.	Mineral fuels, mineral oils and products of their distillation; bituminous substances, mineral	Organic chemicals
5.	Other made-up textile articles; sets; worm clothing and worn textile articles; rags	Electrical machinery and equipment and parts thereof; sound recorders and reproducers, television.

Source: Ministry of Commerce and Industry

Top Five items Traded with China

No.	Top 5 exports of India to China	Top 5 imports of India from China
1.	Ores, Slag and ash	Electrical machinery and equipment and parts thereof; sound recorders and reproducers, television
2.	Organic chemical	Machinery, mechanical appliances, nuclear reactors, boilers; parts thereof
3.	Mineral fuels, Mineral oils and products of their distillation, bituminous substances; minerals.	Organic chemical
4.	Cotton	Plastic and articles thereof
5.	Iron and Steel	Fertilizer

Source: Ministry of Commerce and Industry

Top Five items traded with UAE

No.	Top 5 exports of India to UAE	Top 5 imports of India from UAE
1.	Textiles, clothing, metals,	Pearls, precious stones, metals, coins
2.	Gems jewelry	Electrical, electronic equipment
3.	Chemical, pharmaceutical products	Iron and Steel
4.	Stone, glass, edible fruits, nuts, live animals	Mineral fuels, oils distillation products
5.	Transport, vegetables, meat and edible meat offal's	Machinery, nuclear reactors, boilers

Source: Ministry of Commerce and Industry

URBAN ENVIRONMENT AND SANITATION IN PRAYAGRAJ DISTRICT OF UTTAR PRADESH

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Abstract

The urban pollutants can more clearly reflect the impact of human activities and urban development on the ecological environment. The objective of urban sanitation is to reduce risks to human health by managing factors in the urban environment which contribute to health problems. In this study, the problem of waste and its management has been explained with reference to Prayagraj (Uttar Pradesh). The problem of waste is increasing in Prayagraj due to the increasing population growth. Prayagraj Municipal Corporation has done many works for its removal. In this study, urban pollution and its effects have been explained. The environment of this city should remain clean and healthy, so that the population of the urban area can live comfortably. Further in this study, urban sanitation and sanitation planning of urban areas have been explained and in the end, a detailed explanation of ways to prevent urban pollution and improve urban sanitation; has been given in the paper.

Keywords

Waste, Pollution, Environment, Population, Urban Sanitation.

Reference to this paper
should be made as follows:

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Introduction

Urban areas are more developed and have high density of population concentration rather than rural areas. Many concerns for the state of the environment first developed in urban areas where changes in environmental condition began to affect human health. Today, virtually all cities share concern for the quality of their environment. It is also in cities that many regional and global environmental problems originate.

Sanitation in urban environments is a much more complex system. Urban sanitation focuses on maintain sanitary conditions in Urban environments. Specifically the collection, treatment and disposal of municipal waste properly are also considered in urban sanitation. Sanitation is an issue in slums, where crowded conditions and poor sanitation are reason of diseases that are dangerous health risks in urban areas.

Study Region

Prayagraj is situated at the confluence of the Ganga and Yamuna rivers. Prayagraj is famous as a major pilgrimage site. Prayagraj is major district of Uttar Pradesh; situated at 25.47° N to 81.87° E. The position of Prayagraj is in the southern part of Uttar Pradesh and the altitude of Prayagraj is 98 meters (322 feet) above sea level. The climate of Prayagraj is wet sub-tropical. All the three seasons are seen here such as, Winter, Summer and Monsoon. The average temperature of this place ranges from 40°C to 45°C. Prayagraj is an agriculture based district of Uttar Pradesh where wheat and rice is the main crops; while cultivation of Tur, Sesame, Urad, Gram is also done in abundance. Irrigation is done from canals and tube wells.

Objectives of the Study

In this study, the problem of waste and its management has been explained with reference to Prayagraj (Uttar Pradesh). The problem of waste is increasing in Prayagraj due to the increasing population growth. Prayagraj Municipal Corporation has done many works for its removal. Further in this study, urban sanitation and sanitation planning of urban areas have been explained and in the end, a detailed explanation of ways to prevent urban pollution and improve urban sanitation; has been given in the paper.

Database & Methodology

The data of City Sanitation Plan Prayagraj has been compiled under our database. This data source shows the sanitation status of Prayagraj by keeping the Census Data of 2001 and 2011 as base. Apart from this, various secondary sources have been gone through in our study.

Results and Discussion

Urban Pollution and its Effects

At present, the whole world is troubled by urban pollution. According to the report of the World Health Organization, about 80% of the population living in the urban population is affected by the polluted environment. The problem of urban pollution is mostly seen in low and middle income countries. Urban pollution is taking a formidable form in India and other developing countries. This pollution is of many types like air, water, soil, sound, radioactive pollution etc. But at present, waste is becoming a major cause of pollution. The problem of water pollution, soil pollution and air pollution arise due to waste. The emissions of vehicles, e waste processing sites, municipal solid waste dumping sites, destruction of forests & land degradation due to urbanization & real estate development are other sources of pollution. Many industries established near about urban areas are polluting the environment heavily. These are aluminum (Al) and zinc (Zn) smelter industries, cement, chlorine (Cl) & copper (Cu) smelters, fertilizer, iron & steel industries, distillery industries, oil refineries, pharmaceuticals, petrochemicals, pulp and paper industries etc.

Through the study of urban pollution, it is known that during the last 2 decades (2000 to 2020) the level of pollution in the cities of North and Central India has reached a very dangerous level which is very important to control. Otherwise, by 2050, the city will not even be worth living. According to the report of World Health Organization, Prayagraj city has also been in the list of 13 cities of India in the list of 20 most polluted cities of the world. This report presents the details of air pollution in 16000 cities of 181 countries between 2008 and 2015. With the increase of urban population, the city area is unable to withstand the density of this population.

In view of this, government has made various plans for urban population control. Under the master plan of 2021, the urban expansion of Prayagraj has become 3 km. while it was 5 km. in the previous master plan. This process is called Urban Structural Change. Apart from this, expanding the process of urbanization, the process of merging the urban fringe areas adjacent to the main boundary of the city and the villages adjacent to it in the urban area is going on.

At present 207 villages were included in Prayagraj Municipal Corporation, in which 292.09 square km. area outside of the main city was included in the urban area. In this way, due to the expansion of the city, its area became 292.09 square km., in which 4,28,206 population was included. Presently there are 8 tehsils in Prayagraj, in which surrounding villages have been included in the part of Municipal Corporation that associates with city area. Prayagraj Municipal Corporation will have to take initiative regarding urban pollution under the Smart City project. For this, it is necessary to show awareness and activism from policy regulation to implementation at various levels. The beginning of the Swachh Bharat Abhiyan run by the Government of India in every area was very good. But this initiation could not be that much successful in achieving the goals and objectives. According to WHO report, irregularity of transport is responsible for increasing air pollution. The faster the concentration of population is increasing in the cities, the faster the number of vehicles is also increasing.

The number of private vehicles is increasing haphazardly as compared to public transport. This problem is not only limited to increase in noise pollution and air pollution, but it also causes rush problem every day. In urban areas, due to the smoke of industries and vehicles; sulfur dioxide, carbon monoxide, hydrogen sulphide, nitrous oxide, fluorine, arsenic are getting dissolved in the atmosphere, which is a major factor in polluting the urban environment. That's why the urban areas have now become 'Heat Island'. In Prayagraj city area, indifference and carelessness towards the environment is seen in most of the citizens. Due to the accumulation of waste in the rainy season, a terrible situation of water-logging arises due to the filling of water in the urban areas. Though all the small and big drains are cleaned from time to time, yet due to overcrowding of the population; cleanliness remains negligible.

Urban Sanitation

Urban communities gave little thought to sanitation, which turned into a major problem in some areas since past time. The edges of many urban streets were piled with garbage which could include dead animals along with untreated human waste. Walking in urban streets was an exercise in avoidance, as people freely through human waste out into the street without a care for those passing by and; diseases are rampant as a result of waste materials in urban waterways and on the streets. One of the major factors is human waste generated in large volumes in urban areas of study areas. Sewers which collect such waste and route it to central processing facilities are a key aspect of urban sanitation in study area. Some facilities like public toilets, which discourage people from using the streets as a bathroom, along with portable toilets for major events which are designed to provide attendees with a location to safely eliminate waste; have been arranged by local administration.

Urban sanitation involves the management of water supplies and a good sanitation service is concerned with providing safe drinking water for citizens. Sanitation departments must also concern themselves with waste. Most urban areas have a waste collection service, allowing citizens to set out their waste on a specific day for teams of collectors who will gather it and deliver it to a processing facility. This can include isolating wells to prevent them from being contaminated, securing water supplies from outside the city and developing a safe network of pipes to deliver water to residents of study area. Recycling and composting may be elements of municipal waste collection, designed to reduce strain on the environment and provide additional revenue for the waste collection agency; which keeps costs to consumers down. Improper waste disposal and improperly managed landfills cause soil and air pollution, which is detrimental to people and the environment. Landfills pollute the air with methane gas and carbon dioxide, which is a threat to human health and the environment and generates bad odour that becomes a public nuisance.

Table 1- Prayagraj at a glance

Category	Year 2001	Year 2011	Remarks
Municipal Wards	40	80	Election Wards
Population	1018092	1117094	% of Population in Slum Areas- 31% % of Population in Non-Slum Areas- 69%
Households	136680	208000	No. of Households in Slum Areas- 59,357 No. of Households in Non-Slum Areas- 1,38,501
Family Size (AVG.)	7.4	7.6	
No. of Slum Areas	185	356	
Area (sq. km.)	170.27	170.27	
Population density	N.A.	8786.05	
Commercial & other establishments, Hotels & Restaurants	3106	4046	Other establishments include offices, institutions and markets.

Primary Source- City Sanitation Plan, Prayagraj

Secondary Source- P.K. Ghose, Economic department, University of Allahabad

Suggestions for Sanitation Planning of Urban Areas

- The city sanitation services should be developed based on a common set of principles and the entire city should have sanitation services suited to its needs.
- For allowing all residents to enjoy the benefits of improved sanitation; services must be comprehensive and continuously accessible to all residents.
- A city needs a strategic approach to meet the total sanitation principles. A city can use more strategic approaches to sanitation development.
- Enhance synergy among the factors in sanitation development, and in NGOs, including municipal government agencies, the private sector and others for the betterment of urban sanitation.
- Employ appropriate technologies that are suitable to the user needs, while ensuring that they are relevant to city's actual conditions, comply with technical standards and that prevent potential harmful impacts.
- Develop sanitation in all parts of city but by prioritising poor residential areas where health risks are highest.
- Promote awareness of health and hygiene behaviour while creating demand for better sanitation services.
- Create opportunities and incentives for private sector initiatives in the development and operation of sanitation services.
- Foster better use of existing sanitation services that becomes the basis for developing new services which encourage the development of community-based sanitation services, especially in areas where public and private services are difficult to establish.
- Also there should be engagement of various stakeholder groups, including women groups, in sanitation planning, in line with their respective capacities.
- Creating & enabling institutional and regulatory frameworks to accelerate sanitation services & development.
- Increase funding from sources other than municipal government, such as from the national and provincial governments, donor agencies, the private sector and the public for sanitation schemes.

City sanitation plans are strategic planning processes for citywide sanitation sector development in India. Addressing city sanitation plans include the vision, technical and non-technical aspects of

sanitation services, aims and achievements of sanitation development as well as strategies to meet these goals. City sanitation plans are referred to as municipal Sanitation Plans or Water and Sanitation Strategy plans.

Each strategy is then translated into indicative programmes. The citywide sanitation strategy covers the technical aspects including strategies and programmes for the development such as— (a) domestic wastewater services, (b) solid waste management services and (c) micro drainage services.

Whereas, Non-technical aspects of urban sanitation include strategies for the development of non-physical aspects such as— (a) policy and regulation (b) community awareness and participation (c) NGO engagement (d) institutional capacity (e) monitoring and evaluation (f) private sector engagement (g) financing and tariffs etc.

Ways to Prevent Urban Pollution

- To prevent urban pollution, plantation should be done in maximum quantity. Green belt should be developed in the city and green parks should be constructed at different places. So that the conservation and promotion of natural vegetation can also take place.
- In the city of Prayagraj, fireworks are released in large quantities during Diwali and other events. Therefore, it is necessary to control these activities that cause air pollution.
- It is necessary to change the practical structure of the public transport system in the study area to make it more strong and effective. Special attention needs to be given to the development and expansion of main roads, flyovers and link roads by using innovative equipment and techniques.
- In Prayagraj, all kinds of dangerous and polluting industrial units, big or small, have been established outside the city. But still manufacturing work on small scales is done in city's main commercial areas. From which a large amount of municipal solid waste is generated every day. Proper arrangements should also be made for proper disposal of these solid wastes.
- It is necessary to ban the burning of agricultural residues and stubble by the farmers in the areas around Prayagraj city. These farming wastes can be converted into useful elements through waste management techniques. Farmers should be encouraged to use these residues in constructive works.
- To promote urban cleanliness, the local bodies should be made more resourceful and equipped with state-of-the-art technology.

Conclusion

Cities are experiencing rapid urbanization. Unprecedented growth of cities has brought serious challenges, including environmental degradation, loss of natural habitat, species diversity and increased human health risks associated with environmental pollution, waste problems and crowding. That means human being and other living creature are living and growing up in environments with increasing pollution, intense heat, and less access to diverse green spaces. Given these challenges, there is a critical need to find ways to reduce health risks and maximize opportunities for well being in all urban communities of the country as well as the study area.

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INDIAN ELECTRIC VEHICLE MARKET: CHALLENGES & OPPORTUNITIES

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Abstract

In India, the automobile industry is one of the key sectors driving economic growth. A new discussion on a burning topic is rising from past couple of years. Department of Transportation officials were previously claiming to convert all the fossil fuel operated vehicle to Electronic Vehicles (EVs) by 2030. This paper represents the present scenario, future opportunities and challenges for adopting electric vehicle technologies by Indians. Indian automobile market is region specific i.e. people interests, likes and dislikes differs from state, region & even city wise. This study is based on secondary data. This research concluded that the EV market is growing rapidly and is expected to continue to do so in the coming years. On the other hand there are still some challenges facing the widespread adoption of EVs. Use of EVs will also be helpful in reducing pollution level across the country.

Keywords

Electric Vehicle (EV), Pollution, Challenges, Opportunities, Future Trends, ICE.

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Introduction

Electric vehicles (EVs) are a type of automobile that uses one or more electric motors for propulsion instead of an internal combustion engine (ICE). EVs can be powered by a variety of sources, such as batteries, fuel cells, or hybrid systems. Due to their potential to minimize greenhouse gas emissions and reliance on fossil fuels, EVs have grown in popularity in recent years. They also offer a quieter, smoother ride and require less maintenance than ICE vehicles. The first electric vehicles were developed in the 19th century, but they were quickly surpassed by the more powerful and longer-range gasoline-powered vehicles. In the past decade, however, advancements in battery technology and government incentives have made EVs more affordable and practical for everyday use.

Battery electric vehicles (BEVs) and plug-in hybrid electric vehicles (PHEVs) are the two primary categories of EVs. BEVs are powered entirely by electricity stored in a battery, while PHEVs have both an electric motor and an ICE and can switch between the two power sources as needed.

The widespread adoption of EVs could have significant environmental benefits by reducing air pollution and greenhouse gas emissions from transportation. However, challenges remain, such as the need for more charging infrastructure and the high cost of EVs as compared to ICE vehicles.

Literature Review

The major contributor to state pollution in the metropolises like Delhi is emission from vehicles running on fossil energy. World Health Organization has also produced an analogous report. Indian frugality is largely dependent on the import of fossil energy. One of the stylish ways to address these issues may be the adoption of all types of Electric Vehicles (EVs). The benefits of electric mobility are multitudinous. Some of these advantages include better air quality, lower reliance on energy significances, lower hot-house gas (GHG) emissions, the enhanced factory cargo factor for the electrical grid, and the possibility to be a leader in a booming worldwide request. (Muratori et al., 2021)

Electric mobility offers a low cost of a trip along with energy and dangerous emissions savings. Nonetheless, a comprehensive literature review is missing for the prospects of electric vehicles in developing countries. Such an overview would be necessary for policymakers to understand the walls and openings related to different types of electric vehicles (EVs). (Rajper and Albrecht, 2020)

The use of electric vehicles has entered fashionability as indispensable energy vehicles to reduce hot house gas emissions and energy costs, which are anticipated to perform a pivotal part soon of arising mobility requests. The purpose of this empirical study is to analyze the role of electric vehicle knowledge in predicting consumer adoption intention directly and indirectly in the backdrop of an emerging market. (Jaiswal et al. 2021)

As EV technology is picking up pace across the globe, India is yet to set its mark in this sector. The Indian Government has set out a roadmap that's ambitious and desirable for pure electric vehicles. It provides a transformative result of participated-connected-electric mobility, wherein, 40% of private vehicles and 100% of public transport vehicles can come all-electric by 2030 (SIAM, 2017).

An expansion of this vision is necessary to have a future of complete electric mobility by maximizing the operation of electric vehicles. The end of the study is to find the possible factors that can impact the adoption of EVs and give the Government to come out with the programs and help the automakers to understand the requirements and wants of the client. To achieve this goal, sufficient market study needs to be conducted, and this is one drawback that the country currently faces at present. (Michael et al. 2022)

Previous studies suggest EVs adoption be driven by client impulses, administrative incitements, and technology readiness. (McKinsey & Company, 2017; Eberhart et al., 2014; Kley et al., 2011; Ostrom, 2009; Jamali & Mirshak, 2007).

The motor vehicle sector in India is modelling and manufacturing electric vehicles (EVs) at a rapid-fire pace. People are mainly settling for EVs. The significant adoption of EVs tends to contribute to energy security,

enhance air quality, and ameliorate profitable occasions in the country. The government of India honored the necessity to probe feasible mobility options to minimize reliance on energy sources imported, lower greenhouse gas emissions, and reduce the effect of global warming through effective compensation. (Kola Sampangi, 2022)

In the last few years, trends suggest an increase in interest among the mass of electric buses compared to petrol/ diesel buses. Future adoption of electric vehicles (EVs) presents several challenges similar to compact-size battery configuration with advanced volumetric energy viscosity, remote charging structure, lack of service and conservation support, and unrestricted-circle mobility ecosystem. The government should give specific policy measures to overcome conventional vehicles similar to subsidies for electric vehicles. The market structure also considers describing the correct incentive system and proceeding with the assessment of the EVs support grid for both users and DSOs. (Mason 2022)

Research Methodology

In this study, data was collected from secondary sources like magazines, journals, newspapers, and concerned websites. An analytical research approach was followed in the study.

Facts & Findings

Electric vehicle (EV) sales experienced a remarkable surge in 2021, exceeding the previous year's figures by over two-fold despite challenges in the supply chain. There was also a noticeable increase in ambitious plans, policies, and financial allocations by governments to promote the growth of EVs. These developments signify the significant progress made in the EV industry in 2021. The global EV market has been growing rapidly, with sales increasing from around 450,000 units in 2015 to over 3 million units in 2020. China is the largest market for EVs, followed by Europe and the United States.

Electric Car registrations and sales share in China, United States, Europe, and other regions during 2016 to 2021 have been exhibited in Table 1 (at the end of paper).

The Table 1 shows that sales shares of EVs are increasing. While these numbers may seem small, they represent a significant increase in the adoption of EVs over just a few years. With more automakers introducing new EV models and governments implementing policies to support the transition to electric mobility, it is expected that the global market share of EVs will continue to grow rapidly in the coming years. It can also be seen from the above table that Electric car sales share of EVs is increasing.

Analysis of Indian Electric Market

The rising prices of traditional fossil fuels are predicted to accelerate the advancement of vehicle electrification in India. Additionally, the Indian government's formulation of strict emission regulations, along with the increasing environmental consciousness among Indian consumers, is likely to stimulate the demand for electric vehicles. Furthermore, Indian automobile manufacturers, such as Tata Motors and Mahindra and Mahindra Ltd., have undertaken aggressive initiatives to include electric vehicles in their product line up, which is anticipated to incentivize Indian customers to choose electric vehicles. Taken together, all of these factors are promising indicators of the electric vehicle market's growth potential in India throughout the projected period.

In 2019, the electric vehicle (EV) market in India was limited to only two available models, resulting in a mere 0.15% of new passenger cars registered between April 2019 and March 2020 being battery electric vehicles (BEVs). However, as of early 2021, the Indian EV market has expanded to encompass around eight different electric vehicle models, thereby increasing options for potential electric vehicle buyers in India. Furthermore, the cost of electric vehicles is anticipated to decrease throughout the projected period, making them a more financially viable option in comparison to traditional vehicles with a lower Total Cost of Ownership (TCO). This is expected to facilitate the wider adoption of electric vehicles in the Indian market.

The popularity of Battery Electric Vehicle (BEV) segment in India is increasing due to an increasing consumer preference for electric vehicles over traditional Internal Combustion Engine (ICE) vehicles, as well

as regulations regarding vehicular CO₂ emissions. BEVs have the potential to significantly reduce vehicular emissions and offer lower long-term Total Cost of Ownership (TCO). Moreover, the falling prices of lithium-ion batteries and advancements in battery technology are anticipated to drive BEV demand throughout the forecast period. The Plug-in Hybrid Electric Vehicle (PHEV) segment is predicted to witness a Compound Annual Growth Rate (CAGR) of over 105% during the forecast period. PHEVs are designed to improve the performance of ICEs in combination with a High Voltage (HV) battery system that has a shorter range. PHEVs have a more powerful electric motor and a larger battery that can be recharged using external power sources and regenerative braking, as well as the ICE. Therefore, PHEVs provide a flexible and convenient transportation option for consumers.

India's EVs' market size was 220.1 Million \$ in 2020. While the electric vehicle market share in India is still relatively small, the future looks promising, and the market is expected to grow rapidly in the coming years.

In 2020, the commercial vehicle segment was the largest contributor, accounting for around 57% of the overall electric vehicle market share in India. This was substantially driven by the introduction of electric light-duty commercial trucks and buses in the country. The Indian government has been pushing for the adoption of electric vehicles to tackle pollution in major cities, and electric buses have gained significant popularity as a result. Tata Motors, Mahindra and Mahindra Ltd, and Olectra Greentech Limited are among the companies that have formerly started offering electric light-duty marketable vehicles and motorcars in India. Over the forecast period, the passenger car segment is expected to achieve a compound annual growth rate (CAGR) of over 106%. This growth can be attributed to a shift from diesel and gasoline-based passenger vehicles to electric vehicles, thanks to increased government investment in electric vehicle infrastructure and tax benefits for consumers. The Indian government's National Electric Mobility Mission Plan (NEMMP) 2020 is aimed at promoting the adoption of hybrid and electric vehicles while also ensuring national fuel security. This initiative has been a driving force behind the increased focus on electric passenger vehicles in India.

Some of the prominent players operating in the Indian electric vehicle market are Audi AG, BMW AG, Hyundai Motor India, Jaguar Land Rover Limited, Mahindra & Mahindra Ltd, Mercedes-Benz AG, MG Motor India Pvt. Ltd., Olectra Greentech Limited, Tata Motors, Toyota Motor Corporation etc.

Table 2 (at the end of paper) exhibits the market research report focused on the electric vehicle market in India. The report provides valuable insights into the market size, growth rate, revenue forecast, and historical data for the period of 2016 to 2020. The forecast period of the report is from 2021 to 2030, during which the market is projected to grow at a CAGR of 94.4%. The report covers quantitative units such as revenue in USD million, volume in units, and CAGR from 2021 to 2030. It also provides comprehensive content of various sections, including product and vehicle type, as well as crucial companies operating in the request similar as Audi AG, BMW AG, Hyundai Motor India, Jaguar Land Rover Limited, Mahindra & Mahindra Ltd, Mercedes-Benz AG, MG Motor India Pvt. Ltd., Olectra Greentech Limited, Tata Motors, and Toyota Motor Corporation. The report offers customization options to meet specific research needs, and pricing and purchase options are also available. Overall, this report is a valuable resource for anyone interested in the electric vehicle market in India, including researchers, industry professionals, and investors.

Indian Government Initiatives

India's primary program for promoting electric mobility is FAME, or Faster Adoption and Manufacturing of (Hybrid and) Electric vehicles. The program is currently in its second phase, which began on April 1, 2019, and will last for three years with a budget of 10,000 Cr. FAME-II offers various incentives like subsidies etc. aimed at encouraging the adoption and manufacturing of electric vehicles.

In addition to the FAME program, several Indian states like Delhi, Maharashtra, and Odisha; are offering subsidies to consumers to promote the adoption of electric vehicles. Delhi offers an allocation of over INR 30000 for electric two-wheelers, up to INR 1.5 lakh for electric cars, and over INR 30000 for electric cabs. The

government of Maharashtra also offers a subsidy of up to INR 5000 per kWh for electric two-wheelers, up to INR 10000 per kWh for electric three-wheelers, and up to INR 1.5 lakh for electric cars. Furthermore, the state of Odisha provides a subsidy of up to INR 20000 for electric two-wheelers and up to INR 1.5 lakh for electric cars.

These subsidies are aimed at reducing the cost of electric vehicles for consumers, making them more accessible and affordable. By incentivizing the adoption of electric vehicles, these states hope to reduce air pollution, decrease reliance on fossil fuels, and promote a more sustainable mode of transportation. Additionally, the subsidies are expected to create demand for electric vehicles, which will in turn drive growth in the electric vehicle market and support the development of a robust electric vehicle ecosystem in the country.

Overall, the combination of national and state-level policies and incentives is expected to drive significant growth in the Indian electric vehicle market, making it an attractive area for investment and innovation.

Other Incentives by Different State Governments

In addition to the subsidies offered by various states, there are other incentives available to electric vehicle buyers in India. One such incentive is **registration fee exemption**, which means that electric vehicle buyers are not required to pay the standard registration fee that is typically associated with purchasing a new vehicle. This fee can range from several thousand to tens of thousands of rupees, depending on the type of vehicle and the state in which it is registered. By exempting electric vehicle buyers from this fee, the government is helping to reduce the overall cost of electric vehicles and make them more accessible to a wider range of consumers.

Another incentive available to electric vehicle buyers in India is **road tax exemption**. A road tax is a tax that is levied on vehicles for using public roads and highways. In some states, electric vehicles are exempt from this tax, which can amount to significant savings over the lifetime of the vehicle. This exemption is aimed at incentivizing the adoption of electric vehicles by reducing the total cost of ownership and making them more attractive to potential buyers.

Electronic vehicles (EVs) have the potential to revolutionize transportation, but they also face several challenges. Here are some of the major challenges and opportunities associated with EVs:

Challenges

- 1. Battery technology:** The most significant challenge faced by EVs is battery technology. Batteries are expensive, heavy, and have a limited range, making it difficult for EVs to compete with gas-powered vehicles in terms of price and convenience.
- 2. Charging infrastructure:** Another challenge is the lack of charging infrastructure. EVs require a network of charging stations, and the availability of these stations is still limited in many parts of the world.
- 3. Range anxiety:** EVs have a limited range, and many consumers are concerned about running out of charge while driving. This can make them hesitant to switch to an EV.
- 4. Cost:** EVs are still more expensive than gas-powered vehicles. While the cost of batteries has been falling rapidly, EVs still cost more upfront, which can make them unaffordable for some consumers.
- 5. Consumer awareness:** Many consumers are still unfamiliar with EVs and may not understand the benefits they offer.

Opportunities

- 1. Environmental benefits:** EVs emit zero emissions and can help reduce air pollution and greenhouse gas emissions. This is a major opportunity to combat climate change.
- 2. Lower operating costs:** While the upfront cost of EVs may be higher, they have lower operating costs than gas-powered vehicles. EVs require less maintenance, and the cost of electricity is typically lower than gasoline.
- 3. Improved performance:** EVs offer instant torque and acceleration, which can provide a more enjoyable driving experience.

4. **Government incentives:** Many governments offer incentives for EV purchases, such as tax credits or rebates. This can make EVs cheaper for consumers.
5. **Innovation:** As battery technology improves, the range of EVs will increase, and charging times will decrease. This will make EVs more practical for everyday use and more competitive with gas-powered vehicles.

Conclusion

The electronic vehicle (EV) market has been growing rapidly in recent years, driven by several factors including government incentives, environmental concerns, and advances in battery technology. It is helpful in reducing the level of pollution in India. While the overall EV market is still relatively small compared to the total number of vehicles on the road, it has been growing rapidly and is expected to continue to grow. Overall, the EV market is growing rapidly and is expected to continue to do so in the coming years. In conclusion, while there are challenges facing the widespread adoption of EVs but there are also significant opportunities. As technology improves and more infrastructure is built, EVs are likely to become more popular and practical for everyday use. Advances in technology and government incentives are helping to drive the growth of the market.

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Table 1
Electric Car Registrations and Sales Share

Year	China			United States			Europe			Other Regions		
	BEV (light shade)	PHEV (dark shade)	Electric car sales share (%)	BEV (light shade)	PHEV (dark shade)	Electric car sales share (%)	BEV (light shade)	PHEV (dark shade)	Electric car sales share (%)	BEV (light shade)	PHEV (dark shade)	Electric car sales share (%)
2016	257	79	1	87	73	1	92	117	1	31	19	1

2017	468	111	2	104	94	1	139	156	2	48	57	1
2018	816	265	4	239	122	2	202	179	2	115	76	2
2019	834	226	5	242	85	2	363	204	3	107	63	2
2020	931	228	5	231	64	2	746	625	10	257	79	1
2021	2734	600	16	466	165	5	1231	1053	17	468	111	2

Source— IEA. License: CC BY 4.0

Table 2
India Electric Vehicle Market Research Report

The market size value in 2021	USD 383.5 million
The revenue forecast in 2030	USD 152.21 billion
Growth rate	CAGR of 94.4% from 2021 to 2030
The base year for estimation	2020
Historical data	2016 - 2019
Forecast period	2021 - 2030
Quantitative units	Revenue in USD Million, Volume in Units, and CAGR from 2021 to 2030
Report Coverage	Revenue forecast, volume forecast, company share, competitive landscape, growth factors, and trends
Segments Covered	Product, vehicle type
Country scope	India
Key companies profiled	Audi AG; BMW AG; Hyundai Motor India; Jaguar Land Rover Limited; Mahindra & Mahindra Ltd; Mercedes-Benz AG; MG Motor India Pvt. Ltd.; Olectra Greentech Limited; Tata Motors; Toyota Motor Corporation
Customization scope	Free report customization (equivalent to up to 8 analysts' working days) with purchase. Addition or alteration to country, regional & segment scope.
Pricing and purchase options	Avail customized purchase options to meet your exact research needs.

Source— <https://www.grandviewresearch.com/industry-analysis/india-electric-vehicle-market-report>

ENVIRONMENT AROUND THE LANDFILL SITE AND ITS IMPACT ON HUMAN HEALTH: STUDY OF GHAZIPUR LANDFILL SITE OF DELHI METROPOLITAN

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Abstract

Landfill sites in Delhi have existed for decades, thanks to the assistance of government and commercial frameworks and entities, but the situation was not alarming then. But now, it is a matter of everyday life and affects every citizen. Today, one of the key issues for metropolitan cities and urban local governments is the massive impact of landfill sites from various sources such as industrial and domestic garbage, as well as managing and maintaining environmental sustainability and human health protection. The current study assists in understanding and analysing the Ghazipur landfill site and its influence on the environment and human health in the Ghazipur region and Delhi as a whole, which includes all functional elements responsible for sources of water pollutants in drinking water.

Keywords

Landfill, Human Health, Environment, Solid Waste Management.

Reference to this paper should be made as follows:

Vinod Kumar

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Introduction

Solid waste landfills, which are not subject to the same regulations as hazardous waste dumps, can absorb a wide range of solid, semi-solid, and tiny amounts of liquid waste. Landfills typically remain open for decades before closing and going through post-closure phases in which actions are taken to reduce the danger of environmental contamination. Landfill sites are a substantial risk factor that has an impact on the environment and human health, including air pollution, water pollution, subterranean water pollution, and land pollution; as well as health problems. The Ghazipur landfill site causes concerns for the environment as well as human health. There is no suitable rubbish disposal facility at the Ghazipur landfill site. Because of the development of high-tech firms in the Ghazipur area, the impact of the Ghazipur dump site is expanding. Ghazipur and the surrounding region have a significant number of cars and a variety of waste.

Study Area

The Gazipur landfill was established in 1984. It is located close to National Highway 24. On an average, 2200 MT of garbage is deposited every day, with waste fill heights ranging from 12m to 20m. The landfill is approximately 70 acres in size and is surrounded by markets on the northern side, Hindon Canal on the eastern side, habitation on the southern side, and Ghazipur Dairy Farm on the western side, with approximate coordinates of 28°37'28.452" N & 77°19'39.052" E. The north side is covered by a closed part of the dump where a landfill gas collecting system was erected in 2013. East Delhi is home to over 3.9 million people; its population is expected to expand in the future decades, and garbage output has increased in lockstep with population expansion.

Ghazipur is one of three landfills in the city, the others being South Delhi's 48-metre-high Okhla dump and North Delhi's 40-metre-high Bhalswa waste. All three are steadily expanding in size. They are placed within the city, and their management and segregation are entrusted to migrants or low-income locals who live among the filth. Since the last 30 years, municipal solid trash has been disposed of indiscriminately here, and the landfill area has become a mountain of waste.

Objectives

The purpose of this study is to determine the levels and connections between reported effects on environmental perception among people of Gazipur and its surrounding areas.

Database and Research Methodology

The study implemented a case study research design. Data for this study were gathered from a number of sources in a description of the phenomena or experience from the respondents' viewpoints. A questionnaire, interview and a field observation guide were among the instruments utilized. In order to gather information, the questionnaire included both closed-ended and open-ended questions. The secondary survey entails gathering data and information from published literature, reports, write-ups, seminar and conference papers, census reports, and basic statistics available from the Municipal Corporation of Delhi, the Delhi Development Authority and the Government of the National Capital Territory of Delhi, the Union Ministry of Urban Development, UNDP, CPCB, and other organizations. The information and data obtained from various sources have been scanned and analysed using a sampling approach using primary survey data.

For the primary survey, random sampling was used in this study. Because of unavoidable flaws in the sampling method, sample size, and multidimensional heterogeneity which are impossible to control; the results of sample surveys are less reliable than those derived from studies of the complete population. The sample size is limited by resources as well as respondents' willingness to volunteer information. The primary data and information are obtained from selected respondents and consist of socio-environmental statistics on household identity, age group of family members, literacy standards of selected household members, occupation, income and income sources, and household spending. Through a primary survey, the collecting of case studies, and meetings with personnel directly responsible for the development of the Ghazipur landfill site, qualitative information and definitive opinions about alternative rehabilitation plans and related challenges are gathered.

Result and Discussion

Landfills are potential sources of hazardous chemical exposure. The three landfill sites in Delhi are Bhalswa, Ghazipur, and Okhla. With increasing population and urbanisation, the amount of rubbish produced rises which in turn; exhausts dump sites, particularly the Ghazipur landfill site and its neighbouring regions (Narayana, 2009). As the economy grows, the quantity of solid trash created rises, with the majority of it consisting of luxury garbage such as paper, cardboard, plastic, and heavier organic materials. Because of these distinctions, waste management systems necessitate various techniques. For example, because the waste content in low-income areas is largely organic and sensitive to quick degradation in the vicinity of the Ghazipur Landfill site, the emphasis of the SWM process in these areas should be on collection. Ghazipur dump sites which has been determined as at least 25-30 years according to the most recent Solid Waste Management Rules 2016, which were announced in April 2016. The Ghazipur Landfill site region uses solid waste at a rate of around two-thirds of a kilo per person each day.

Effect on Air Quality due to Landfill

Ghazipur landfill site creates gases such as NO₂, CH₄ and other toxic gases that degrade the environmental purity and are damaging to human health. The majority of the Ghazipur landfill site is unregulated, and the methane produced is discharged into the atmosphere. When methane is allowed to escape into the atmosphere, it causes a significant issue in Ghazipur and the surrounding area, causing the same volume of carbon dioxide.

Table 1: Sources of Pollution Generated

Pollution Generate Sources	%
Air Pollution	35.6
Water Pollution	29
Land Pollution	6.78
Don't Know	28.62

Source- Primary Survey 2018-19

The air quality in the Ghazipur neighborhood is poor, and the inhabitants are suffering as a result of the dump site. Respondents were given information about the air quality, and when we asked them about it, approximately 40% said that the air quality was affected by the landfill, while 11% said that the air quality was not affected by the landfill site, and the remaining approximately 49% said that they didn't know about the air quality.

Table 2: People Perception about Air Affected by Ghazipur Landfill site

People Perception	%
Yes	40
No	11
Don't Know	49

Source- Primary Survey 2018-19

Construction and Development of Site

Development of the planned site might result in stockpiling and excavation activities on-site, producing base soil erosion. The site's runoff may include a high concentration of Suspended Solids (SS). Except during the rainy season, the impact of runoff may be minimal. More Garland Drains will be built to decrease runoff from the Stockpiles. This landfill facility generates a variety of waste kinds, including rubbish, solid waste, liquid waste, and others.

Table 3: Types of Waste

Waste Types	%
Garbage	32.2
Solid Waste	35.6
Liquid Waste	7.6
Other	24.6

Source- Primary Survey 2018-19

Labour Activities

During the construction process, wastewater will be produced as a result of on-site labour activities. High quantities of BOD, SS, and Nitrogen would be present in the created wastewater. Significant water quality damage will occur if sewage is disposed of without any previous planning. To reduce the damage, temporary soak pits and septic tanks must be built on-site. Several operations would be required to complete the project. The section that follows describes the need for water, its sources, and wastewater management. The Ghazipur dump site and surrounding area's subsurface water quality changes. In this area, we may create categories based on the results of the primary survey.

Table 4: Water Quality in Ghazipur

Quality of Water	%
Fresh Water	11.02
Salty Water	50
Poor Water	16.1
Don't Know	22.88

Source- Primary Survey 2018-19

Landfill Fires

Surface fires gets started by 'hot loads', machinery, workers smoking on the job, and trash recyclers. Hot loads are garbage that catches fire, smoulders, or spontaneously combusts and might include brush, leaves, building debris, gasoline, tyres or chemicals that could react and cause a fire. Equipment-related fires are caused by trash trapped beneath machines, heat from equipment (exhaust pipes), and welding. Ghazipur site for a variety of causes endanger employees', firefighters', and informal sector workers' health and safety. Because of the steep hills at the site, access to the flames can be difficult, necessitating the employment of excavators to dig out access roads for fire engines and other equipment. Water used to extinguish flames exacerbates this instability. Fires are hazardous to the environment due to possibly toxic emissions.

Impacts on Soils

The impact of Ghazipur landfill operations on soil includes soil erosion, compaction, physical and chemical separation, and soil contamination in the event of trash discharge on land. Because the proposed factory would be built on an existing garbage dump site, there will be no negative impact from the construction. The primary causes of land contamination in Ghazipur and the surrounding region were identified by a primary survey. Because industries are prevalent in the Ghazipur region, they are the principal sources of land contamination.

Table 5: Major Sources of Land Pollution

Types of Land Pollution	%
Industries	43.22
Household	22.88
Others	66.10

Source- Primary Survey 2018-19

Impact of Landfill Site on Human Health

This displays the pace of solid waste disposal in landfills and takes into account how seriously Municipal Solid Waste (MSW) disposal operations affect people's health and well-being. Table 6 compares the relevance of the influence of different landfill features on both communities for participants living closer to the landfill site (CL) and individuals living far away from the landfill site (AL). A total of 66 percent of participants living closer to the landfill site reported that MSW deposition in Ghazipur landfill is a major concern, while 14 percent of respondents living further away from the landfill indicated the same.

Table 6: Respondents' Rating of the Significance of Environmental and Health Problems in the Community

Characteristics	Living Closer to Landfill (CL)				Living away from Landfill (AL)				Significance
	Serious	Fairly Serious	Not Serious	Do Not Know	Serious	Fairly Serious	Not Serious	Do Not Know	
Disposal of Solid Waste (landfill)	66.0	16.7	12.7	4.7	14.0	23.3	54.0	8.7	0.01
Garbage and Litter in the Street	28.7	19.3	47.3	4.7	23.3	54.0	10.0	12.7	0.029
Unwelcome location of the Landfill	74.7	20.7	3.3	1.3	10.0	8.0	79.3	2.7	0.02
Air Pollution, Bad Odour	73.3	7.3	12.0	7.3	12.7	22.7	55.3	9.3	0
Water Pollution	14.0	15.3	59.3	11.3	17.3	36.7	43.3	2.7	0.034
Noise Pollution	18.0	12.7	48.0	21.3	21.3	49.3	23.3	6.0	0.019
Dust	43.3	9.3	42.0	5.3	5.3	27.3	56.7	10.7	0.004

Source- Prepared by Author based on Primary Data 2018-19

These reactions were a result of the landfill's physical and disagreeable presence in the CL neighborhood. Participants who lived in the CL community and the significance of solid waste deposition reveals that solid waste disposal was a severe concern for all.

Human Health Problems in Ghazipur

Diarrhea, cholera, skin and eye irritation, typhoid, and other respiratory disorders were among the ailments reported by a considerable number of responders. Unsafe drinking water causes a multitude of subtle or indirect negative health effects in addition to causing direct health consequences. Children who are debilitated by recurrent diarrhea episodes are more prone to suffer from malnutrition and opportunistic illnesses and they may be physically stunted for the rest of their lives. People with weakened immune systems are less able to resist or recover from water-borne infections. Pathogens that cause modest symptoms in healthy persons (e.g., Cryptosporidium, Pseudomonas, Rotaviruses, and Heterotrophic Plate Count microorganisms) can be lethal in the immune weakened.

A huge percentage of people suffer from reoccurring eye disorders. In Ghazipur Village, 20.39 percent of the inhabitants have eye infection issues, and many of them have complained of reoccurring disorders such as diarrhea, as well as stomach discomfort, vomiting, and other symptoms. Diarrhea and vomiting affect 17% of the women and 21% of the males in the Ghazipur Village and surrounding region sample group. This might be an indication of faecal pollution of the drinking water. During water analysis from hand pumps, 14-18 of the 15-20 hand pumps examined were found to provide polluted water.

Suggestions and Conclusion

Landfill impact on human and environment in Delhi is a problem which needs to be looked upon as a serious issue not only by the Government but also by the city. Almost every community-based activity or program that is now fashionable referred to as 'community engagement' has varied meanings to different individuals. It is sometimes referred to as 'citizen involvement', 'people's participation', 'public engagement', and 'popular participation'. Community involvement is defined as the process through which communities respond to public issues, express their views on choices that impact them, and accept responsibility for changes in their community. Every citizen has a responsibility to consider pollution from a larger viewpoint. Citizens in their communities may take initiatives to convert rubbish into compost. More trees must be planted in every community. One of the most effective strategies to reduce pollution is to properly handle all sorts of garbage. Government should Established Smog Tower to reduced and control air pollution in the study area. Every person should follow the principle of 'Recycle, Reuse, and Reduce'. Passengers should utilize buses and metros

instead of automobiles and scooters since they can transport a lot more people in a single journey. Carpooling is another viable alternative. Water pollution can also be reduced by minimizing the use of chemicals, cleaning agents, pesticides, herbicides, fertilizers, and so on.

Therefore, Ghazipur dump site is significant for the people who live in the nearby region because they use it. The impact of landfills on the environment is one of the main worldwide threats to mortality and is responsible for an increase in the risk of chronic illnesses. People's reactions to and approval of associated regulations are heavily influenced by their community's perceptions of exposure. So, there is a need to raise awareness and solicit public input on air pollution control. These proposals should be considered by the government when developing and implementing programs.

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Figure 1: Location Map of Study Area

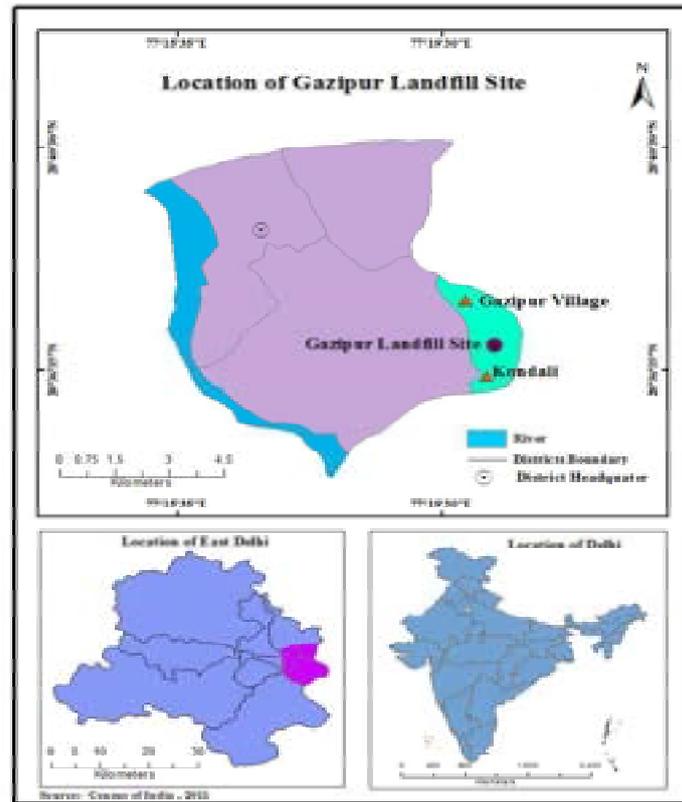


Figure 2: Flow Chart of Research Methodology

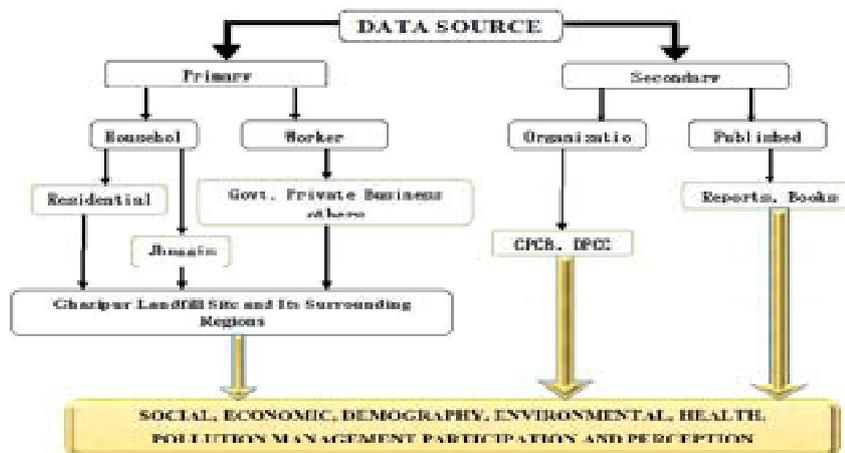
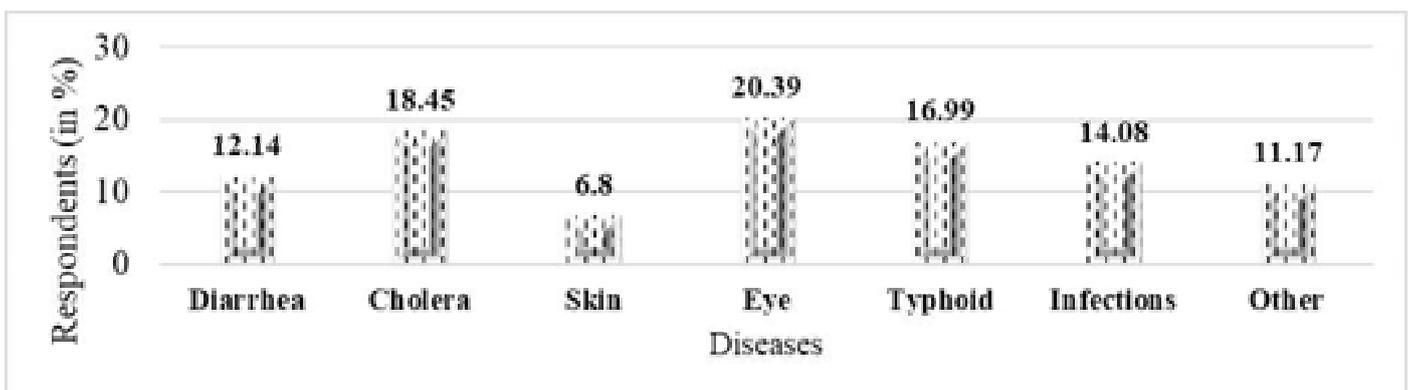


Figure 3: Health Problems of Respondents Due to Landfill Site



Source- Primary Survey 2019-20

AN ANALYTICAL STUDY OF THE AGRICULTURE SYSTEM OF PRAYAGRAJ DISTRICT OF EASTERN UTTAR PRADESH

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Abstract

Prayagraj district is an agriculture based district of Uttar Pradesh. This district extends between Ganga and Yamuna rivers. Excessive dependence of the rural society on agriculture can be seen here. Day by day the increasing population in the district impacts on the cropping pattern. In this topic, the cropping system done under Prayagraj has been studied. According to the climate and geography of Prayagraj, the agriculture system practiced here is very extensive. Many types of agricultural systems can be seen here. The importance of paddy and wheat can be seen under the main crops; whereas apart from pulses, oilseeds, jowar, bajra, maize are also grown here. Dairy farming is developed here that is based on animal husbandry and milk production.

Keywords

Rural society, agriculture, cropping system, crops.

Reference to this paper should be made as follows:

**Rachna,
Dr. Ratna Prakash
Dwivedi**

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Introduction

Farmers depending on subsistence agriculture are most vulnerable to the effects of environmental degradation and climate change as their lack of economic resources restricts access to alternative livelihoods. Prayagraj district is an agriculture based district of Uttar Pradesh. This district extends between Ganga and Yamuna river. Excessive dependence of the rural society on agriculture can be seen here. Day by day the increasing population in the district impacts on the land use and agricultural economy. In this topic, the agriculture system of Prayagraj has been studied. According to the climate and geography of Prayagraj, the agriculture system practiced here is very extensive. Many types of agricultural systems can be seen here under which we will be able to study the prevalent and major crops here. The importance of paddy and wheat can be seen under the main crops, whereas apart from pulses, oilseeds, jowar, bajra, maize are also grown here.

Study Area

The city of Prayagraj is among the largest cities of Uttar Pradesh and situated at the confluence of three rivers Ganga, Yamuna and the invisible Saraswati. Area of Prayagraj is 5,482 sq. km. and No. of Municipal bodies are 10. Prayagraj is enclosed by Pratapgarh and Jaunpur in North; Mirzapur and Varanasi in East; and Banda and Fatehpur in west. Its Southern boundary separates it from M.P. According to the 2011 census, Prayagraj district has a population density of 1,086 inhabitants per square k.m. and its population growth rate over the decade 2001-2011 was 20.6%. Population of the Prayagraj is 5954390 according to 2011 census. Prayagraj has a sex ratio of 901 females for every 1000 males and a literacy rate of 72.3%. The city is divided into three main region according to Natural outlook, that is Beyond Ganga, Beyond Yamuna, Duaba Area.

Aims of the Study

- To study the Population Growth and economic development of Prayagraj district.
- To analyse changes in agricultural systems with a view to enhancing farmer's economy and standard of living.

Materials and Methods

The present study is designed to know the socio-economic characteristics of Prayagraj region. The Prayagraj district in the Uttar Pradesh is selected region where farmers adopt different agriculture practices. The data are analyzed, tabulated and the results have drawn with the help of appropriate statistical methods. The data has been derived from District Statistical Magazine, Census of India, Comprehensive- District Agriculture Plan Prayagraj, Krishi Vigyan Kendra, Prayagraj etc. The data has been also interpreted by compiling various secondary sources.

Results and Discussion

There are 3084 villages in Prayagraj district. The result of the study exhibits socio-economic conditions of the farmers adopting cultivation in the study area. Prayagraj district farmers are having proper knowledge and adoption about scientific and technical knowledge in cultivation practices. There is a concentration of rural surroundings or villages around the city. The economic importance of the crop production area gradually decreases with the increase in the distance around the central city. The centre of Prayagraj city is very densely settled. As we move away from this centre, the concentration decreases. It is only after the main distance that the rural environment starts to be targeted. Prayagraj's main points of the urban centre are Chauk, Rambagh, Civil lines, Katra, Kit Ganj, Muthhi Ganj, Mumford Ganj, Kareli etc.

The areas concentrated around Prayagraj city are rural-urban areas, including Jhunsi, Phaphamau, Naini, Manauri etc. These area are a mixture of rural and urban. Here in between, crops can be seen flourishing in small agricultural lands in which different types of vegetables are grown well. Dairy shops are mostly visible in these areas in which butter, curd, cheese etc. are made from milk brought from rural areas; and sold on a large scale. There is an extension of the village around these urban rural fringes, in which large forms of farming can be seen. This area is situated in the Tahsil area's blocks and villages. People's houses are also visible in the middle of these agricultural fields. The gardens here are also visible enough. In these rural-urban fringe areas

Nilgai, peacock, jackal, dogs etc. can be seen in abundance. Often Nilgai, and Peacocks are visible even in the rural-urban fringe areas, but their number can be seen in far-flung villages, gardens, clumps etc. Extensive and Intensive farming is prevalent in the remote villages of Prayagraj. Cattles are seen in every house here.

The supply of milk products here is not possible till the main areas of the city. Therefore, these people are forced to sell their milk nearby at a cheap rate. There is also a pasture in the agricultural belt where sheep, goats, cows, buffaloes etc. are released for grazing. The nearest region is the area around the city centre from where perishable items are supplied every day. Substances like green vegetables, flowers, fruits, milk, curd, butter etc. and items of daily consumption keep coming from the nearby areas of Prayagraj's city area to be sold in the city. Due to the regular supply of these items, not only the fresh items of their consumption are available everyday to the urban class, but also a good source of income is available to the people of the adjoining areas of the city who are engaged in this business.

Table 1

Farming Type	Farming System in Prayagraj District
Agriculture	In case of Agriculture crops, paddy has the largest share followed by Bajra, Arhar, Urd & Moong in declining order during the Kharif season. In Rabi, Wheat is pre-dominant followed by pulses and oilseed. Among oilseed crops, Mustard has very less area under pure farming and is grown mainly as a mixed crop. Linseed dominates the oilseed scenario of the district and is mainly grown in Jamuna-par area. In case of pulses gram has largest area followed by Pea and Lentil (Masoor). There is fairly good acreage under Barely.
Horticulture	In case of Horticultural vegetable crops, the cultivation of Potato, Brinjal, Tomato, Lady finger and the Pea are the main crops. Guava is the main horticulture fruit crop grown largely in Ganga-par area. Watermelon (Hirminji) and Melon (Kharbuja) are largely grown in riverbed area of Ganga-par.
Animal Husbandry	Both big and medium farmers prefer to keep one or two live stocks. Overall Buffalo is preferred over cow but the Dwaba and Jamuna-par area has preference for now. In Ganga-par area both Cow and Buffalo are important. Some SC family are involved in pig keeping. Goat and Sheep are preferred in low-lying area. Poultry, Duckery, Fish farming is catching up.

Source- Krishi Vigyan Kendra, Prayagraj

The fertile land of Ganga-Yamuna provides a very suitable environment for agriculture and animal husbandry. The livelihood of the people of Prayagraj is based on agriculture and animal husbandry. The dependence of the rural population on these can be seen more and more. Through these occupations, not only do these people collect products for their sustenance, but also get their means of income by selling them. On moving ahead from the rural urban fringe of Prayagraj, broad fertile land is visible in which intensive agriculture of the main crop is done here. Wheat and paddy are the main crops here. Apart from this, sufficient crops of pulses and oilseeds are also grown. The share of different types of crops grown in Prayagraj district is shown in the Table 2.

Table 2

Share of Crop Production in Prayagraj District

Total Crop Production	Share in %
Wheat	39 %
Paddy	29%
Potato	19 %
Pulses	5 %
Sugarcane	4%
Bajra	2%
Barley	1%
Oilseed	1 %

Source: Comprehensive District Agriculture Plan Prayagraj

Apart from crop farming, animal husbandry is also done on a large scale in Prayagraj district. Table 3 shows the animal population of Prayagraj district.

Table 3
Animal Population in Prayagraj District

Total Animal Population	Share in %
Cows	35%
Buffaloes	25%
Poultry	17%
Goats	11%
Sheep	7%
Pig	5%

Source: Comprehensive District Agriculture Plan Prayagraj

Animal Husbandry Department of Prayagraj district was formed in 1944. Animal Husbandry Department is responsible for livestock and poultry development, disease control, fodder development and other animal husbandry activities. Animal husbandry department is related to the socio-economic upliftment and employment of the people of Prayagraj. The contribution of livestock in the agriculture sector has been showing steady improvement that signifies its growing importance for the country's economy. The all other belts are also relevant factor to the study of related areas of Prayagraj's remote villages where such conditions are available. Milk production, egg production, meat production, wool production come under animal husbandry, which is an important source of farmers' income.

The Economic Development of the Region

Prayagraj city is one of the largest commercial centres in Uttar Pradesh. Prayagraj is well-connected with other parts of the country by road, rail and airport network. The adjoining major district is Varanasi, Kanpur lies at a parallel way. The main industries of Prayagraj are agriculture sector, tourism and fishing whereas secondary activities are manufacturing. Among the activities being practiced are cloth market, Utensil market, cycle market, general merchandise, gur mandi, spice market, stationery stores, grain market, timber/furniture mandi, oil and ghee mandi, fruits and vegetable markets etc.

Prayagraj is the rich in different grains, vegetables and fruits. After the Green Revolution of the 1960s, it was developed for horticultural crops and these crops help in achieving sustainability of farmers with small holdings. Prayagraj district of Uttar Pradesh has a prominent place in food grains. The main crops here are wheat and paddy. Barley, gram, arhar/tur, sugarcane, linseed and mustard etc. Apart from this millet, maize etc. are also grown in some areas. Some of the major fruits in Prayagraj are Guava, banana, mango, lemon and other citrus fruits. Agro-climatic regions of Uttar Pradesh are divided into 9 agro-climatic regions, under which Prayagraj district covers two agro-climatic regions. These two agro-climatic regions are 'Eastern Plains' and 'Vindhya Pradesh'. Some areas of Prayagraj division come under the Eastern Plains region while the area of Southern Prayagraj comes under Vindhya Pradesh.

Also with agriculture, the farmers of Prayagraj are also aware of animal husbandry, floriculture, fish farming, milk production, Poultry farming etc. According to this agro-climatic zone, Prayagraj is included under the western sub-tropical zone. Industrial Experiment and Training Centre, Khusro Bagh, Prayagraj centre has been established in 1988 to solve various problems in Guava cultivation and make it more profitable. Banana is also produced in large quantities in Prayagraj. The production of citrus fruits like orange, lemon is also increasing in Prayagraj. In the season of Zayed (April- June), excessive production of fruits like watermelon, melon, cucumber, can be seen. Their yield is high due to the climate and soil of Prayagraj.

Cropping system has been traditionally structured to maximize crop yields. A cropping system refers to the different types and sequences of crops grown and practices used for growing them. It encompasses all cropping sequences practiced over space and time based on the available technologies of crop production. Now, there is a strong need to design cropping systems which take into consideration the emerging social,

economical, and ecological or environmental concerns. Conserving soil and water and maintaining long-term soil productivity depend largely on the management of cropping systems, which influence the magnitude of soil erosion and soil organic matter dynamics. While highly degraded lands may require the land conversion to non-agricultural systems (e.g., forest, perennial grass). For their restoration, prudently chosen and properly managed cropping systems can maintain or even improve soil productivity and restore moderately degraded lands by improving soil resilience.

Conclusion

In the villages located in the expanding areas of Prayagraj city, there are many cases of residential and business use by purchasing land in the name of farming. By the development of economic activities as well as agriculture sectors, Prayagraj has fulfilled its economically benefit. Farmers are economically less benefitted by adopting non-agro forestry cultivation of Prayagraj district, as compared to the farmers adopting agro forestry cultivation in the region. On the basis of the findings it is suggested that socio-economic status of the Prayagraj district farmers which have adopted advanced cultivation can be further enhanced by adoption of new innovative technologies & technical knowledge about farm practices while increasing their education level and increasing their social participation and information sources.

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DOMAINS OF FINTECH IN INDIA

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Abstract

FinTech sector has been inevitably reshaping the global financial landscape. It is rapidly growing sector that ensures quick, inexpensive and transparent financial services. FinTech has tremendous potential in India, and the sheer numbers of the untapped population is evidence that we can expect a revolution that is unique to the sub-continent. India's FinTech ecosystem has the scale and the innovation to go global and develop a strong presence in an increasingly connected world. This paper aims to discuss various FinTech sectors such as PayTech, RegTech, LendTech, BankTech, InsurTech and WealthTech and their scope prevailing in India.

Keywords

FinTech, FinTech Ecosystem, PayTech, InsurTech, LendTech.

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Introduction

FinTech is the combination finance and technology. The FinTech started its operations from mobile payments, money transfers, crowdfunding, peer-to-peer loans, cryptocurrencies etc. FinTech industry has seen tremendous growth in India after the expansion of internet services in the country. FinTech companies in India have potential to change the financial services landscape. India has become one of the fastest growing FinTech markets in the world. FinTech provides financial services which are cost effective. It provides speedy and convenient financial services to the users. FinTech companies enable people in rural places or low-income, unbanked persons to save and develop their money. This helps in taking advantage of government programmes and assistance by providing access to simple products or services, like financing or savings instruments. Market size of FinTech industry in India is \$50 Bn in 2021 and is estimated to grow at \$150 Bn by 2025. Indian FinTech sector is expected to be \$1 Tn in Assets Under Management (AUM) and \$200 Bn in revenue by 2023. Payments, InsurTech and Lending stood as the most preferred sectors in 2021 in India. India has 87% FinTech adoption which is highest rate in the world against the global average of 64%.

The FinTech industry in India has a wide range of segments like Payments, Lending, Insurance Technology, Personal Finance Management, Wealth Technology, Regulation Technology etc.

Literature Review

Schueffel P (2016) reviewed more than 200 scholarly articles to understand the complexity of FinTech, and attempted to define the term FinTech. The objective of this study is to offer a definition which is distinct as well as succinct in its communication, the definition concentrates on extracting out the quint essence of FinTech using both spheres. It is concluded that FinTech is a new financial industry that applies technology to improve financial activities. The implications as well as the shortcomings of this definition are discussed in this paper.

Muganyi T et al. (2022) focused on FinTech's role in promoting financial access and inclusion. This paper also offers several policy implications like regulators should develop and implement a comprehensive policy framework to promote balanced FinTech sector growth. Secondly, policymakers should develop strategies for optimally deploying RegTech to mitigate risks associated with the FinTech sector. This study also showed that that financial development can be attained through active policy initiatives aimed at financial liberalization.

Rabbani M (2020), this study performed the systematic review of the available literature on FinTech innovations, scope, challenges, and implications in Islamic finance industry covering the breadth and depth of FinTech research since its inception, financial crisis period and role of FinTech during and post COVID-19 pandemic. Through this systematic review this research concluded that FinTech is here to stay and if Islamic finance industry aims to catchup with the growth in conventional industry, they must be quick to adopt FinTech based innovative financial services.

Lee I, Shin Y (2018) This study explains that however FinTech is such a recent development, there is still a shortage of studies on the FinTech's social, regulatory, technological, and managerial aspects . This article is one of the first studies to develop a high-level architectural view of the FinTech sector. They presented five elements of the FinTech ecosystem and discussed six FinTech business models before explaining the real options approach. Finally, six challenges facing the FinTech sector were discussed.

Lyons A, Kass-Hanna J, Fava A (2018) this study used the Global FinTech Index (GFI) to examine the relationship between FinTech development and demand for savings, borrowing, and remittances for the world's largest emerging economies. This study showed that a country's level of FinTech development is highly related to improvements in financial inclusion in emerging economies. Also, for some financial behaviours (such as savings), more developed FinTech ecosystems were found to translate to greater access, but not necessarily to greater usage of those financial services.

Fung D, Lee W, Yeh J et al. (2020) suggested that; as the effect of FinTech on the stability of financial institutions is market specific, regulators should not look for a one-size-fits-all FinTech regulation.

Instead, they should review the market characteristics of their jurisdictions to tailor FinTech supervisory frameworks. As their results suggest that FinTech undermines the stability of financial institutions in developed financial markets, regulators in these markets should focus on measures to remediate the instability caused by FinTech.

Zhang-Zhang Y, Rohlfers S, Rajasekera J (2020) the purpose of this study was to explore the position of cross-sector FinTech in the FinTech ecosystem domain to better understand its drive, business model innovation, and development. The findings not only show that the FinTech ecosystem continues to evolve due to the dynamic changing of player structures. Moreover, the findings demonstrate that cross-sector players such as Alibaba and Tencent are different from traditional FinTech start-ups due to their maturity levels, resources and capabilities, economy of scale, and being experienced ecosystem players.

Leong K. and Sung A (2018) this paper defined FinTech as a cross-disciplinary subject that combines Finance, Technology Management and Innovation Management. More specifically, it suggested that FinTech refers to any innovative ideas that improve financial service processes by proposing technology solutions with reference to different business situations, while the ideas can also give rise to new business models or new businesses.

Lagna A and Ravishankar M (2018) this study advances a framework for guiding IS research on FinTech-led financial inclusion. Drawing on the IS literature and Information and Communication Technologies for Development scholarship, this study extrapolate five areas of research that can better elucidate FinTech's contributions to financial inclusion: (a) business environment of FinTech-led financial inclusion; (b) digital artifacts of FinTech-led financial inclusion; (c) business strategies for FinTech-led financial inclusion; (d) developmental impacts of FinTech; (e) micro foundations of FinTech for financial inclusion.

Domains of FinTech

We have heard of FinTech and the fact that financial technology is the future of finance but we also know that finance is quite broad and encompasses several domains like banking, investments, credit and lending, financial markets and insurance. FinTech is now an umbrella term with several subdomains. In 2020 the pandemic made digital transactions essential and no longer a luxury of convenience. FinTech is easing the lives of customers worldwide and in emerging markets like India, where mobile network technology contribute to financial inclusion and bring more and more people into the financial system. FinTech has changed the way we transfer money, borrow and lend, find and interact with customers, get insurance engage with our banks and the list goes on. All of these functions have now become sub-categories or departments within the FinTech ecosystem that various players are specializing in. We have heard of massive investments going into FinTech sectors so the categories are as namely PayTech, RegTech, LendTech, BankTech, InsurTech and WealthTech.

PayTech

PayTech is the combination of payments and technology. It includes everything ranging from everyday contactless transactions, e-wallet transfers all the way to cryptocurrencies etc. It is the subset of the FinTech industry that focuses on transactions and payments rather than finance as a whole. More and more people are switching to mobile and digital payments meaning that the customer experience of paying has evolved as well. The payment industry has been growing rapidly each year. Capgemini's 2020 World Payments Report showed us that non-cash global transactions grew by 14 billion \$ to 700 billion \$ (approximately) in 2019 and that was even before the pandemic. In 2020 e-commerce sales grew by 209% according to ACI worldwide. So, we can see that the PayTech industry is booming. There is continuous growth in e-wallet adoption and; the pandemic came in to encourage cashless transactions. Some are even predicting that 1.3 billion mobile payment transactions will happen by 2023. Electronic money issuers, card network operators, payment service providers and gateways are some of the popular ecosystem participants. So, from the way things are shaping up and how rapidly we are transitioning towards digital we can expect that in the near future PayTech may not even be a sub-category of FinTech but will probably stand alone as a separate entity.

RegTech

Regulatory Technology term was first coined by the UK's Financial Conduct Authority (FCA) back in 2015. They defined it as a subset of FinTech that focuses on technologies that may enable the delivery of regulatory requirements more efficiently and effectively than existing competency. In simple words RegTech is any technology that helps companies comply with regulations. We have seen a number of huge market crashes and institutional fraud cases that caused a spike in the shared number of regulatory policies within the financial industry. According to the RegTech analyst from 2015 to 2019 RegTech investments rose from 1.1 billion \$ to 8.5 billion \$. Now the boost they received from investors served as enough to convince financial institutions that the value that they provide was real and effective as long as it was implemented correctly and responsibly. Now RegTech creates greater efficiency and accuracy than the manual cellular processes which causes those compliance gaps and it also creates improved risk management and better internal alignment. So, the future definitely looks bright for the RegTech sub-domain.

LendTech

It stands for lending and technology. LendTech is a sub-domain of FinTech that focuses on providing loans and other forms of credit to people securely either online or via mobile telephony. Sometimes lender companies partner with traditional financial service providers like banks. Some popular models of LendTech companies are peer-to-peer or p2p lenders and crowdfunding lenders. Now p2ps connect potential borrowers to lenders or financiers online. Crowdfunding platforms typically are a little different because they help connect people with money to people who need it usually from a group of donors that are trying to raise capital or offer capital and this is not a typical credit form because the recipient is not usually required to pay back crowdfunded capital. Now there are 'buy now pay later' companies, where you can make purchases and pay back in instalments or on your own payment sales with no additional fees. The FinTech lending space is never stagnant and is constantly competing or collaborating with traditional banks for more secure and innovative forms of lending. LendTech are taking advantage of electronic platforms and alternative data to get accurate depictions of borrowers in order to better serve the market. So, that is a space we should all expect big things to continue happening from.

BankTech

Banking technology is essentially technology for banks. Lots of traditional banks are undertaking internal digital transformation agendas. The target end result is to have a modular API driven end-to-end digital banking platform to grant customers a unique experience. Obviously, banks are not technology institutions and even though they may have technology departments, whose focus is on developing and delivering the best products to customers and also serving as those intermediates between the customers who have surplus funds and those who want to borrow. And that's where bank tech institutions come in. These are the technology companies that come in to facilitate a bank's digital strategy and allows the bank to focus on banking. They leverage new and advanced technologies to enable banks to offer better services to customers in a secure, reliable and sustainable manner to give the banks a competitive advantage in the industry. It is important to note that not all FinTechs are looking to compete with the banks. In fact it is actually a more reasonable play to collaborate with the banks and leverage their experience and capital to achieve better outcomes and that is the strategy of bank tech companies.

InsurTech

InsurTech stands for insurance technology and it is the term that has been given to companies that are using technology to innovate and disrupt the insurance industry. Now even though InsurTech is in its early stages, there are startup incubators dedicated solely towards InsurTech. Now consumers want to be able to purchase travel insurance with the tap of a button or with a swipe and not filling lots of forms. InsurTech startups recognize this and want to do something about it. InsurTech companies are using data from wearable and mobile technology to create and offer more tailored policies. They are able to pivot away from hard copy

documents to using online digital signatures as a means of verification. InsurTech is essentially aiming to leverage technology to improve the user’s experience with insurance. Processing quicker claims, providing more user-friendly interfaces, eliminating the brick-and-mortar aspects and simply making the previously boring insurance space exciting again. Now this is a domain of FinTech that is on the rise and considering the size of the insurance industry the potential for growth is exponential.

WealthTech

WealthTech emerged in response to that intersection between digitalization and the world of investment and wealth management. So, it is a combination of wealth and technology that brings all the digital tools focused on facilitating the process of wealth management. As the other sectors of the financial industry are getting pressure to innovate due to the presence of more proactive and agile start-ups. One of the largest factors for the rise in WealthTech is that previously the most affluent people were the older generation of boomers, who were content with traditional avenues of service. If you add the effects of the pandemic to the mix then it makes it a no-brainer that wealth management or the wealth management industry has to evolve accordingly. Technology is powering wealth management in the modern era and WealthTech has become an established sub-domain of the FinTech ecosystem.

We have discussed the different domains of FinTech worldwide like PayTech, LendTech, RegTech, BankTech, InsurTech and WealthTech. Amongst these domains PayTech, LendTech and InsurTech have played great role in Indian market. Many FinTech companies emerged after COVID pandemic and showed a sharp rise since then. PayTech has showed the growth which has left behind all other segments of FinTech. PayTech companies have been attracting great investors’ interest given the value of digital payments in India has grown from \$61 bn in 2016 to \$300 bn in 2021, a nearly five-fold increase which is expected to grow further to \$1 tn by 2026 as shown by FinTech global database.

Figure 1



India had 11 new FinTech unicorns in 2021 making it the country with the 3rd most new FinTech unicorns in 2021 followed by United States and the UK. CRED, a credit card bill reward platform; was the largest new unicorn valued at \$4 bn in 2021 (FinTech Global).

Conclusion

The emergence of FinTech has attracted increasing attention from published research and academia. FinTech has clearly blossomed in the last decade. Review of literature in this study has been done, focusing on different segments of FinTech and their significance in this era. We presented six elements of the FinTech business models namely PayTech, LendTech, RegTech, InsurTech, BankTech and WealthTech. We discussed

all the models and their growth potential in this paper. It was also seen that amongst all the segments of FinTech, PayTech is the most growing FinTech segment and still has potential to grow in future. This paper has also showed that how Indian FinTech market has become the country with the 3rd most new FinTech unicorns worldwide and in this PayTech is at the top. So it is evidently seen that Indian FinTech market has potential to grow at much faster pace in near future.

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GENDER, REGIONAL AND AGE-GROUP DIVERSITY IN THE INFORMATION TECHNOLOGY INDUSTRY

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Abstract

The continuously extending IT industry has opened a new door of opportunities for female and youths participation along with employees of different regions being part of the workforce in this industry. With time, the workforce of this revolutionary industry is becoming diverse. Female contribution at the workplace is becoming visible in every arena of the society but there is another side of the coin that they also face many types of discrimination and harassment by the male dominated leadership. This paper is focused upon female participation, employees having different regional backgrounds and array of diverse age-groups at the workplace particularly in the context of the information technology sector. This study is analytical and quantitative in nature which is based on primary data collected through questionnaires sent online to the respondents. The questionnaire is related to demographic information of employees of the IT industry in order to analyse the gender diversity, regional diversity and age-group diversity at the workplace of various companies working in this industry. This questionnaire is collected from 140 respondents who filled demographic information. For the analysis purpose, Chi-square test is being used in this aggregated data in order to determine the diversity of different gender, regional backgrounds and age-groups. After completion of analysis, this research finds out that gender and regional diversity is satisfactory at the workplace but age-group diversity does not exhibit proper representation of different ages. This disparity can be improved through ensuring proper combination of young and aged employees at the workplace of IT industry.

Keywords

Gender diversity, regional diversity, age-group diversity, chi-square test.

Reference to this paper should be made as follows:

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GENDER, REGIONAL AND
AGE-GROUP DIVERSITY IN
THE INFORMATION
TECHNOLOGY INDUSTRY

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Introduction

Women are contributing in every sector of our economy. They are being accepted as counterparts in a democratic workplace. In traditional viewpoint, only major male members of the Indian families were considered as working hand or bread earners for the family and females of such families were limited to the domestic activities. At that time, women were not playing any role in yielding earnings and they were expected to perform only the role of home-making like child care, managing affairs of home etc. In some religious practices e.g. 'Sati' tradition, 'Purdah' system and so on, women were exploited by male dominated society in the form of stereotypes regarding women and ill-practices related to them. A woman is a basic unit of the society but it took a long time to reduce prejudices and stereotypes related to women but even today, we could not say that it is wiped out completely. So, their footprints at the workplace have increased a lot with passage of time and these days, they are part of management and founders in many companies.

Modern organisational workforce are composed of individuals of different age-groups. Combining employees belonging to dissimilar age or generations will yield better results in the long-term in terms of more profit, efficient decision-making and smooth working. Young generation works with energy and the old generation provides their experience in order to enhance the performance up to a next level of such teams having members having different ages. Issues concerned with generation diversity are continuously aging manpower suffering from ailments and slow working along with 'new blood' work with over-enthusiasm and sometimes with immaturity; may lead to conflicts between two different generations. If leadership policy resorts to discrimination with an aging workforce because of their less effective performance and it supports nurturing to young employees; then the work environment also becomes unhealthy. Generally, it is observed in the many organisations that young workforce are recruited more because of their innovative skills and continuous improving ability.

As organisations grow, employees from different regions are brought together to work. Belonging to different regions becomes the cause of linguistic as well as cultural differences among them. To build a positive work environment in the organisation, these differences must be valued and utilised in a strategic way in order to achieve the organisational objectives and ambitions. Organisations must make teams of members having diverse regional or cultural backgrounds. If the employees are recruited from different areas then the problem of 'individualistic approach' in performance may appear. Therefore, it becomes necessary to integrate individual dissimilarities into the collective efforts to work as teams. The feeling of 'corporate family' must be inculcated among its members to enjoy loyalty from all. On the other hand, if such differences are not handled effectively then it can produce disastrous outcomes for the company as individual goals and objectives would be considered more important than organisational goals and objectives.

Literature Review

Globoke (2009) gives the reason for tradition for establishing a male-dominated society but the author also accepts that the world is witnessing a change in traditional roles of male and female. Women are becoming financially independent by becoming breadwinners of their family.

Gicki (2013) asserts that women are aptly fulfilling their traditional roles but in modern terms, they are tied to a chain for their expected contribution in a healthy society.

Napikoski (2015) remarks that in the decade of 1970s, a movement for raising the voices in favour of women's contributions in social, political and administrative structure has started.

UN organisation (2010) states that women's rights are also human rights and gender inequality is a huge concern for the whole world as their well-being will be beneficial for all.

Gorman (2014) recommends that support from leadership is very crucial for an effective and inclusive workplace for women. If the concept of 'gender neutral workplace' is implemented successfully then it will benefit all.

Ouimet and Zarutskie (2003) found in their study that youth employees of the organisation get on average wages more than the older employees of the organisation. In addition, their potential to innovate is

comparatively more that's why they contribute more in the growth of the organisation. They are a major portion of employment due to extra benefits of their skills, risk-bearing capacity and focus on their career development.

Hardy (2013) argues in their study that many giants at the global level are recruiting youth manpower due to the short span of working in such IT companies because of their switching to various jobs along with companies. The author mentions that the average working period of employees of Facebook is only 1.1 years in the company and besides, the average working period of other IT major companies like IBM, Oracle, Intel etc. is near about six years.

Seltzer and Yahirun (2013) state that individual characteristics of various employees consistently shape their working in the later stage.

Cavico and Mujtaba (2010) revealed in their study that the unemployment rate in the older population is more than younger population and this shows prevalence of 'age biases' in the society on legal, ethical and logical grounds. Organisations target the older employees in their organisation for downsizing due to their health and social security related concerns.

According to Buccigrossi and Robinson (2003), different age-groups have different and unique aspects like employees below twenty years have features dissimilar to employees of above fifty years. They also assert that youth are not free from discrimination as they are perceived as immature and inexperienced. On this basis, they get promotions at a slow pace and are provided with less responsibilities in comparison to experienced employees of the organisation.

In a continuing aging population of different countries, it's become pertinent to encourage co-working of members with two different generations in order to smooth transfer of KSAs (knowledge, skills and abilities) from one generation to another generation. A congenial work environment for all can yield best results for the company (Department of Employment, 2014).

In view of Patrick and Raj Kumar (2012), as the importance of workforce diversity is increasing in all organisations then organisations must do analysis of linkages of diversity and cultural differences of employees. Its impact on performance must be studied at individual as well as organisational level. It is being adopted as a common practice of strategic use of diversity at the workplace is implemented in IT organisations.

Lindblad (2015) suggested creating flat organisations in order to ensure easy connection among leadership and members in order to manage diversity in an effective manner.

Maddox (2013) admits that it is difficult to avoid regional and cultural diversity as the organisations are becoming global.

Mason and Sompayrac (2015) gave impetus on sensitivity training in order to understand and recognise the differences among different members. It will improve their communication skills along with attitude and they will avoid any type of bullying activities or internal politics.

Problem Statement of the Study

The Information Technology industry is one of the most promising and rapid growing industries of the Indian economy. Indian IT giants like TCS, Wipro and Infosys etc. are dominating the international market. India is the most attractive point in the outsourcing market like Knowledge Processing Outsourcings (KPOs). As the IT sector is contributing to the progress of our economy then it must contribute in nurturing diversity at its workplace. Hence, there is a requirement to do analysis regarding availability of various dimensions of diversity of employees working in the IT industry. There are numerous bases to recognise dissimilarities of employees' characteristics e.g. demographic identities, personality traits and psychological attributes etc. This study uses demographic features to determine the diversity of manpower in the IT industry.

Objectives of the Study

This study has following objectives-

- To study gender diversity at the workplace of the information technology industry.
- To analyse regional diversity at the workplace of the information technology industry.

- To look into age-group diversity at the workplace of the information technology industry.

Hypothesis of the Study

H_0 - There is no status quo of the proportions of gender diversity at the workplace.

H_1 - There is a status quo of the proportions of gender diversity at the workplace.

H_0 - There is no significant availability of regional diversity at the workplace.

H_2 - There is significant availability of regional diversity at the workplace.

H_0 - There is no significant availability of age-group diversity at the workplace.

H_3 - There is significant availability of age-group diversity at the workplace.

Research Methodology

This research is analytical and quantitative in nature. This research is based on primary data collected from 140 respondents who are currently working in the information technology companies like Tata Consultancy Services (TCS), Wipro, HCL, Infosys and others. This data is collected through questionnaires sent through online mode. The questionnaire is based on demographic information of employees of the IT industry. Analysis is done through Chi-square Test applied on the collected primary data. The formula used for calculation of Chi-square Test is-

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

O = the frequencies observed

E = the frequencies expected

\sum = the 'sum of'

In the same context, the concept of level of significance (also known as α) and degrees of freedom to calculate critical value is important to be mentioned. Level of significance can be defined as a certain probability that the obtained result may happen by chance. It means, more level of significance will indicate less confidence in the result. A well-accepted α is 5% or 0.05. Degrees of freedom (d.f.) is defined as the number of independent variables which are free to vary in order to determine the result. If the data is collected in the form of a series having variables of one attribute presented in either row or column then d.f. will be calculated as $N-1$ whereas N is number of rows/columns. It is calculated by subtracting one from the categories of variables in the sample if the data is given in table form. It means, the sample has rows and columns then subtraction of one will be done by no. of rows as well as column i.e. d.f. will be equal to $(r-1)(c-1)$ whereas, r = number of rows and c = number of columns.

Gender Diversity

As far as gender diversity is concern, information is extracted from 68 female employees and 72 male employees out of 140 employees. As we calculate the percentage of these two genders then we get 48.57% and 51.43% respectively.

Table 1
Chi-square Analysis of Gender Diversity

Category	Proportion	Actual Frequency	Expected Frequency	Chi-square Statistics
Male	0.5	72	70	0.057
Female	0.5	68	70	0.057
Total	1	140	140	0.114

After checking the critical value of Chi-square from the table, we get value 3.84 at the 5% of level of significance and degree of freedom of 1 as no. of rows are two in above set of data. As the calculated value 0.114 is less than the critical value of 3.84 then it means, null hypothesis will be accepted as there is no significant difference in gender diversity at the workplace.

Regional Diversity

Data on regional diversity is collected from 37 employees belonging to north region, 34 to south region, 29 to middle region, 22 to west region and 18 to east region of India out of 140 employees. The proportion of this regional diversity is calculated as 26.43%, 24.29%, 20.71%, 15.71% and 12.86% respectively.

Table 2
Chi-square Analysis of Regional Diversity

Category	Proportion	Actual Frequency	Expected Frequency	Chi-square Statistics
North	0.2	37	28	2.89
South	0.2	34	28	1.29
Middle	0.2	29	28	0.036
West	0.2	22	28	1.29
East	0.2	18	28	3.57
Total	1	140	140	9.076

As no. of basis of categorisation are five then we get a critical value of 9.488 at the 5% level of significance and 4 degrees of freedom. The calculated Chi-square value is slightly less i.e. 9.076 than the table value; it means that the differences in regional background of employees are not significant, hence, null hypothesis will be accepted. In other words, employees are being recruited from more or less all major regions of the country.

Age-Group Diversity

Narrating age-group diversity, 54 respondents are above 18 years up to 30 years, 38 are above 30 years up to 40 years, 27 are above 40 years to 50 years, 15 are above 50 years to 60 years and 6 are above 60 years. The percentages of this age-group diversity are 38.57%, 27.14%, 19.29%, 10.71% and 4.29% respectively.

Table 3
Chi-square Analysis of Age-group Diversity

Category	Proportion	Actual Frequency	Expected Frequency	Chi-square Statistics
>18 to 30 years	0.2	54	28	24.14
>30 to 40 years	0.2	38	28	3.57
>40 to 50 years	0.2	27	28	0.036
>50 to 60 years	0.2	15	28	6.04
>60 years	0.2	6	28	17.29
Total	1	140	140	51.076

As far as analysis of age-group diversity is concerned, the calculated Chi-square value of 51.076 is quite higher than the critical value of 9.076 at 5% level of significance and 4 degrees of freedom. So, we can say that differences among recruitment from different age-groups are significant so null hypothesis will be rejected and alternate hypothesis will be accepted.

Limitations of the Study

The sample size is of only 140 employees. Only online data is collected in this research and field survey should be done in order to check the ground realities of workforce diversity. Further, only three dimensions of employees' diversity have been inculcated in this research and other dimensions could be studied also in research. Lastly, this study is limited to only the information technology sector.

Conclusion

Gender equality, in society and at the workplace has been the core issue for women empowerment. With time, regional diversity and age-group diversity is also increasing at the workplace of the information technology industry. After analysing the data collected through the Chi-square test, we can conclude that presence of gender diversity and regional diversity in the composition of manpower is satisfactory because difference of recruitments from different gender and regional backgrounds is insignificant. It means, proper representation of male and female along with different regional backgrounds is being visible at the Indian IT workforce but the concern raises with age-group diversity where proportion of youth is quite higher than aged employees in the

information technology industry. The calculated value of Chi-square i.e. 51.076 is above the critical value i.e. 9.076 in case of age-group diversity. Hence, proper inclusion of the aging population in the form of adequate combination of enthusiasm with experience is necessary to improve the composition of various age-groups.

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Fig. 1- Gender Diversity at the Workplace of IT Companies

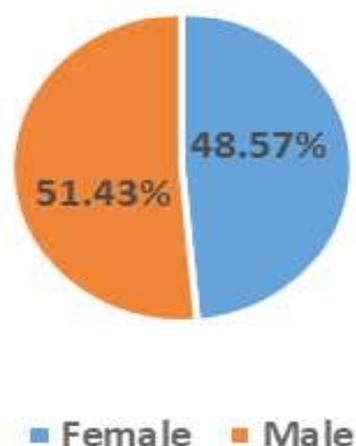


Fig. 2- Regional Diversity at the Workplace of IT Companies

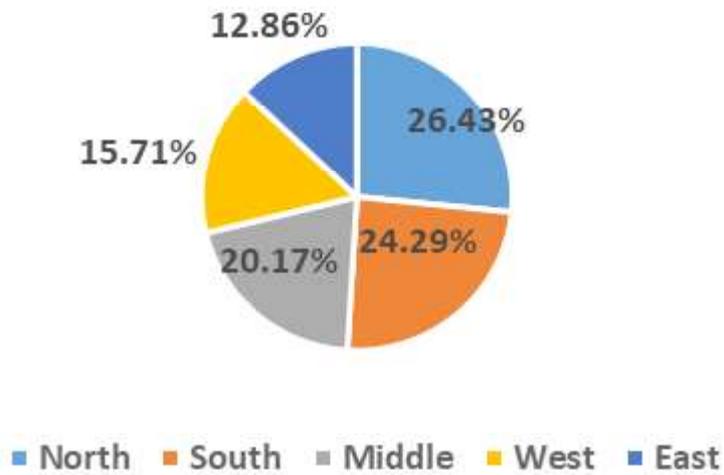
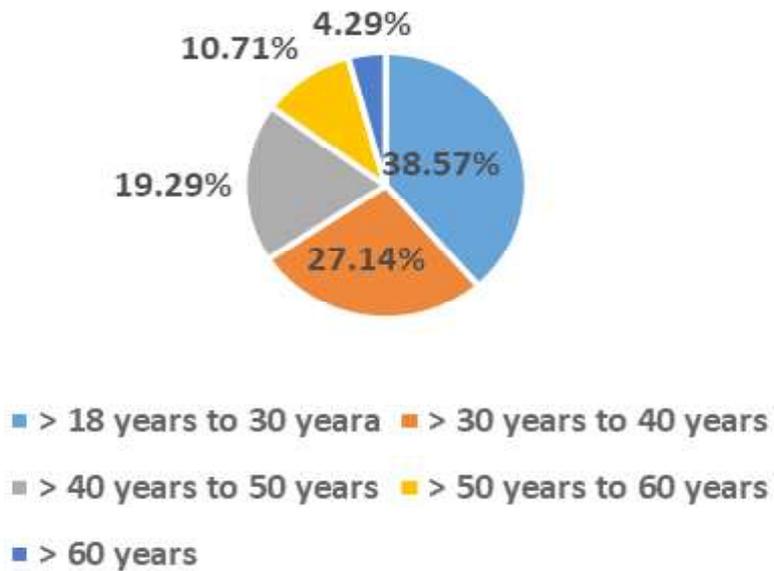


Fig. 3- Age-group Diversity at the Workplace of IT Companies



DIGITAL TRANSFORMATION OF THE INDIAN ECONOMY IN GLOBAL CONTEXT

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Abstract

This paper examines the key drivers, challenges and opportunities of digital transformation in the Indian economy, with a focus on comparison of India's digital transformation to other countries. It assesses the current state of digital transformation in India, its potential for economic growth, as well as the challenges and opportunities it presents. The paper also assesses the role of the government in driving and enabling digital transformation in India and its impact on global competitiveness. Finally, it looks at the future of digital transformation in India and its implications for other countries.

Keywords

Digital Transformation, Indian Economy, Government Initiative, Manufacturing Industry, Artificial Intelligence (AI), Robotics.

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Introduction

India's digital transformation involves the use of cutting-edge technology such as data analytics and Artificial Intelligence to improve processes, operations, and customer experiences. This approach is being adopted by many countries across the world. Various countries of the world are looking towards India for guidance in their own digital transformations as India has a large population size and rapidly growing middle class section. With this shift comes a need for advanced infrastructure investments, greater access to broadband services, better cyber security measures, improved skillsets among workers in both public and private sector organizations. More transparent regulatory frameworks as well as government incentives also play an important role in making these changes successful.

India has taken steps to promote digital transformation in the country through initiatives such as Digital India and Make in India, aiming to encourage businesses to embrace new technologies, create jobs and raise productivity across multiple sectors. This technological advancement is seen globally, particularly in India where the rapid development of technology is driving a wave of digital privatization ranging from modern tech use within financials retail etc., all the way down into rural areas with additional infrastructure being developed.

The Indian economy is undergoing a digital transformation, driven by the need to improve efficiency and reduce costs. This shift has enabled greater access to information, improved service delivery and enhanced customer experience. However, inadequate infrastructure and low levels of digital literacy present challenges that must be addressed for India to reap full benefits from its efforts.

This paper will explore the key drivers, challenges and opportunities of digital transformation in India's economy as compared to other countries. It will discuss how technology is enabling businesses to become more efficient, innovative and competitive while providing economic benefits for individuals and businesses alike. The paper also looks at the implications of this transformation on both domestic and global levels. This paper will analyze the impact of digital transformation on India's economy in a global context. It will explore how digital technologies have drastically changed the way we live and work, particularly with respect to their significant role in transforming India's economic growth and development. The study aims to provide insight into the effects that this shift has had on both Indian society as well as other countries around the world. Further, it seeks to examine potential opportunities for continued innovation within this area, as well as strategies which could be employed by policy makers and businesses alike to ensure sustainable economic progress for all stakeholders involved.

Key Drivers of Digital Transformation in the Indian Economy

The Indian economy has been transforming through digitalization, which is expected to create new opportunities for both skilled and unskilled labour. The agricultural sector, which is a significant contributor to the Indian economy, can become more productive and efficient through digitalization, leading to better yields and higher profitability.¹ The agricultural sector, which is a significant contributor to the Indian economy, can become more productive and efficient through digitalization, leading to better yields and higher profitability. Digital technologies have enabled farmers to access real-time information about weather conditions, crop prices, market trends etc., enabling them to make informed decisions regarding their crops. Additionally, they are able to use precision farming techniques such as soil testing for nutrient management or using drones for crop monitoring that help optimize production costs while improving yield quality. Furthermore, with e-commerce platforms like Amazon Agro connecting farmers directly with buyers across the country without any middlemen involved in transactions; it helps reduce transaction costs significantly while providing better returns for farmers. Another key driver of digital transformation in India is financial inclusion through mobile banking services like UPI (Unified Payments Interface). This allows people from rural areas who do not have access to traditional banking service an easy way of transferring money digitally at low cost. It also enables small businesses in rural areas access credit facilities from banks.

A large section of society in India has suffered economic alienation, but digitalization is expected to reduce this by creating new sources of employment.¹ With the rise of e-commerce and digital payment systems, there is a growing demand for skilled workers in the technology sector. This presents an opportunity for those who have been left behind by traditional industries to gain new skills and enter the workforce. In addition to creating new job opportunities, digitalization has also made it easier for people to access financial services. With the widespread adoption of mobile banking and digital payment systems, even those in remote areas can now participate in the formal economy. This has the potential to reduce poverty and increase financial inclusion, which can have a positive impact on the overall economy.

The Indian manufacturing sector needs to implement digital technologies to remain relevant in the market, and Industry 4.0 has been identified as a transformational initiative for India's manufacturing competitiveness.¹ Industry 4.0 is a new industrial revolution that incorporates advanced technologies such as the Internet of Things (IoT), Artificial Intelligence (AI), and Robotics. These technologies can help manufacturers to optimize their production processes, reduce costs, and improve quality. By embracing Industry 4.0, Indian manufacturers can stay ahead of the curve and remain competitive in the global market.

Micro, Small and Medium-sized enterprises (MSMEs) play a crucial role in the Indian economy, and the need for them to adopt digital technologies is a key driver of digital transformation in India.¹ MSMEs contribute to employment generation and are a significant source of innovation. However, to remain competitive in today's digital age, MSMEs must embrace digital technologies. It is essential for MSMEs to leverage these technologies to improve their productivity, efficiency, and profitability. By embracing digitalization, MSMEs can streamline their operations, reduce costs, and enhance their customer experience. The need for MSMEs to adopt digital technologies is crucial for their survival and growth in the Indian economy. It is imperative that they stay abreast of the latest digital trends and leverage them to their advantage. By doing so, MSMEs can continue to contribute to the growth and development of the Indian economy.

Nevertheless, the Government's push towards digitization is driving digital transformation in India, which is a key driver of growth in the economy.² Public sector units in India are also adopting digital transformation to improve their services and operations.² One example of how India has embraced digital transformation is through its 'Digital India' initiative launched in 2015 by Prime Minister Narendra Modi. This program seeks to bring internet connectivity and other technological advancements into rural areas across the country, with the aim of improving access to education, healthcare, banking services and other essential resources for those living in remote locations. Additionally, Digital India aims at increasing transparency in government operations by introducing e-governance solutions such as online filing systems and electronic payment gateways.

Comparison of Digital Transformation of The Indian Economy to Other Countries

India's digital transformation is an important subject of study in comparison to other countries. Two countries that have emerged as key players in the global economy are India and China.³ The Indian economy has undergone digital transformation due to a more friendly domestic and international environment, particularly in the IT sector.³ China is often cited as another key player in the global economy, but its approach to digital transformation has been quite different from that of India. While both countries have invested heavily in their respective tech sectors, China's focus on state-led initiatives such as 'Made in China 2025' has allowed it to rapidly develop its own technologies while also leveraging existing ones from abroad. In contrast, India's approach has been more organic and market-driven with private companies leading much of the development efforts. This strategy has enabled Indian firms to quickly adapt new technologies while still maintaining control over their intellectual property rights – something that Chinese companies are not always able to do due to government regulations. Additionally, India's large population provides a huge potential customer base for these products which further incentivizes investment into research and development activities by local businesses.

While all countries need to build on the 2015 Paris agreement for sustainable development, the transformation of the Indian economy towards smart cities is crucial to sustain the country's growth. In this regard, it is interesting to note that each capital city's users addressed digital transformation differently in India when compared to other countries.⁴ In order for any country to achieve sustainable development, it must adhere to the 2015 Paris agreement and focus on reducing emissions and increasing renewable energy sources. This means that all countries need to invest in digital infrastructure such as 5G networks, cloud computing, Artificial Intelligence (AI), and Internet of Things (IoT) technologies etc. With the Government's ambitious plans to build 100 smart cities, India is on its way to becoming one of the most digitally advanced countries in the world. India has made great strides towards achieving this goal with initiatives like 'Digital India' and 'Make in India' which are aimed at creating an environment conducive for businesses and entrepreneurs alike. The government has also invested heavily in building up its IT infrastructure by providing high-speed internet access across rural areas as well as urban centers. However, when compared with other developed nations such as China or Japan, India still lags behind significantly when it comes to digital transformation efforts; while both these countries have already implemented 5G networks across their respective territories.

There are differences in digitalization between developed and developing countries. Technology standardization and/or codification has led to licensing agreements between these countries. However, it is important to note that the international environment changes more than the home country's changes when it comes to digital transformation. There are also differences in the perspective of digital transformation globally, with various exporting countries having their unique digital transition evaluation indices.^{5,6}

Challenges and Opportunities of Digital Transformation in The Indian Economy

Digital transformation is a crucial aspect for the growth and competitiveness of Indian manufacturing firms, given the opportunities it presents in terms of efficiency and productivity. However, digital transformation also poses significant challenges for the Indian economy, particularly in terms of inadequate infrastructure and low levels of digital literacy.⁷ One of the major challenges facing India's digital transformation is inadequate infrastructure. Despite recent investments in broadband networks and other technological advancements, many parts of India still lack access to reliable internet connections or even basic electricity supply. This limits businesses' ability to take advantage of new technologies such as Cloud Computing or Artificial Intelligence (AI). Furthermore, there are significant gaps between urban and rural areas when it comes to access to these technologies; while cities may have high-speed internet connections available at relatively low cost; rural areas often struggle with slow speeds or unreliable service providers. Another challenge relates to skills development among workers in India's manufacturing sector. Many firms lack sufficient training programs for their employees on how best to use new technologies such as AI or Machine Learning (ML). Without proper training on these topics, workers will not be able to make effective use of them. Another issue is that many Indians remain digitally illiterate despite having access to technology. According to a recent survey conducted by Microsoft India, nearly two-thirds (64%) of respondents reported not being able to use basic computer applications like word processing or spreadsheets effectively while over one-third (36%) said they had difficulty using more advanced software programs such as graphic design tools.

Despite these challenges, digital transformation presents significant opportunities for the Indian manufacturing industry. The adoption of new digital technologies can lead to improved supply chain management, enhanced quality control and reduced costs, ultimately leading to increased competitiveness on a global scale.⁷ One of the key initiatives taken by the government is setting up Digital India Mission (DIM). This mission aims at providing universal access to information, services, and resources through an integrated platform for citizens across India. Another initiative taken by the government is promoting 'Make in India' campaign which encourages companies from around the world to manufacture their products in India using advanced technologies like Artificial Intelligence (AI), Machine Learning (ML) etc.; thereby creating jobs for local people. Additionally,

this campaign also focuses on developing skills among youth so that they can take advantage of new opportunities created due to technological advancements in manufacturing industry. In order to further boost digitalization efforts in manufacturing sector, Government has launched National Manufacturing Policy 2020 which provides incentives such as tax exemptions on investments made towards modernizing existing factories or setting up new ones with latest technologies like Robotics, Automation etc.; thus making them more competitive globally. Moreover it also promotes research & development activities related with Industrial Automation & AI-based solutions so that Indian manufacturers can stay ahead of competition from foreign players who are already leveraging these cutting edge technologies extensively.

However, in order to fully realise these benefits, it is crucial that the Indian government continues to invest in digital infrastructure and promote greater digital literacy among its citizens. The Indian government has recognised this and is taking steps to promote the adoption of digital technologies in the country.⁷ Apart from this, Government has also set up various schemes like Digital Saksharta Abhiyan (DISHA) which aims at imparting basic IT training & knowledge about internet usage among rural population so that they too can benefit from emerging opportunities due its widespread adoption. In addition, digitalisation can help to increase transparency and improve access to information, which can benefit micro, small and medium-sized enterprises (MSMEs) in particular; enabling them to compete more effectively in global markets.

Conclusion

Digital transformation is rapidly transforming India's economy and society. A combination of technological advances, government initiatives such as Digital India, Make in India, Startup India, and increasing mobile penetration has allowed businesses to become more connected and efficient while also providing opportunities for citizens to access services previously unavailable or difficult to obtain. This digital transformation is expected to have a profound effect on the Indian economy over the next few years. According to estimates by McKinsey Global Institute (MGI), it could add up to \$1 trillion per year in additional economic activity by 2025 due mainly from increased productivity gains across sectors such as agriculture, education healthcare etc., reduced costs through automation and improved customer experience leading to greater adoption of technology-enabled products/services.

The success of digital transformation efforts in India will likely inspire other countries around the world that are looking at ways of introducing new technologies into their economies. For example, many African nations can learn from successful models developed within the country like Aadhaar cards which provide secure identification enabling access banking systems for unbanked people; eKYC system used for consumer onboarding processes; BHIM app used for easy money transfer etc. Such solutions can be adapted with appropriate modifications depending upon local conditions making them suitable alternatives when compared against international standards like VISA or Master Card payments systems. Additionally countries may look towards using big data analytics similar to those being employed by companies like Flipkart & Amazon in order to gain insights into consumer behaviour thereby allowing better targeting & personalisation along with reducing operational cost related activities such as marketing campaigns optimization & inventory management. Thus, we can see how Indian Government is actively working towards transforming our country into digitally empowered society where everyone regardless of their socio-economic background would be able to enjoy benefits offered by technology revolution happening around us. With right kind of policies & strategies being put place along with adequate investment into necessary infrastructure projects, we should soon start seeing positive results coming out of this effort.

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IMPACT OF DIGITALIZATION ON INDIAN ECONOMY

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Abstract

Through this paper, we will study the impact of digitalization on the economy of India through the enhancement of computing effectiveness and data management. We all know that India is moving forward with the fastest economic growth today and this has become possible due to today's digitized era. In the last few years, all the facilities that have come through the Internet, whether it is advertisement or transaction or any other electronic money movement; all have given full opportunity to digital market and investors to work. This paper will describe how digitization has led to economic growth in different sectors, be it education sector, sports sector or any other sector. By using the technologies that have been developed today, we can see the effect that has come on our life style and the effect that has come on the growth factor of the country; we will analyse the same in this study.

Keywords

Digital Technology, Computing Enhancement, Digital Market, Economic Growth, Investors.

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Introduction

As we see in today's era, whether there is any work, from buying a soap to share market or sports or education scenario; digitization is everywhere today. Digital technology is the application of cutting-edge information and communication technology to gather, store, analyse, and distribute market and physical information at each stage of the product value chain, serving as a crucial technical foundation for innovation across a range of industries.

The speed at which this digitalization can exchange service or product is incomparable. In 2022, the Indian digital marketing industry had a worth of over 368.61 billion INR. By 2028, the sector will have grown at a CAGR of 32.1% and will be worth more than INR 1974.12 billion INR. The growing preference for digital media channels among the world's population is the market's main driver. By 2025, India's digital economy is projected to be worth INR 81.91 trillion due to the country's increased use of digital technology by millions of Indians and small and medium-sized businesses as a result of public awareness of its benefits around the world.

India has a lot of potential in the e-commerce sector because of the rising number of internet users and the favourable market circumstances. India's digital divide is wide and is causing economic differences between those who can afford technology and those who cannot, which is impacting the country's overall digital progress despite increased use of digital technologies and the IT industry.

In India, online shopping has been on the rise for years, but the trend towards cashless transactions has caused a rapid explosion. By making it simple for sellers to sign up for Amazon; Amazon India began to take over local business through Amazon Seller. The Indian Child Flipkart is located nearby. According to a research by consultancy firm Redseer, the end of the festive season in 2019 saw e-tailers in India reach a record Rs 19,000 crore in Gross Merchandise Value (GMV) during the period (September 29–October 4).

Objectives

1. To research about online commerce.
2. To get informed about the expansion of Indian digital business.
3. Researching the effect of digital business on the Indian economy.
4. To assess the economic impact of the digital India movement.

Statement of Problem

This research is basically to identify the role of digital technology in the growth of Economy of India along with the increasing growth rate of Electronic Commerce.

Impact of Digital Technology on Indian Market

1. Digital Revenue & Digital Growth

If we access the Year 2021 with reference to Digital Revenue then we find that Digital Revenue in Electronics and Media market is 20.8%, Food & Personal Care is 18.4%, Online Food Delivery is 18.1%, in Fashion 16.6%, In toys, hobby is 8.1%, Digitalized Videos Games it is 7.4%, in Furniture and appliances industry it is 3.9%, Event Tickets 1.8% and in E-publishing 1.0%.

Similarly we can see the Digital Revenue of India from 2019 to 2023 is increasing as depicted in Table 1.

If we access the digital revenue and digital growth of three fields (Digital Media, E-Commerce and E-Services) from 2019-2023 (Till Now), we will find that in 2021 the digital growth of Digital Media is 41.1% which is highest, in 2019 digital growth of E-Commerce is 45.7% which is highest and in 2019 digital growth of E-Services i.e. 53% which is highest. But if we take the comparisons of all these three fields in once then we can access that the combined growth is decreasing with the time. But we always have the growth factor with the digital technologies; it is quite impressive.

Table 1
Digital Revenue of India

Year	Digital Media Sector		E-Commerce Sector		E-Services Sector		Average of Growth (Combined)
	Digital Revenue (In Billion INR)	Digital Growth (In %)	Digital Revenue (In Billion INR)	Digital Growth (In %)	Digital Revenue (In Billion INR)	Digital Growth (In %)	
2019	260.6487	29.7	3631.0495	45.7	654.0807	53	42.8
2020	342.6137	31.5	5168.7129	41.5	978.6621	49.7	40.9
2021	484.4132	41.1	6836.7006	32.3	1406.5194	43.7	39.03
2022	591.7873	22.2	7968.6373	16.6	1870.4413	33	23.93
2023	694.2436	12.7	9368.5995	18.7	2281.9056	15.1	15.5

2. Internet Penetration

The percentage of a certain country's or region's total population that uses the Internet is known as the Internet Penetration Rate. If we go to the facts that the total population access the internet, we find that 46.6% of total population uses the internet in 2019, in 2020 it increases to 52.7%, in 2021 it was 58.5% and in 2022 it was 63.3%. Currently it is 67.5% of total population of India.

We can say that in today's era people access the internet for different scenarios that enhances the economy growth India because with a single hit the economic factor increases because of the changes and accessing the new products and services. In Indian economy digitalization make a positive effect because of the regular access of internet. The traffic on the internet is so much. A huge percentage of India's Population use internet. And we can also see the effect of today's scenario; India in now days have approximately 932.23 million Users in 2022.

Globally, regulation is changing to strike the correct balance between safeguarding business and consumer interests and promoting innovations. According to analysis from consultancy firm Redseer, the gross merchandise value (GMV) of the India Internet as a whole increased to \$65 billion in 2020 and is now having a significant impact on the economy as a whole, accounting for over 4.6% of all private consumption.

In India, it's anticipated that the Internet's GMV would reach triple digits for the first time in 2021 and then reach Rs. 20478.48 billion and 10% of private consumption in 2025. We can see the access of information and data accessing in different fields like Online and mobile games, websites, mobile apps, animation, social media, video, augmented reality, virtual reality, data visualisation, location-based services, and interactive storytelling are just a few examples. By 2020, there will be 331 million internet users in the country, and 700 million Smartphone users are anticipated. One billion individuals may authenticate 100 transactions per day in real time using their Aadhaar UID.

India Stack is a comprehensive collection of APIs for developers that includes, among other things, e-KYC, e-sign, and Aadhaar for authentication. In order to realise the stated vision of a digital India, all of these will accelerate technological disruption, digital connection, and the expansion of tech start-ups.

Businesses will be able to conduct business quickly and effectively thanks to technology, accelerating economic growth.

Cashless and paperless services for banking, passport, taxation, and other services would be made possible by the introduction of new devices with iris scanners that are Aadhaar and STQC approved. All of these will actively pave the way for digital payments in India, along with Instant Payment Service, Universal Payments Interface, micro ATMs, m-POS, and financial inclusion programmes of the government (such Pradhan Mantri Jan-Dhan Yojana).

3. Digital Technology Adoption

Today's there are a lot of technologies that affect the Indian Economy a lot. In accordance with a recent estimate by the World Bank, India's economy is anticipated to rise by 8.3% in 2021, 7.5 percent in 2022, and 6.5 percent by 2023. The COVID-19 epidemic has had a negative impact on India's economy and caused

several setbacks. Unprecedented change has been brought about by the digital era in technology, business, and society. The scenario has begun to break the inertia of digital adoption, and cloud computing will continue to be important in the progress.

The global financial crisis has had an impact on business across all sectors, but certain industries are already indicating that they will alter the economic landscape in the years to come. Early adopters of developing technologies include sectors like healthcare and pharmaceuticals, BFSI, e-commerce and retail, and manufacturing. Organizations in these sectors have responded to the pandemic's challenges by putting a lot of effort into developing plans for the new normal that will help them improve in the coming five years. Modern technology is the common thread of all four businesses, and the cloud can assist all four industries transform into game-changers for the Indian economy. India will have the opportunity to establish itself as a distinctive global hub for cloud solutions; thanks to new age technologies.

Technologies like Industry 4.0, Digital Supply Chain, Digital Twins, and Digital Assistance, among others, will aid in the economic recovery by 2025. New technologies are starting to empower certain businesses to restore India's economic standing in the post-COVID era, and these sectors will ultimately shift the game. Businesses in these verticals are starting their travels and starting at various places to adopt smarter manufacturing, supply networks, and products. The most intelligent businesses are making use of the enormous potential offered by developing technology, positioning them to take the lead and gain a larger share of the market once the economy recovers.

Suggestions

1. Only through training Indian residents on how to use and maintain digital forms; is digitalization possible.
2. To accelerate the expansion of internet usage, there is a pressing need to enlighten and educate the populace, particularly in rural and isolated areas; about the advantages of internet services.
3. Working together on software development Government and IT firms are required for continued advancements in digitalization and technology.
4. Building of the digital infrastructure is a must.
5. Government subsidies and assistance to the IT industry in the creation of technology will promote economic growth.
6. The private sector should be encouraged to construct digital infrastructure in rural and remote locations. This includes extracts of income certificates, caste certificates, E-Khata, and other governmental services.
7. The defence of digital information against various cybercrimes is the need of the hour. Educating the general public about these cybercrimes is very important.
8. In order for implementation to be effective; changes must be made to a number of laws that have severely stifled India's technological advancement.

Conclusion

In the current situation, the digitalization of every economic activity has increased, making economic activity more convenient for everyone. The institution's whole collection of assets is preserved and made accessible using the comprehensive approach of digitalization; converted to digital form and producing high-quality digital copies. Massive innovation, new job prospects, online commercial activity, simple operations, banking services, cashless transactions, and economic growth were all brought about by digitalization. Digitalization also increased economic system transparency allowing all members of society to be informed of social system developments.

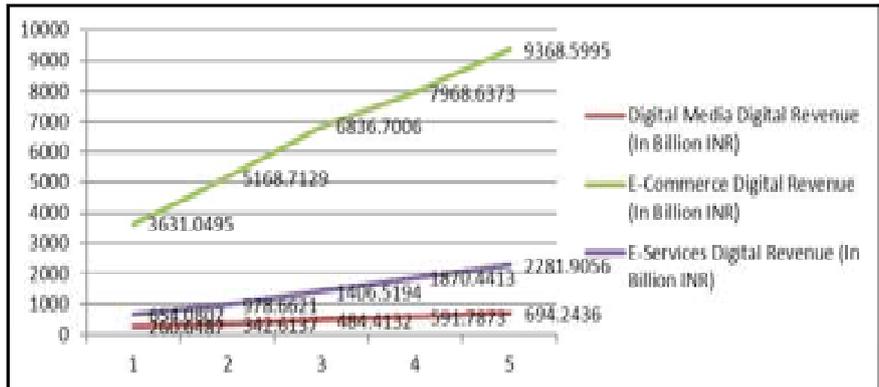
The digital version should not, however, take the place of the original knowledge sources. Digital forms should be regularly maintained and converted to new formats because they are not permanent. The government should choose the best digital format for digitization and digitise only those goods that will benefit everyone the most in order to fully reap the benefits of digitization. The creation of expressive, high-quality digital copies as well as proper long-term management of both original and digital assets is the results of rigorous data

analysis, as well as thorough appraisal of the institution’s goals and priorities and the development of attentive strategies. By doing so, we can draw the conclusion that digitalization has a positive effect on the Indian economy and contributes to its growth.

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Figure 1
Digital Revenue of India



On X Axis 1 represents Year 2019, 2 represents Year 2020, 3 represents Year 2021 represents, 4 represents Year 2022 and 5 represents Year 2023.

Figure 2
Digital Revenue Growth of India (in %)

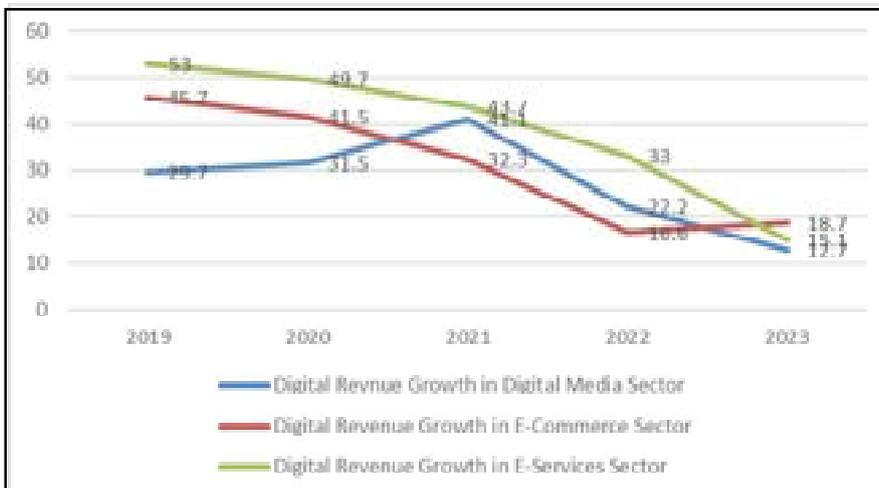
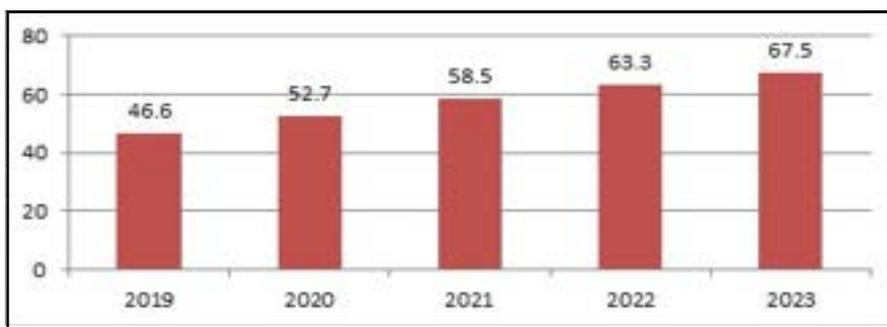


Figure 3
Internet Penetration Rate in India (in %)



WORK LIFE BALANCE FOR A SUSTAINABLE AND BALANCED ECONOMIC GROWTH IN INDIA

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Abstract

With the arrival of 2023 new start-ups, new goals, new way, new passion, new opportunities are also taking birth in our mind & heart which is expected & necessary to feel the change energy in our lives. Economy of India falls under developing economy which consists of activities like production, consumption & trade of goods & service by which people get their living. These people act as an important & integral part to improve the well-being & quality of life in a nation. But when these people face conflict between work & life, it will affect adversely on the productivity of an individual which finally results as a particular cause of weaker economy. In today's fast environment, maintaining a decent and healthy work-life balance is most important for personal and professional success. Maintaining a healthy work-life balance while balancing responsibilities at home, at work, and elsewhere; is becoming increasingly important. This paper is an attempt to explore the need of WLB as an important tool for attaining economic growth & development in long run. Through this paper it will become clear that use of work force in a balanced way will lead to achieve sustainable development with minimizing and avoiding the future uncertainties.

Keywords

Economy, opportunity, satisfaction, self-care, uncertainties, production.

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Introduction

Having a healthy work-life balance means that employees will be happier when they come to work. Meeting deadlines at work while making time for friends and hobbies, getting enough rest, and managing finances are some examples of a healthy work-life balance. Work life balance is trending as a buzz concept about which everyone wants to talk, but don't want to accept the need of balance in their own life. In simple words work life balance deal with the measures or objective of attaining balance between the personal or social responsibilities and work or occupation. As the concept is talking about the balances in life of human force and the same work force are having involvements in the activities like production, trade, business, and services etc. which include the various aspects of the economy.

This paper is an attempt to explore the need of WLB as an important tool for attaining economic growth & development in long run. Through this paper it will become clear that use of work force in a balanced way will lead to achieve sustainable development with minimizing and avoiding the future uncertainties.

Objectives of the study

- To study the role of balance in work and life towards economic development
- To study the factors for weak economy in India.
- To show the current condition of Indians at their work.
- To identify the measures for workers which results in economic growth

Research Methodology & Data Collection

The current research study is based on secondary data which is taken from various secondary sources of information. After reviewing the various surveys, books and research studies it become very obvious to interpretate the result of present study that economic development in long run can easily be achieved with the help of maintaining balance in the lives of workers, individuals or peoples who are working day night continuously and contributing their important part towards economic growth. Avoiding the workforce will lead to the weak economy.

Work Life Balance— various aspects

Thus if we are talking about the growth and development of overall economy we can't ignore the role of individuals or humans as an inseparable and important live ware which contributes towards the improvement of economy. But in India workers are overstressed, depressed and facing many health disorders, thus through this kind of labor force we can't imagine progress or any kind of development in an economy. The experience of person can make us able to manage the workload and able to balance work life.

Many studies have concluded that flexible work time strategy has improved employee productivity, reduction of work-family conflict, and lessen employee turnover in the organization. Work-life balance has become an important tool to maintain and increase the efficiency among the employee in the organization. Kodz et al., (2002) explained, the principle of work-life balance is that "There should be a balance between an individual's work and his life outside work. The organization has to check that the employees can balance work life and should work towards developing a mechanism to ensure the work-life balance among the employees of an organization."

Therefore, there is need to infuse balance in workers' life and work. With regards to nations, India is the most apprehensive nation on the planet, as indicated by the World Health Organization, trailed by China and the USA. India, China and the USA are the most influenced nations by tension, and oscillating issue, as indicated by WHO. A research announced in WHO, directed for the NCMH (National Care of Medical Health), expresses that 7.2 percent of the Indian populace experiences some type of the genuine mental issue, with no noticeable country urban contrasts. A 2019 WHO study had highlighted that anxiety and depression diseases result in lost productivity that costs the global economy \$1 trillion annually.

In spite of the fact that there are compelling measures and medicines, there is an extraordinary lack of emotional wellness laborers like health analysts, specialists, and specialists. As announced most recent in 2014, it was as low as 'one out of 100,000 individuals'.

The normal suicide rate in India is 10.9 for each lakh individuals and most of individuals who end it all are beneath 44 years old. According to the World Health Organization (WHO), due to ill health, rape or exploitation; ladies are likewise bound to encounter injury frequently and thus will in general experience the ill effects of Post-Traumatic Stress Disorder (PTSD). Research has additionally demonstrated that 20 percent of Indian moms are probably going to be influenced by post birth anxiety. As indicated by further research by WHO, economic loss in India because of psychological well-being conditions will add up to an expected \$1.3 trillion somewhere in the range of 2012 and 2030.

Interpretation

Work-life balance in India is just like a dream that has never come true. In the metro cities of our country, where people repeatedly end up interacting with family for 4 hours a day and then work for further 8-9 hours, work connections are more important than families. The pressure to perform above standard ends up taking extra hours of workforce every day, without receiving any monetary benefits & for the same. What about the work-life balance of the typical Indian sounds like it belongs in Dante's *Inferno* (A trip to Hell)? The fact that all the main Indian metros have less than 20% people index, according to a study for Arcadis' Sustainable Cities Index of 2016. In plain English, it implies that work-life balance needs to be prioritized along with other issues like affordability, income equality, gender equality, health, education, and crime reduction. Five major cities of India which ranked low with reference to work life balance are New Delhi, Kolkata, Bengaluru, Chennai and Mumbai.

A new report by the International Labour Organization (ILO) has revealed that Indians are among the most overworked workers globally while earning the lowest minimum statutory wage in the Asia-Pacific region, barring Bangladesh, reports India is ranked fifth in the globe among nations with lengthy workweeks, which frequently exceed 48 hours. According to estimates, a worker in China works an average of 46 hours a week, compared to 36 hours in the UK, 37 hours in the USA, and 36 hours in Israel. International Labor Organization (ILO) has released the Ninth Edition of ILO 2. According to the World of Work Report, after seeing large increases in the fourth quarter of 2021, the number of hours worked worldwide fell to 3.8% below Pre-Covid 19 employment levels in the first quarter of 2022.

The findings are attributed primarily to recent lockdowns in China, the conflict between Ukraine and Russia, and the global increase in food and gasoline prices. The research provides a global assessment of how nations are dealing with a patchy labor market recovery that has been further hampered by events like the Russian aggression against Ukraine, increases in inflation, and the continuation of stringent Covid-19 control efforts. The gender wage disparity in work hours grew worse in the second quarter of 2020 in both India and Lower-Middle-Income nations. The drop in hours worked by women in India, however, has a minimal impact on the performance of the lower-middle class because the starting level of hours worked by women in India was relatively low.

On the comparison of minimum statutory wage; Indian workers get the lowest in the world, with a few sub-Saharan African nations lagging behind. Nonetheless, the ILO report notes that actual salaries may vary from minimum wages between nations, notably in the case of blue-collar workers in metropolitan regions; put in more hours at work than those in rural ones. Across the nation, casual employees put in nearly the same number of hours. The Periodic Labor Force Survey (PLFS) for 2018–19 shows that men work more hours than women do, both in rural and urban areas.

In rural India, while self-employed women work 37 hours, men spend 48 hours in a week. In the case of full time employee's wages and salaried employees, rural women work for 43 hours a week, while men work for 58 hours. As for casual labour, rural women work for 35 hours per week, and men spend 45 hours working.

In urban areas, self-employed women work 35 hours per week, while men work 54 hours. Salaried employees and regular wage-earning women spend 45 hours a week working, while men work for 57

hours. In case of casual labour, urban women spend 36 hours a week working, while men work for 42 hours.

In 2019, India conducted its first time-use survey in 20 years, which also revealed comparable trends. Males work for pay more than four times as long per day as women do. Compared to women, urban men put in an hour more of paid work every day.

Measures to Improve Work Life Balance

Due to Gender issues in India Women find it harder to strike a balance between work and life. According to a research in the Indian Journal of Psychiatric Medicine; working women, particularly those with children, struggle due to two factors- the Family-Work Conflict (FWC) and Work-Family Conflict (WFC). This shows how work negatively impacts ones' family, and how badly family problems affect work. Rigid working hours of office, Children's Demand, Family expectations and requirements, Uncompromising Company policies and schedules add to the grief of working women.

A successful work life balance means having a balance in all aspects with full participation in wholesome life – work, family, friends, social life and yourself. A study on Millennials (Generation Y) by the Manpower Group has been done to compile information on the number of hours worked by nation. According to the study, millennial from India put in the most hours at work each week; precisely 52 hours as contrast that to China's 48, the USA's 45, and the UK's 41 hours.

Work-life balance need not be a contentious topic. Both are necessary for the other to exist, and neither should be the cause of you splitting in two. Find a happy medium and permit most of the time for harmony. Individuals must understand the importance of keeping the two distinct and happy for themselves.

Findings and Suggestions

- **Flextime:** It gives you the liberty to choose your start and finish lines. In this way men and women can have an opportunity to divide their working hours according to them and there will be no conflicts between them with their children's demands. They can set their own clock according to convenience.
- **Maternity leave:** This is a great move for woman that she has no need to leave her job nor her carrier will spoil, upon the arrival of a new born. The length of maternity leave has been increased from 12 to 26 weeks as a result of the Maternity Benefit (Amendment) Act of 2016. The amount of leave for mothers who have two or more than two children is reduced to 12 days.
- **Paternity leave:** Among the world's top five countries India is also giving an advantage of Paternity Leave for new dads. According to data from Mercer; 75% Indian companies are adopting this pattern for company's image and gesture..
- **Telecommunicating:** After Covid many companies are now giving privilege to their employees that they do work from home. This helps, not only kids with parents at home, but also ones with aging or old family members or sick person.
- **Time Management:** Time is more valuable than money. You can get more money but for that you have to manage time. This requires both of your efforts, as well as those of the management team.
- **Compressed Work Weeks:** Work should be compressed in a planned way. Let's say instead of 10-hour per day scheduled for five days, the work week is now four days of 12-hours every day. Almost the same amount of hours are involved each week, however you are left a three-day weekend instead.
- **Job Sharing:** A very simple way is to share work with others where several persons receive training to fill a single full-time position. In this manner, each team is prepared to complete a task and leaves flexibility for workload sharing, if necessary.

Conclusion

Work life balance of a particular individual or people of India if taken collectively will result in development of an economy if it is balanced or we say if they are satisfied from their work or life. On the other hand if they are stressed or overburdened with lot of work or guidelines, it will result in imbalances in life

which ultimately affect the work too and indirectly to the economic condition of the country too by reducing the number of skilled work force, reduced productivity, reduced innovativeness etc. Therefore, government should think about some measures through which the opportunities, technologies, methods, strategies or services which actually government is adopting for making economy stronger and more developed; will become more effective, worthy and can be implemented in the right way. Thus, from this research we have seen that Indians who are the real asset of the country are working under imbalanced life style which is now needed to be changed so that these work force can work as continuous fuel to take our economy on right path.

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SPIRITUALITY: THE WAY TO MANAGE STRESS

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Abstract

Stress is a very common phenomenon in today's scenario in this fast changing and competitive world. Everyone to some extent is suffering from stress. In this paper we have discussed the stress, types of stress, effects of stress and the ways to control the stress. Here we have specially covered the spiritual and our ancient old cultural methodologies of Patanjali Yoga Sutra like various Asana, Pranayama, Meditation, Chanting of Mantras and many more and the teachings of our holy book 'Bhagwat Gita'.

Keywords

Stress, Asana, Pranayama, Meditation, Mantra.

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Introduction

The world is changing day by day and human life is getting more complex. So, in the present scenario humans are facing more stress in every aspect of life. To get to know about stress, firstly we should understand what stress is and the kinds of stress.

Stress can be defined as how our body reacts when we are in strain. The reaction can be in the form of emotional, physical and psychological change, but it differs from person to person to respond over that.

Types of Stress

Basically, stress is categorized into two types; 'Eustress' and 'Distress'. According to Seyle (1980), the EU comes from Greek roots which means 'good'. 'Eustress' is known as a good or positive stress. Stress is a reaction of challenge given by an associated stressor. Eustress improves your efficiency and ability to do the work with more concentration. Examples of Eustress are winning a competition, job promotion, purchasing a car, changing a job, getting married or being graduate from college etc. Eustress motivates persons to achieve challenging goals in their life. So, this is the positive stress, which helps the persons to grow in their life.

The second one is 'Distress'. It is known as negative stress that heavily impacts our mental, physical and behavioural state. The person is in stress may have the symptoms like fear, worry, inability to relax, increase in heart rate, high blood pressure, disturbance in sleeping pattern, change in eating habits, not able to concentrate, worsening mental and physical state day by day, mood swings etc. Distress may lead to depression and develops a habit of consuming excessive alcohol, tobacco and drugs. If there is a high intensity of stress and stress occurs for a longer time, then stress will result in Distress.

As we know that there are a lot of reasons that cause stress in human life. So, after understanding the meaning and types of stress, let us understand the causes of stress and ways to control the stress.

Causes of Stress

There are various factors to have stress in today's fast changing world, every individual is affected by different factors, but according to the researches the most common factors are Conflict of expectations and reality, Lack of good exercise and diet, Social media, Unemployment, Health issue, Work pressure, Financial issues, Family conflict, Marital status etc.

Ways to Control the Stress

There are various scriptures in ancient Hindu Holy books that guides the human to live their life peacefully and these books provide proper knowledge to solve the various problems that human face in their life

Mahabharata, Ramayana, Bhagavat Gita, Upanishad, Manusmriti, Chanakya's Arthashastra and many other scriptures are great source of knowledge and provide solution to almost all types of problems that arise in human life.

We will examine some of the pertinent teachings of some holy scriptures that give a great message to today's generation on how to live life peacefully.

1.1 Bhagavad Gita

Bhagavad Gita is a holy scripture of Hinduism. Its messages are universally accepted and even applicable to today's era.

In Bhagavat Gita, lord Krishna says that whatever happens in this world, is the will of God, so we should focus on our Karma and surrender ourselves to God and accept your fate calmly.

According to Bhagwat Gita the main reason for stress is too much attachment to the fruit and reward. Everyone before starting the work thinks about the reward/fruit that one is going to earn; this will affect your performance in future if you don't get the same reward you have expected. It will lead us to anger, frustration, jealousy, greed, lust and irritation in mind. So do your work without having much attachment to reward. Higher attachment will result in higher stress, anxiety and turmoil.

As per the Bhagavad Gita, you have a right to perform your prescribed duties, but you are not entitled to the fruits of your actions. Never consider yourself to be the cause of the results of your activities, nor be

attached to inaction. Be steadfast in the performance of your duty, abandoning attachment to success and failure. Such equanimity is called Yoga. By detaching yourself from the desire for fruits, 'Nishkama Karma' helps us to fight the stress and finds peace of mind.

Bhagwat Gita has become a great source of motivation to the business leaders too, it teaches them how to perform their duty with full dedication and follow ethical values, and stay away from unwanted stress. Bhagwat Gita teaches how to become a good leader and lead the organization for the betterment of a bright future. Bhagavad Gita states, "Whatever action a great man performs, common men follow. And whatever standards he sets by exemplary acts, all the world pursues". So as a great leader his responsibility towards others also increases, Bhagwat Gita guides the right path to the leader.

A leader must be visionary, righteous, goal-oriented, moral, virtuous, positive and dynamic. He must be able to foresee the changes going to happen in the market and should be able to mold himself as per changes. He should inspire, influence and be trustworthy. This holy book guides the solution to almost every hard situation that we face in our life whether it is related to social, financial, business or political conflict.

1.2 Yoga

Yoga is a Vedic art, which helps the individual in uniting individual consciousness with the universal consciousness or we can say that union of body with the mind. The term 'Yog' is taken from the Sanskrit word which means to unite or to join.

Yoga is a spiritual practice that originated in India almost 5000 years ago by the great saint Maharishi Patanjali, who systematized and codified the existing yogic practices, its meaning, knowledge through the development of Yoga Sutras that are prevailing from the pre-Vedic period.

Presently Yoga has got its world-wide recognition, as 21st June is celebrated as International Yoga Day. Now everyone is focusing on Yoga as it helps in prevention of many chronic mental and physical illnesses and promotes good health. Yoga provides a holistic way to maintain balance between mind and body.

Here we will discuss some yoga practices including meditation, mudras and breathing exercise. There are basically three types of yoga; Karma Yoga which is known as 'Yoga of Action', Bhakti Yoga that is known as 'Yoga of Devotion' and Gyan Yoga which is known as 'Yoga of Knowledge'.

Patanjali also defines the following dimensions of Yoga- Pranayama (breathing), Asana (postures), Yama (restraint), Niyama (healthy observances), Pratyahara (sensory withdrawal), Dharana (concentration), Dhyana (meditation), Samadhi (higher consciousness).

1.2.1 Meditation

Meditation (Dhyana) is a very old practice in yoga sutra, it is a practice of calmly sitting in a comfortable peaceful place and closing your eyes and thinking deeply about yourself. This practice helps in focusing on one thought rather than thousands of thoughts coming in mind that is creating chaos and anxiety. Dhyana process gives you more Prana (Energy), and person will feel more energetic and alert. Blood circulation and oxygen level increases in mind that improves your thinking ability.

Studies reveal that a regular eight-week meditation for just 30 minutes a day had resulted in an increase in grey matter density in the area of the brain that is responsible for stress management, developing a sense of self empathy and memory. Other studies have also proved that meditation increases Gamma waves, which are the strongest and the fastest frequencies in your brain, designed to help you in processing information. Long term practice of yoga can increase gamma waves in the brain. People who produce higher gamma waves tend to be happier, more receptive and able to concentrate more.

Most of the people in the world suffer from a sleeping disorder, that is known as 'Insomnia'. The pharmaceutical industry develops many magic pills, but they have other side effects too, and the patient becomes highly addicted to it and even they won't be able to give you quality sleep that comes naturally. Meditation comes as a powerful tool in treatment of Insomnia with no side effects or risk. Because long term meditation

practice trains the mind to trigger a powerful relaxation response, calm the nervous system, help in getting out of the fear loop, speed up the stress recovery process and improve your quality sleep time.

Benefits of Meditation

Meditation improves oxygen level in mind that improves critical thinking ability, helps in developing a new perspective on stressful situations, helps in controlling negative emotions, develop cognitive and innovative skills, improves retention and recall level, develops better decision making and problem-solving skills, helps in better control over anxiety, stress, fear; helps in making Better social connection & in time management; improves speed and accuracy etc.

1.2.2 Breathing Meditation for Stress management

Pranayama is also known as a breathing exercise, to control breath. Pranayama is made up of two words: 'Pra' means to breathe or to live, fill the life with breath and the 'Ayama' means to control.

The Pranayama is a process of inhaling (Puraka), exhaling (Rechaka), and holding the breath (Kumbhaka) in a specific sequence. Puraka means inhaling the air, Rechaka means throwing out impure air and toxins and the Kumbhaka means supplying the energy to the whole body. There is a proper defined sequence for doing breathing exercise. In 2013 a study published in the Journal of Alternative and Complementary Medicine finds that both right and left nostril has some specific nostril dependent function. The study finds the right nostril (UNB) significantly decreases the level of anxiety, improves performance in language learning, and improves the energy level. While the left nostril breathing helps to calm down when your mind is confused with thousands of thoughts, helps in restorative functioning, improves quality sleeping.

The Pranayama involves different breathing techniques like Anulom Vilom, Kapalbhathi, Bhramari, Bhastrika, Ujjayi, Sheetal, Sheetkari, Nadishodhan etc.

Key Benefits of Pranayama

Pranayama helps in controlling aging, helpful in smooth circulation of oxygen and in weight management by regulating excessive fat in our body. The slow and forceful breathing techniques of Pranayama may strengthen your lungs functioning by improving its efficiency and making it healthy; improves mental, physical, and spiritual happiness. It is helpful in constipation and indigestion problem. Pranayama activates the autonomic nervous system, helps to ease stress, anxiety, and tension. Bhramari pranayama helps to improve sleep quality in people with obstructive sleep apnea and it is also helpful in reducing high blood pressure.

1.2.3 Mudra (Asanas) for Stress Relief

Many studies have been done that say Yoga reduces stress, anxiety and depression. There is a fundamental principle of Yoga, that our body and mind are connected. Yoga helps in balancing between our mind and body.

It builds one's ability to stay calm and relaxed. In yoga there are many Asanas that help in stress relief. The description follows—

Sukhasana- Sukhasana is a simple therapeutic asana that calms our mind and reduces stress and anxiety.

Uttanasana- Uttanasana helps in reducing stress and fatigue. It stimulates our liver and kidney; it also relieves our headache and insomnia.

Balasana- Balasana helps in reducing stress and restoring our nervous systems.

Garudasana- Garudasana helps in stimulating the immune system and it also improves body balance.

Setu Bandha Sarvangasana- Setu Bandha Sarvangasana helps in strengthening the back and hamstrings. It decreases backache, headache, and fatigue. It also improves the digestion system and circulation of blood. It is beneficial in lower and high blood pressure. It stimulates the lungs and abdominal organs.

Utthita Trikonasana- Utthita Trikonasana helps in digestion. It also empowers our knees, thighs and ankles.

Marjaryasana- Marjaryasana Asana, aids in completely stretching the spine. Additionally, it enhances hearing, has several digestive advantages, and might even help with breathing issues.

Viparita Karani- It helps to reduce stress. This asana helps in blood circulation, so It calms our mind and heart.

Shavasana- Shavasana is usually the last asana in yoga. It is essential to practice at the end of every Yoga practice. Shavasana rejuvenates the body, mind and spirit while reducing stress and tension.

1.3 Mantras

Mantras is a traditional technique which has been used from our ancient Vedic period to treat stress. Chanting mantras helps in awakening the body's natural healing process and helps in penetrating positive thought and enlightens the emotional deeper level of consciousness. There are many ways to practice mantra— 'Manasika Japa', when we chant the mantra in our mind; 'Vaikhari Japa' is loud repetition of Japa that shuts all worldly sounds and another is 'Upamshu Japa' where the Japa is performed in a whispered manner. Mantras help in the mental purification process, preventing us from the negative evil thought entering our mind. There are several mantras explained in our Vedas and in Upanishad like the most famous one in gayatri mantra '*Om bhur bhuvah svah tat savitur varenyam bhargo devasya dhimahi dhiyo yo nah prachodayat*', '*Om Namo Bhagavate Vasudevaya*', '*Om Namo Narayanaya*', '*Hari Om Tat Sat*' and many more. Each and every mantra has its own meaning and importance, impact to relax and illuminate our mind and body.

It was proved in many researches that chanting the Gayatri mantra has several benefits such as mental peace, attainment of happiness, glow on face, better concentration strength and also helpful in reducing anxiety level. By Regular Mantra meditation only for ten minutes each day, one can notice a wonderful change in mental and physical health through enhancing immune functioning of the body.

1.4 Diet

Diet plays a very important role in managing stress, anxiety, and depression. It was very well explained in our Shastra Bhagavad Geeta '*Ahara Shuddha, Sattva Shuddha*', which means that by eating pure food, the mind becomes pure. There is a direct impact of food on our thoughts and wellbeing. There are three types of food defined in our Upanishads that are 'sattvic', 'rajasic' and 'tamasic'. Sattvic food includes fresh fruits, vegetables, sprouts, honey, grains, nuts, jaggery and dairy products. Those who follow Sattvic diet have greater control over their thought process, better immune system, and full of positivity and peaceful mind.

Rajasic food includes tastier food using spices, onion, garlic, tea, coffee, deep fried food, junk food. these foods slowly harm our digestion and immune system and also reduces energy level, develops a feeling of stress, dullness, restlessness, anger. Tamasic food includes processed food, meat, egg, deep frozen food, alcohol etc. These types of food make a person dull, lethargic, unproductive, careless and incompetent. Sattvic diet has several benefits: it improves the immune system, helps in controlling weight, maintains balance of body and mind, improves digestive system, prevents chronic disease, detoxifies our body and keeps us energetic.

Diets are used in treating various mental health disorders including anxiety, stress, bipolar manic depressive, phobic, obsessive –compulsive disorder etc. So, we all should take care of a healthy diet for a sound body and mind.

1.5 Music

Music can also help you to feel relaxed and calm when you feel so depressed, anxious, or restless. There are various types of music that can help you come out of a situation of mental stress. Many Classical, Sufi, Bhakti Sangeet, Ragas are there that keeps you feeling relaxed and motivates you to move on, come out from stress. Music therapy is also being used by counselors and psychotherapists to treat mental stress.

Conclusion

India is very rich in cultural heritage aspects. We have teachings of Vedas, Upanishad, Ayurveda, Bhagavad Gita & many more ancient scriptures that guide us about how to live life in a peaceful and balanced manner. In today's scenario we all to some extent face stress in our daily life, sometimes we feel confused about what to do, whether it is right or wrong. Our traditional system is very strong, it has solution to almost every problem. India's strong traditional value system like teachings of Shrimad Bhagwat Gita, Patanjali Yoga Sutras, Asanas,

Pranayam, Ayurveda, Classical Music & Dance have got their worldwide acceptance. These Indian traditional therapies are used to control the mental disorder or stress. These do not have any risk or side effects nor have any cost. As we can see in this racing world everyone wants to see himself/herself successful at any cost but they don't even care about their eating habits, exercise/yoga, not even time to meet with their friends and family, forgetting their own culture and pushing themselves towards western culture. It has resulted into loneliness, depression, anxiety and mental stress etc. We have also seen tremendous increase in suicidal case among youth. We are focusing on intelligence quotient only, not on emotional and social quotient. But the social and emotional aspect play a very important role in our life that teaches us how to face real life challenges, rather than just living in an imaginary world. Our ancient rich value and belief system prepares our youth to deal with problems coming in their life. We need to transfer our traditional beliefs and value system from one generation to another generation, which will help them to improve their lifestyle and overall wellbeing.

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A STUDY ON KNOWLEDGE WORKERS

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Abstract

This paper talks about the knowledge workers who are the most precious assets of present century organization because of their creativity and productivity. They are different from the other workers according to their ability for solving the problems or for developing new products or services in the fields in which they have their expertise. Knowledge workers help in improving productivity. In this paper we have explained the meaning of knowledge workers, their features, their challenges & opportunities and the manner how they can be managed by the organization to achieve their goals.

Keywords

Creativity, Productivity, Knowledge Workers, White-collar, Motivation & Analytical Knowledge.

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The Knowledge Workers are educated and have expertise in their field/subject. They are proficient to apply critical analytical skills to the business as oppose to using their strength to get the job done. They are self-motivated, ambitious and goal oriented. A knowledge worker has visions from which new products and services are established, most likely the newer versions have more advanced options that helps improve the company's goal and subsequently increase in customer's satisfaction.

The role that an unskilled and skilled worker plays in achieving the company's goals is dependent on the job description laid out by the Knowledge Workers. Skilled workers are trained/efficient/proficient to do any job as given to them whereas Un-Skilled are those worker who are not trained and need a dictator to work as per goals. A machine operator is an example of a skilled worker, in this role the individual is required to follow the laid down procedure to run the products through the machine. The procedure, quantity of products or pattern to be manufactured is all determined by the Knowledge Worker.

Peter F. Drucker in his book, *The Landmarks of Tomorrow* (1959) was the first to stamp the term 'Knowledge Worker'. Peter F. Drucker noted that knowledge workers would be the most precious assets of present century organization because of their creativity and productivity. Peter F. Drucker explained knowledge workers as high-level workers who apply analytical knowledge and theoretical knowledge; acquired through their training to develop products and services. Peter F. Drucker includes in knowledge workers the professionals in the field of information technology, such as web designers, programmers, technical writers, researchers and system analysts. Knowledge workers also involve physicians, pharmacists, design thinkers, engineers, architects, scientists, lawyers, financial analysts, and public accountants etc.

Knowledge workers earn high salaries that are the mirror of complex nature of their work and relative independence in relation to their work process. Their centre of attention depends upon quality rather than quantity, and the work which is assign by their supervisor is based on their interests and goals, as this will affect the quality of the project.

Knowledge workers are explained as they think for living; unlike manual workers are those who are paid for their physical tasks. They are different from the other workers according to their ability to solve problems or to develop new products or services in that fields in which they are experts. Since the term Knowledge workers was coined, the number of knowledge workers has pursued to grow.

Are All Employees Knowledge Workers?

While some said no but, we argue yes. All of employees can be and should be considered as knowledge workers. Basically, every employee is an expert in their field.

Even highly routine based jobs require extemporization and the use of holding in deep situations. The workers in these roles are capable in creative problem solving and adding the value to the business. The Harvard Business Review (HBR) published an article a decade ago asking this same question— are all employees knowledge workers? As the conclusion given by the author in advocating against the imposition of arbitrary divisions within one's employee pool, and advising corporate executives to refrain from hastily dismissing certain positions as monotonous and unskilled, a compelling argument can be made for increased organizational inclusivity and equitable employment practices.

In order to elucidate this point, the Harvard Business Review conducted a retrospective analysis of the Japanese automotive industry's approach to employee classification during the 1980s, wherein all workers were regarded as knowledge workers. These corporations initiated a drive to promote collective responsibility among their staff, spanning from the top echelons of management to the workers performing manual tasks on the production line, to lend support toward problem-solving and drive a sustained enhancement of productivity levels. The implementation of this strategy sparked an ardent enthusiasm among the labor force responsible for assembling automobiles, imbuing a newfound significance to vocations sometimes considered monotonous and routine. Additionally, this initiative resulted in a considerable enhancement of the ultimate product's caliber, thus enabling the company to secure a substantial portion of the market from established automakers who persisted in adhering to the antiquated management style of top-down direction and oversight.

History of Knowledge Workers

Before the adoption of this term ‘knowledge worker’, Upton Sinclair explained the phrase ‘white-collar worker’. White-collar workers are those workers who performed clerical and administrative roles. These workers wore white-collared shirts that make difference between the labor forces comprised of individuals who executed physically demanding tasks in the industrial setting; commonly referred to as blue-collar workers. The origination of the term ‘knowledge workers’ was attributed to renowned business authors, Fritz Machlup and Peter Drucker, during the late 1950s and early 1960s. It was during this period that the population of information workers started to surpass that of manual laborers. Most people work in traditional types of knowledge professions such as our teachers, writers and ministers. After the industrialization a new types of workers introduced who used information to make a living. These workers included managers, investors and consultants.

During the 1950s, Fritz Machlup conducted a thorough examination of work trends by utilizing statistical information. Through his extensive research, Machlup discovered that the percentage of white-collar occupations within the labor force was steadily increasing, while the share of manual laborers was on the decline. Moreover, his findings shed light on the fact that knowledge workers were experiencing a more rapid rate of expansion in comparison to their manual worker counterparts. Machlup revised the meaning of the term ‘work’ as a way of managing and using knowledge. As per the Organization for Economic Cooperation and Development (OECD), during the early 1970s, information workers constituted approximately 40% of the labor force in the United States and Canada. Peter Drucker’s insights on knowledge workers have been widely recognized as a pioneering forecast of the evolution of these professionals in society. His comprehensive analysis demonstrated how automation has transformed the landscape of knowledge-based positions, shifting away from traditional manufacturing and agricultural jobs and moving towards a more specialized labor force. Drucker traced the emergence of new knowledge professions, driven by the changing focus on science and technology in a rapidly growing economy. Furthermore, he accurately predicted the decline of many blue-collar jobs. His work represents a crucial contribution to our understanding of the shifting nature of work and the critical role of knowledge workers in contemporary society.

Characteristics of Knowledge Workers

Knowledge workers can be defined with the amount of time which they spend in coming up new ideas and strategies. They will spend their time focusing on things like product design rather than manual processes. This type of work is complex and this type of work also require a set of skills. While it is true that various degrees of these skills can be found among employees, a majority of knowledge workers manifest the following attributes—

1) The Ability to Find and Access New Information

In our society, information is rapidly changing hard to keep up with. Knowledge Workers know how to perform their jobs well. Knowing how to access and find the resources and information need skill and Knowledge Workers have these types of skills.

2) Specialized Knowledge of a Subject

The vast majority of knowledge workers possess a highly specialized and refined knowledge base, matured over years of diligent cultivation and experience within their respective fields. This expertise has been acquired through a combination of rigorous academic study and practical application within the workplace, resulting in a wealth of finely tuned skills and resources at their disposal.

3) The Ability to Utilize New Information

The mere possession of information is insufficient if one lacks the ability to effectively apply such knowledge in a practical manner. It is imperative that Knowledge Workers possess the aptitude to assimilate the information that they have acquired and utilize it to develop creative solutions to a variety of issues.

4) A Growth-motivated Mindset

Because of nature of technology and information that is always changing, Knowledge Employees have a growth-motivated mindset. They are focused how to change the way in learning and applying new information in work and how they use their talents.

5) Good Communication Skills

Successful knowledge workers have effective communication in both speaking and writing. They can work well in eyeball to eyeball and group settings and; are able to meet others while they are collaborating for the company goals.

6) Motivation

Knowledge work requires continuous motivation, so that they keep up with technological changes. Knowledge Workers should be interested in searching new information and applying it in their work. With the help of advanced technologies, they should improve their skills to handle difficult tasks and combine the latest technologies into their work.

7) Factual and Theoretical Knowledge

The majority of knowledge-intensive roles necessitate a collegiate education, with ongoing learning being a constant throughout employment. Take the pharmacist, for instance, who must acquire factual and theoretical knowledge spanning an array of medications prior to dispensing and advising patients on prescription and over-the-counter drugs. Similarly, a sales manager must demonstrate a comprehensive understanding of customers' preferences and factual information pertaining to the company's products.

Challenges and Opportunities

The need for workers who are skilled to perform specialized jobs; poses both adversities and prospects.. As per today's Scenario due to the scarcity of knowledgeable personnel, employers are compelled to explore alternative avenues that can yield optimal results to hire the best talents and to retain them for a longer period of time within the organization. In contrast to their baby boomer counterparts who exhibit a propensity for maintaining prolonged tenures within a single organization, the present day's knowledge workforce, consisting primarily of millennials, often demonstrate a penchant for abbreviated employment stints before transitioning to more fulfilling positions at alternative firms, with the primary aim of securing elevated monetary compensation. As a result, employers are impelled to proffer augmented remuneration packages, cultivate a more attractive professional atmosphere, and accord these workers greater parity as colleagues rather than subordinates.

The transformation from traditional manual labour positions to intellectual-based roles has created novel avenues for individuals seeking to enhance their aptitudes and foster their imaginative prowess. Those employed in knowledge-based occupations relish greater employment flexibility, enabling them to operate across various time zones, from the comfort of their own homes, or within bustling airport lounges and coffee shops.

Employers acknowledge the distinctive abilities and skills of their staff as valuable assets to the company rather than mere workers carrying out monotonous duties. The nature of knowledge work empowers employees to cultivate their leadership skills, given their autonomy to function as their own supervisors and the opportunities to undertake novel tasks on a daily basis.

Managing Knowledge Workers

Assessing the output of knowledge workers can pose a challenge as their tasks involve generating innovative concepts. The nature of these tasks renders conventional methods of gauging productivity and efficiency inadequate, as they do not adequately account for the intangible value of knowledge and ideas.

Although it poses a unique challenge, managing knowledge workers can be done. The evaluation of the proficiency of knowledge workers necessitates a distinctive approach. To that end, here are five recommendations for proficiently supervising knowledge workers—

- **Encourage Employees to Think Outside the Box**

Create a workplace environment which is supporting to workers where they are encouraged to think outside of the box. It is imperative for organizational leadership to proactively encourage employees to participate in group ideation sessions while also affording them the necessary autonomy to cultivate innovative concepts on their own. Providing private spaces for contemplation and productivity can greatly enhance employees' creative output and ultimately contribute to the overall success of the enterprise.

- **Management have to come-up with Creative Ways to Measure Performance**

Assessing the value of ideas and creative input poses a unique challenge as they cannot be quantified in the same way as physical processes. While the final product is ultimately the outcome of employees' efforts, the journey taken to achieve it holds little importance. Consequently, Management must innovate novel approaches to gauge employee performance.

In light of this, it is imperative to devise innovative methodologies to gauge the efficiency of employees. Consider implementing extended intervals for performance evaluations rather than quarterly reviews.

- **Autonomy Plus Freedom**

The majority of knowledge workers necessitate a particular degree of self-governing functionality. Extend to knowledge workers the liberty they require to execute their tasks and render backing and motivation as deemed necessary.

- **Treat Everyone as Human Being**

Innovation is a hallmark of knowledge workers, who bring fresh perspectives and novel approaches to the utilization of information. It is advisable to afford them the opportunity to customize their work environment, technological tools, and schedules to a reasonable degree, in order to optimize their performance and job satisfaction.

- **Explain 'Why' Behind Every New Project**

Professionals who possess knowledge-based skills are frequently inspired by the broader perspectives. Elucidation of personal motivation, objectives, and the ultimate rationale behind each novel project can foster a stronger sense of attachment to the undertaking, and consequently, bolster their enthusiasm to contribute to its triumph.

Conclusion

According to the esteemed management consultant Peter Drucker, in his 1992 essay titled 'The New Society of Organizations', Societal Rearrangements occur approximately once every century. Subsequently, the newly formed society is unrecognizable compared to its predecessor after a span of 50 years. Drucker postulated that the latest shift has resulted in the emergence of a knowledge-based society. The current landscape of society has revealed a heightened demand for adept and proficient individuals to execute imaginative, inventive, and non-conventional tasks. This phenomenon has opened up an exhilarating prospect for a burgeoning number of individuals to engage in work that aligns with their personal values and provides a sense of achievement. Furthermore, this development signifies that prospects for leadership and management roles, alongside increased mobility, will be more widely accessible.

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ASSESSING THE IMPACT OF INTERNAL MARKETING PRACTICES ON EMPLOYEE SATISFACTION AND JOB PERFORMANCE

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Abstract

In the world of growing competition, every organization focus on customer loyalty, increasing profitability and gaining competitive advantage and these goals can be achieved by customer satisfaction. Customer satisfaction is possible only when they get high quality service and the quality of service depends on employees. When employees are satisfied, they will perform better. Organizations can achieve satisfaction of employees with the help of internal marketing (IM) practices. Based on the previous literature, this study offers five propositions to assess the impact of IM practices on employee satisfaction and performance in the service industry. Findings of this paper revealed that IM practices have a significant impact on employee satisfaction, which leads to better job performance.

Keywords

Internal Marketing, Internal Marketing Practices, Employee Satisfaction, Job Performance.

Reference to this paper
should be made as follows:

**Trishti Rawat,
Dr. Ruchi Gupta**

*ASSESSING THE IMPACT OF
INTERNAL MARKETING
PRACTICES ON EMPLOYEE
SATISFACTION AND JOB
PERFORMANCE*

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Introduction

The concept of internal marketing (IM) was first proposed during the 1970s as a solution to the problem of delivering consistently high service quality by Berry and his colleagues. In 1981 Berry defined IM as “viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization”. Customer satisfaction will be achieved only if the employees are satisfied. When organizations understand the problems and needs of employees, motivate, develop and empower them, they will get highly satisfied employees. These employees get motivated to give better performance to the customers and remain committed to the organization. Better job performance and satisfied customers lead organizations towards increased profits and competitive advantage. Internal marketing dimensions are positively related to employee job satisfaction (Kameswari, Rajyalakshmi, 2012).

Relevance of Internal Marketing

According to Kotler, Keller, Chernev, Sheth & Shainesh (2022), “IM is an element of holistic marketing, is the task of hiring, training, and motivating able employees who want to serve customers well. Smart workers recognize that marketing activities within the company can be as important as or even more important than those directed outside the company. It makes no sense to promise excellent service unless the company’s staff is ready to provide it.”

IM considers the need of internal customers and improves organizational performance (Rehman & Nouman, 2015). IM considers employee as internal customers and try to satisfy them with IM practices to get satisfied customer. Caldwell, Licon & Floyd (2015) emphasizes the role of IM and the importance of employees in modern time as a key to wealth creation and achieving competitive advantage. IM practices help employees to deal with conflicts and tackle issues in the changing and competitive environment and make them customer oriented which lead towards highly satisfied customer (Kaurav & Prakash, 2011). Bansal, Mendelson & Sharma (2001) states a direct relationship between IM practices and firms’ financial success by founding growing empirical evidence and stresses upon the treatment of employees as assets. IM has a significant impact on product quality, profitability, employee and customer satisfaction (Shah, 2014). Direct participation of employees at both strategic and operational levels will lead towards higher service quality and greater customer satisfaction (Pungnirund & Sribunreng, 2019). Employee coordination and integration play a significant role in the satisfaction of employees by giving them freedom of participating in decision making process, the chance of trial and error and the environment in which they better serve the customers (Khodabakhsh & Mashayekhi, 2014; Poor, Akhlaq & Akhavan, 2013).

Figure 1

Linking IM Practices to Employee Satisfaction & Job Performance



Internal Marketing Practices

IM practices have a great impact on the employee satisfaction and job performance. Employee satisfaction measures the happiness of employees in their job that depends on many factors like motivation, working environment, promotion, pay and benefits (Durga, Sagar & Chinappa, 2017). IM has a significant positive impact on the job satisfaction of employees (Rehman & Nouman, 2015; Qureshi, 2017).

Job performance consists of two factors: employee competence and organizational factors (Amangala & Wali 2013). There is a direct relation between job satisfaction and job performance (Wambugu, 2015). IM

practices and service quality has a positive correlation leading towards better performance by employees (Opoku, -Yiadom, Chong & Abratt, 2009).

Effective Training & Development

To ensure high service quality and job performance organizations should focus on training because frontline employees need the knowledge and ability to solve the problems (Pfeffer, 1998). Bansal, Mendelson & Sharma, (2001) found extensive selection and training were positively related to employee satisfaction. Effective recruitment policy is essential to have highly motivated employees who have the mindset of delivering customer oriented services (Ahmed & Rafiq, 2000). Kameswari & Rajyalakshmi (2012) investigated that employee training and development has significant impact on customer satisfaction in the State Bank of India, Visakhapatnam. In this case study training and development was employed as the independent variable and employee satisfaction as the dependent variable. Noor, Rajiani & Sulaiman (2014) states that effective employee selection and development has a positive relation with the service quality of employees. When employees are satisfied with effective training, their performance will increase (Martey, 2014; Wambugu, 2015). Finding of previous literature leads to the following proposition:

Proposition 1: Organizations that use effective recruitment, training and development as IM practice find that their employees are highly satisfied and perform their job more efficiently.

Motivation

Employees feel motivated when there is a healthy work environment and supportive management (Zandiyeh, Tooman & Smith, 2021). Motivation has a significant impact on employee satisfaction and job performance in the case study of Equity Bank, Kengeleni (Wambugu, 2015). Motivated employees give high quality services to customers as they know how to tackle stress and burnout (Kaurav & Prakash, 2011; George P & Pillai R; 2019). Martey (2014) in the study of insurance industry of Ghana investigated positive and significant relationship between motivation and employee satisfaction. When the economy slowdowns, motivated employees prove a great asset for any organization (Chandrika, 2019). Motivation is rewarding the performance and efforts of employees which results in employee satisfaction (Cioclov, Naghi & Boldea, 2016). Every organization wants innovative techniques to remain competitive in the market which is possible through highly motivated employees (Raeisi, Ramli & Lingjie, 2020). Based on the above discussion, following proposition is offered:

Proposition 2: Motivation leads towards employee satisfaction and better job performance.

Employee Retention

The most effective practice of IM is the retention of employees in the organization (Alshura, Nusair & Aldaihani, 2016; Pungnirund & Sribunreng, 2019). Positive correlation was found between employment security and employee satisfaction in private insurance companies of Guilan province (Rasht city). In this study, job security is the most important factor which should not be overlooked. When a slowdown in the economy arises organizations should educate and circulate employees rather than lay-offs. Retention of employees will not only benefit them but also the organization (Poor, Akhlaq & Akhavan, 2013). Retention of employees plays a major role in the satisfaction and performance of employees (Wambugu, 2015; Qureshi, 2017). Attracting and retaining employee increases job performance (Bansal, Mendelson & Sharma, 2001). There is a positive and significant relationship between employee retention and employee satisfaction (Martey, 2014). The goal of IM is the retention of employees (Chandrika, 2019; George P & Pillai R; 2019). Following proposition is offered by the literature review:

Proposition 3: Employee retention plays a major role in the satisfaction of employees and performing their job with a sense of belonging.

Employee Empowerment

By giving accountability and responsibility to employees, organization empowers them to tackle any situation on the spot and make decisions instantly (Kaurav & Prakash, 2011). Empowerment of employees

directly affects their commitment and performance (Alshura, Nusair & Aldaihani, 2016). Employee empowerment and employee satisfaction have a significant correlation resulting in better job performance (Bansal, Mendelson & Sharma, 2001; Martey, 2014). Avoid conflicts, internal politics and increase coordination among different levels of the organization (Greene, Walls & Schrest, 1994). If a company empower employees with accountability, responsibility, decision-making, openness and flexibility they will feel motivated and satisfied which reduces conflict (Chandrika, 2019; Zandiyeh, Tooman & Smith, 2021)). Organizational support will significantly throw impact on employee satisfaction (Kameswari & Rajyalakshmi, 2012; Noor, Rajiani & Sulaiman, 2014; Kang, Kim & Hwang, 2019; Shrestha, 2020). Organization should empower their employees by involving in high performance, participation in decision making and investing in their learning to achieve competitive advantage (Caldwell, Licona & Floyd, 2015). The proposition is:

Proposition 4: In the environment of increasing competition, employee empowerment has a great impact on employee satisfaction and job performance.

Rewards and Recognition

Rewards and recognition being the significant predictors of employee satisfaction found the highest impact compared with other practices Of IM (Lubbe, 2013). There is a positive correlation between rewards and recognition and employee satisfaction (Kameswari & Rajyalakshmi, 2012; Amangala & Wali 2013; Poor, Akhlaq & Akhavan, 2013). Alshura, Nusair & Aldaihani (2016) find that managers of Insurance Companies in Jordan focus more on rewards and incentives of employees because it has a great impact on the overall operations of companies like promotion of work, productivity and appropriate capacity for insurance companies (Martey, 2014). In the service industry, existing reward system do not encourage employees which leads to dissatisfaction and failed internal strategies (Greene, Walls & Schrest, 1994). Reward plans have a significant impact on employee satisfaction and services (Qureshi, 2017; Kang, Kim & Hwang, 2019; Zandiyeh, Tooman & Smith, 2021)). Above findings of the literature review lead towards the following proposition:

Proposition 5: Rewards and recognition significantly affect employee satisfaction and job performance.

Conclusion

The research throws light on the importance of IM in the service industries and the practices that affect employee satisfaction and performance. In this era of globalization, where every company focus on making profits and gaining competitive advantage there is a need to empower employee, the most valuable asset of any organization. Companies should focus on IM practices because satisfied employees will deliver greater services to the customer (Beevi. A, Somasundaram, 2017). Hence, the vision of any organization should be profit achievement with the employee (Pfeffer 1998). Organizations should attract, retain, empower and motivate employees to give strong customer oriented service delivery which benefits the whole organization. Future research should be made to test the propositions empirically and concerning the other industries as this result is confined only to service industries. Further research should be done on linking employee orientation to customer orientation.

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A STUDY OF WOMEN ENTREPRENEURSHIP IN INDIA

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Abstract

In every economy, entrepreneurs are essential. Entrepreneurs are the persons that own the essential skills and drives to sell new products or services and take the appropriate actions to ensure that their ideas are lucrative. India is still a Male-dominated society and Indian women still have a long way to go before they can enjoy same rights as men. But now despite all the social & other barriers Indian Women Entrepreneurs have now been famous and; are praised for their successes in their different fields. Every Indian woman has now started living a different lifestyle as a result of the shifting social fabric of Indian society, which includes the improved educational standing of women and diverse desires for a better life. In every sphere of life, she has faced off against man and prevailed, and business is no exception. These female entrepreneurs are confident in attitude and take risk. They have induced in this very competitive environment due to their commitment, diligence, and tenacity. In this research paper researchers examine the types of women entrepreneurs, causes of their shift towards entrepreneurial activities, traits of women entrepreneurs and different stages of development of women entrepreneurship in India. A glimpse of successful women entrepreneurs in India has also been given. Besides it, barriers in the smooth development of women entrepreneurship have also been described and some suggestions are also there to give more momentum to the cycle of women entrepreneurship in India.

Keywords

Entrepreneurs, Economy, India, Development, Society, Push & Pull Factors.

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Introduction

Women shift towards entrepreneurial activities due to 'Push Factors' and 'Pull Factors'. Push Factors include death of husband, incapability of husband, sudden fall in family business and permanent insufficiency of funds in family etc. Pull Factors include-self-recognition, want of great social status, economic self-sufficiency, to earn money from mixture of education & leisure time, and competency with men etc. It has become history that 'Push Factors' forced women to take up entrepreneurial activities. During the last two decades 'Pull Factors' have been dominant over 'Push Factors' to bring women out of their kitchens, small/cottage industries up to the field of engineering, medical, information technology, management and fashion designing etc. During the last 2-3 decades entrepreneurial skills developed in women a lot. An attempt in the paper has been made to show the progress of women entrepreneurship development during the earlier decades of 20th century till now.

While women entrepreneurs have demonstrated their potentials, but they can contribute more. With reference to India women entrepreneurship is suffering from several problems like Men versus Women comparison, lack of institutional support, illiteracy, lack of technical/professional education, lack of training-development facilities, mental setup of society preferring men etc. But in this era of Globalization, Liberalization, active media and changing social cultural environment; obstacles in the path of women entrepreneurship development have been cleared up to an extent. But a lot of efforts are still to be done by the Govt., NGOs and each and every person of the society to promote women entrepreneurship in India. For this purpose, strategies should be made in accordance, with the problems of present women entrepreneurs over and above with the problems of future women entrepreneurs. Change in the mental setup of society towards women, extension of technical & professional educational facilities, finance facilities, training & development facilities, availability of institutional support at micro-macro level etc. should be emphasized upon for the rapid development of women entrepreneurship in India. More focus should be there on Urban middle-class women and rural women work force.

Now in 21st century women have totally shifted from traditional 3Ps i.e., Pickles-Powders-Papads to modern 3Es i.e., Engineering-Electronics-Energy. Women Entrepreneurship in India has been affected greatly by rapid industrialization, globalization and urbanization. Now a days more and more women force is getting higher education specially, technical & professional education, to build themselves as successful entrepreneur. It has taken decades to women to unfold their roles in different forms, shapes, size, and to move in different directions. In this research paper researchers examine the types of women entrepreneurs, causes of their shift towards entrepreneurial activities, traits of women entrepreneurs and different stages of development of women entrepreneurship in India. A glimpse of successful women entrepreneurs in India has also been given. Besides it, barriers in the smooth development of women entrepreneurship have also been described and some suggestions are also there to give more momentum to the cycle of women entrepreneurship in India.

Why do Women take up Entrepreneurial Activities?

- I. Push Factors-** Most of the women in early decades of 20th century or earlier fell into entrepreneurship field because of Push factors. Circumstances forced them to take up the income generation activities. These circumstances were death of the husband, sudden fall in the family business, permanent insufficient availability of funds in the family, incapability of husband etc.
- II. Pull Factors-** In the recent few decades women have taken up entrepreneurship activities due to the following factors, which may also be called as Pull factors -
 - a. Strong desire for the recognition of their talent.
 - b. Strong desire for independent decision-making on their life and career.
 - c. To gain a great social status in the society.
 - d. To get economic self-sufficiency.

- e. To utilize their education and leisure time in converting these into money earning activities.
- f. Strong desire of Women's equity with Men.
- g. Self-liberalization etc.

Normally women with higher education and women belonging to upper class families take up entrepreneurial activities due to Pull factors. But middle class, lower class, illiterate and financially unsound women take up entrepreneurial activities due to Push factors.

Characteristics of Women to be a Successful Entrepreneur

To be a successful entrepreneur woman should have the following characteristics- Quick & effective decision making, Innovative attitude, Foresightedness, Capacity to resource exploitation, Firm determination & self-confidence, Risk bearing capacity, Alertness & Adaptability to the changes happening in business environment etc.

Most of the Indian women are already laden with the above-described qualities but the only difference is that these qualities are used by them in fulfilling their domestic responsibilities. The need of the hour is that use of above traits should also be there for entrepreneurial activities.

Types of Women Entrepreneurs in India

First Category belongs to highly qualified women, having top technical and professional education working in big cities, whether on salary based or owning self-business specially in sectors of Engineering, Electronics, Energy, Fashion-designing, Medical, Information Technology, Retail- Trade, Hotels, Insurance, Manufacturing of Consumer Goods etc.

Second Category belongs to women having sufficient knowledge working in Traditional as well as Non-traditional entrepreneurship activities. Beauty Parlours, Crèches, Kindergarten, Power loom, Handicraft, Garments, Fashion designing etc. are the preferred areas of this category women entrepreneurs.

Third Category belongs to those women entrepreneurs who are basically illiterate or less educated and of unsound financial position. They are involved in family business mostly in form of unpaid efforts and skills. These businesses include Dairy, Fisheries, Handloom, Power loom, Agro-forestry, Animal husbandry, Poultry Farms etc.

Development of Women Entrepreneurship in India

In the 20th century during decade of 50s women entrepreneurship developed due to push factors described earlier in this paper.

In 60s women started to get education in school and colleges and they started small/cottage industry at their home or supported their husband in their family business. The motto was to earn money and to get their spare time utilized. Women preferred mostly the area of handicraft, handloom, dairy, agro-forestry, garments, poultry farms etc.

In the 70s, women started to enter the work force as professionals. These women started 'Women Enterprises' which gave employment to other women also. Now the 'Pull Factors' had started their work. Career development along with income generation was the objective. Thus, they performed their social and occupational roles as well.

During the decade of 80, women started to get high education in technology and professional field. They started to get diploma/degrees in medical, engineering and designing etc. Boutiques, nursing homes, garment designing & manufacturing and interior decoration were the preferred fields.

During the decade of 90, women were quite different. They recognized their power. There was a strong feeling of high self-esteem. Women learnt to live alone or with a very small family, making them economically self-dependent.

Later on, especially in 21st century women have recognized their self-identity and they are ready to work single handed to take the risk and to face challenges successfully. Women are now ready to live without marriage & parenting without father. Women work-force which is now highly educated, technically expert and

professionally well equipped; are running their own enterprises as well as working on salaried basis in different type of industries. Now women have totally shifted from traditional 3 Ps i.e., Pickles-Powders-Papads to modern 3 Es i.e., Engineering-Electronics-Energy. Their preferred fields are Telecom, Information Technology, Management & Finance, Manufacturing of Consumer Goods and Engineering. Latest fields which are being explored by the women entrepreneurs are Electronics, Energy, Hotels, Insurance, Eco-Friendly technology, Bio-technology, Information-technology based enterprises, Event Management, Business Management and Administration, Tourism Industry, Vermiculture, Sericulture, Horticulture, Floriculture, Herbal and Health care, Food Products and Vegetable processing etc.

Support to Women Entrepreneurs in India

- Through Direct & Indirect Financial Support from SFCs, SIDCs, Nationalized Banks through their various schemes, District Industrial Centres, SIDBI etc.
- Through Various Schemes like Nehru Rojgar Yozna, Rural Employment Generation Programme, Prime Minister Rojgar Yozna, Women Industries Fund Scheme, National Equity Fund, TRYSEM, DWACRA etc.
- Through Various Federations & Institutions like National Alliance of Young Entrepreneurs, Indian Council of Women Entrepreneurs, World Association of Women Enterprises, Associated Country Women of the World, Khadi & Village Industries Commission, FICCI Ladies Organization, Rashtriya Mahila Kosh etc.
- Through Various State Level Organizations like Association of Women Entrepreneurs of Karnataka, Self Employed Women's Association of Ahmadabad etc.

Some Leading Women Entrepreneurs of India

- Shahnaz Hussain – C.E.O., Shahnaz Herbal Cosmetics
- Renuka Ramnath – C.E.O., Multiples Asset Management Limited
- Ravina Raj Kohli – Media Personality, Ex-president, Star News
- Shanti Ekambaram – Executive Director, Kotak Mahindra
- Sulajja Firodia Motwani – Vice Chairperson, Kinetic Engineering Limited
- Sudha Murthy – Chairperson, Infosys Foundation
- Swati Piramal – Vice Chairperson, Piramal Group
- Ekta Kapoor – Joint Managing Director & Creative Head, Balaji Telefilms Limited
- Jaswantiben Jamnadas Popat – Brand Creator, Lijjat Papad
- Roshni Nadar Malhotra- Chairperson of HCL Technologies
- Mallika Srinivasan – Chairman & Managing Director, Tractors & Farm Equipment Limited
- Priya Paul – Chairman, Appejay Park Hotels.
- Madhabi Puri Buch- Chairperson of SEBI
- Soma Mondal- Chairperson of Steel Authority of India
- Kiran Majumdar Shaw- Executive chairperson and Founder of Biocon Limited and Biocon Biologics Limited
- Falguni Nayar- Founder and CEO of the beauty and lifestyle retail company Nykaa

Recently released Forbes list of World's most powerful 100 women contains the names of Six Indian Women which are Nirmala Sitharaman- Current Finance Minister of India at 36th place, Roshni Nadar Malhotra- Chairperson of HCL Technologies at 53rd place, Madhabi Puri Buch- Chairperson of SEBI at 54th Place, Soma Mondal- Chairperson of Steel Authority of India at 67th place, Kiran Majumdar Shaw- Executive chairperson and Founder of Biocon Limited and Biocon Biologics Limited at 77th place and Falguni Nayar- Founder and CEO of the beauty and lifestyle retail company Nykaa at 89th place. It is a proud to us.

Barriers in the path of Women Entrepreneurship Development in India

A. Social Factors

1. There is always a comparison between Men-Women. Risk taking & income generation task are basically assigned to Men by the society. Men are thought to be more capable to do entrepreneurial activities. Women do, undoubtedly; entrepreneurial activities but they need Men-mediocre. But all of us know that Physiological and Psychological capacities of men and women are different. So, there should not be a comparison between Men-Women.
2. Each society has designed and defined roles of women and men distinguish. According to Indian Religions, Customs and Beliefs it is the primary duty of a women to concentrate basically on social role i.e., family responsibilities and relationship. If women get engaged in Entrepreneurial activities, they will get double workload i.e., of their family and of their entrepreneurial responsibility. That is why women spend mostly their time in homely activities and can't devote proper time towards entrepreneurship. But the phenomenon is now changing. Women have now scheduled their routine and they give proper concentration to both their social role and entrepreneurial role.

B. Other Factors

1. Despite the latest development in the women-education area, men workforce is still better in qualitative and quantitative aspect if we talk about knowledge of performing entrepreneurial activities. Management and Administration of entrepreneurial activities are headed mostly by Men even in 21st century. But it is a sigh of relief that there is a rapid change. Women are getting sophisticated technical and professional knowledge and trying to give a strong competition to men in entrepreneurship activities.
2. Due to the male dominancy of society and less trust on female power due to their physiological and psychological limiting factors, women also face the problems of funds. Their family is always doubtful about their strength to utilize the wealth in the risky environment of business. Outsiders also hesitate to provide Fixed capital as well as Working capital to women. Besides its women belonging to rural areas, illiterate women or less-educated women etc. have least knowledge of finance facilities available to them. Further it must also be added that available finance facilities are not abundant to women entrepreneurs.

Suggestions to Improve Status of Women Entrepreneurship in India

1. Society should change its 'Male-dominant' approach. It is the role of each of us to realize the power of women. Media, Govt. organizations & NGOs can play a major role in developing women entrepreneurship in India by spreading the knowledge of rights and power, educational facilities, training facilities, entrepreneurship opportunities etc to the women.
2. Business Management and Business Administration knowledge to women should be more enriched in qualitative & quantitative aspect so that women might be more competent in these areas.
3. Training & Development facilities to existing and future women entrepreneurs should be extended both by public sector & private sector.
4. Finance facilities should be made available and; in proper quantity to each and every type of women entrepreneur. State finance corporation and other institutions should permit by their statute to extend purely trade related finance to women.
5. Schemes for the development of women and women entrepreneurship should be propagated more effectively.
6. Industrial estates and Govt. Units should provide marketing outlets for products made by women-enterprises. Moreover Govt. purchase must be from women-enterprises.
7. Women Entrepreneurship Guidance Cells must be established at micro-macro levels.

8. Education, training & development programmes should be started from root level for females so that entrepreneurial attitude might be developed in them, from the very beginning and of top intensity.

Conclusion

While women entrepreneurs have demonstrated their potentials but it is a fact that they are more capable of contributing as they are. It is our bad luck that institutional support; whether by Govt. bodies or NGOs; have benefitted only a small section of women. More focus should be there on Urban-middle class women and rural women work-force. Now for the rapid economic development the key to success is 'Men' & 'Women' performing 'Together'. In this age of Globalization and Liberalization, supported by Industrialization, no Society or Nation can survive with improper use of its women-power. There is no doubt that this 21st century will be called the century of Entrepreneurs in general but in specific it will be called the century of Women Entrepreneurs. Women work force need to be utilized effectively. For this mental set up, from the grass-root level of the society to the top policy makers; should be changed so that the women may fully open their cage and show the world their potential. In order of harness the potential of women, strategies should be in accordance with the problems of presently active women entrepreneurs as well as with the problems of future women entrepreneurs.

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THE INTERSECTION OF GENDER AND POLITICS: A COMPARATIVE STUDY OF WOMEN'S POLITICAL PARTICIPATION IN DIFFERENT SOCIETIES

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Abstract

This research paper examines the intersection of gender and politics by analyzing women's political participation in different societies. The theoretical framework used is based on the concept of descriptive representation, which argues that having women in office is essential for advocating for women's interests and increasing their representation. The paper analyzes case studies of women's political participation in the United States, India, and Sweden and identifies institutional barriers and gender stereotypes that limit women's access to political power. The paper concludes by emphasizing the importance of addressing these barriers to improve women's political participation and representation. The case studies show the success of affirmative action and electoral reforms in increasing women's representation in politics. The paper provides policy recommendations for improving women's political representation, such as promoting work-life balance, increasing funding for women's organizations, and implementing feminist policies.

Keywords

Feminist Policies, Political Representation, Gender Stereotypes, Institutional Barriers.

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Introduction

The issue of gender and politics has become increasingly salient in recent years, as women's political participation remains low in many countries worldwide. This paper analyzes the intersection of gender and politics by examining women's political participation in different societies. The theoretical framework used to study women's political participation is based on the concept of descriptive representation, which posits that having women in office is vital for increasing women's representation and advocating for women's interests. This framework is supported by existing research that shows the positive impact of women's political participation on issues such as healthcare and education (Carroll & Sanbonmatsu, 2013) and the negative impact of gender stereotypes on women's political participation (Escobar-Lemmon & Taylor-Robinson, 2012). By analyzing case studies of women's political participation in the United States, India, and Sweden; this paper aims to provide a comparative analysis of the factors that affect women's political participation and to offer policy recommendations for improving women's representation in politics.

Theoretical Framework

The theoretical framework used to analyze women's political participation is based on the concept of descriptive representation, which argues that having women in office is vital for increasing women's representation and advocating for women's interests. This framework emphasizes the importance of increasing the number of women in elected office and argues that women's perspectives and experiences are necessary for creating policies that promote gender equality.

Several key theories and concepts are relevant to analyzing women's political participation. Gender stereotypes & pervasive cultural beliefs about gender can limit women's opportunities and constrain their behavior. Research has shown that gender stereotypes can hurt women's political participation by perpetuating the belief that women are less competent than men in politics (Escobar-Lemmon & Taylor-Robinson, 2012).

Another critical concept is institutional barriers, which refer to the formal and informal rules and practices restricting women's access to political power. Institutional barriers include electoral systems that favour male candidates, political parties that do not prioritize women's issues, and cultural norms that discourage women from running for office (Krook & O'Brien, 2014).

In addition to these concepts, several fundamental theories are relevant to analyzing women's political participation. One theory is the resource theory, which suggests that women's lack of resources; such as time, money, and social networks, can limit their political participation (Valian, 1998). Another theory is the critical mass theory, which argues that having a certain number of women in elected office is necessary to create a supportive environment for women's participation and to increase women's representation (Lawless & Fox, 2010).

Case Studies

While institutional factors and gender stereotypes are common barriers to women's political participation; the policies and cultural contexts in which women's political participation occurs vary widely. Understanding these similarities and differences is essential for developing effective strategies for promoting women's political participation and achieving gender equality. We now analyze and evaluate women's political participation in major democracies through three case studies - The United States, India, and Sweden.

United States: The Case of the 116th Congress

The 116th Congress, which convened in January 2019, set records for the number of women serving in Congress. In the House of Representatives, 102 women were elected comprising 23.2% of the body. In the Senate, 25 women served comprising 25% of the body. This increase in women's representation was primarily driven by Democratic women, who won 89% of the seats held by women in the House and 70% of the seats held by women in the Senate. Despite these gains, women are still under-represented in Congress and they face significant barriers to political participation. In addition, women in Congress face challenges such as sexism, harassment, and a lack of support for work-life balance (Herrnson et al., 2018).

India: The Case of Reservation for Women in Local Government

In 1993, India passed a constitutional amendment mandating that at least one-third of all seats in local government be reserved for women. This policy has successfully increased women's political participation and representation in local government, with women now holding nearly 50% of all seats in local government. Women leaders have successfully advocated for policies that benefit women, such as increased access to healthcare and education. However, women in local government still face significant challenges, including discrimination, harassment, and a lack of resources (Chattopadhyay & Duflo, 2004).

Sweden: The Case of the Feminist Government

In 2014, Sweden became the first country to have a feminist government, with a cabinet consisting of 12 women and 11 men. The feminist government has pursued policies to promote gender equality, such as increasing funding for women's organizations and implementing a 'feminist foreign policy' that prioritizes women's rights in international relations. This approach has successfully promoted gender equality and women's empowerment in Sweden, as evidenced by the country's high scores on measures such as the Gender Gap Index. However, the feminist government has also faced criticism for focusing too narrowly on gender issues and neglecting other important policy areas (Backstrand & Eriksson, 2018).

Similarities

All three case studies highlight the importance of institutional factors in shaping women's political participation. In the United States and India, policies such as affirmative action and electoral reforms have increased women's representation in politics. In Sweden, establishing a feminist government has created a supportive environment for promoting gender equality in politics.

All three case studies also highlight the persistence of gender stereotypes and discrimination against women in politics. Despite gains in representation, women in all three contexts continue to face barriers such as sexism, harassment, and a lack of support for work-life balance.

Differences

The levels of women's political representation vary across the three case studies. While the United States and India have made significant gains in recent years, women are still under-represented in Congress and state legislatures in the United States and at the national level in India. In contrast, women in Sweden hold nearly 50% of all seats in the National Parliament.

The types of policies promoting women's political participation differ across the three case studies. In the United States, affirmative action and campaign financial reform policies have increased women's representation in politics. In India, the reservation of seats for women in local government has successfully increased women's representation. In Sweden, the establishment of a feminist government has led to policies aimed at promoting gender equality across all areas of government.

The cultural and social contexts in which women's political participation occurs differ across the three case studies. In the United States, women face challenges such as the gendered culture of politics and a lack of support for work-life balance. In India, women face challenges such as discrimination and harassment in male-dominated political arenas. In Sweden, gender equality is a core value of society, and the feminist government has successfully promoted gender equality in politics and other government areas.

Factors Affecting Women's Political Participation

Here is an analysis of the factors that affect women's political participation—

Cultural Norms

Cultural norms play a significant role in shaping women's political participation. In some societies, gender roles are deeply ingrained, and women are expected to focus on domestic responsibilities rather than political engagement. Women participating in politics may face social stigma or criticism for deviating from traditional gender roles. In addition, cultural norms around the value of women's voices and opinions can limit their ability to be taken seriously as political actors.

Institutional barriers, such as laws and policies, can also affect women's political participation. For example, in some countries, women may face legal barriers to voting or running for office. Even in countries where women have legal rights to participate in politics, they may need more access to education or information about political processes or resources to support political campaigns. In some cases, political parties may not prioritize recruiting or promoting women candidates.

Gender Stereotypes

Gender stereotypes can also be a significant barrier to women's political participation. Stereotypes about women's competence, leadership abilities, and temperament can lead to discriminatory attitudes and behaviors toward women politicians. Women may also face harassment or threats; both online and offline as a result of their political engagement. These negative experiences can discourage women from participating in politics or seeking leadership roles.

Intersectionality

It is important to note that the factors affecting women's political participation can get further complicated by intersectionality- how different social identities, such as race, ethnicity, class, and sexuality; intersect with gender. For example, women from marginalized communities may face additional barriers to political participation, such as language barriers or discrimination based on race or ethnicity.

Overall, cultural norms, institutional barriers, gender stereotypes, and intersectionality all shape women's political participation. Addressing these barriers will require a multi-faceted approach that involves changing social attitudes and norms, reforming laws and policies to increase access and opportunity for women, and promoting more excellent representation and inclusion of diverse women's voices in political processes.

Policy Recommendations

Improving women's political participation will require a multi-faceted approach that addresses the cultural, institutional, and social barriers that limit women's access to political power. By adopting policies and approaches that prioritize gender equality and inclusion, governments can help to promote more representative and inclusive political systems that better reflect the diversity of their populations.

Based on the analysis of the case studies and the factors affecting women's political participation, here are a few policy recommendations for improving women's political participation in different societies—

Addressing Cultural Norms

In societies where traditional gender roles are more prevalent, efforts should be made to challenge and change societal attitudes and norms around women's political participation. This can be done through public education campaigns, media messaging, and targeted outreach to community leaders and influencers. It's also important to involve men in these efforts, as they often hold significant power and influence over social norms.

Removing Institutional Barriers

Governments and policymakers should work to remove legal and policy barriers to women's political participation, such as laws restricting women's right to vote or run for office. In addition, governments should ensure that women have equal access to resources such as funding and training programs that support political participation. This could be achieved through legal and policy reform, as well as through targeted funding initiatives and partnerships with civil society organizations.

Addressing Gender Stereotypes

Efforts should be made to challenge and disrupt gender stereotypes that limit women's political participation. This can be achieved through education and awareness-raising campaigns and policies that promote women's leadership and representation in political decision-making. For example, political parties could be required to ensure that a certain percentage of their candidates for election are women, or quotas could be put in place to ensure that women are represented in political bodies such as parliaments or local councils.

Intersectional Approaches

Policymakers should adopt intersectional approaches that recognize and address the unique challenges faced by women who belong to marginalized communities. This could involve targeted funding and resources for women from minority backgrounds and policies that promote diversity and inclusion in political decision-making.

Supporting Civil Society

Governments should work to support civil society organizations that advocate for women's political participation and engage in outreach and education initiatives. This could involve funding initiatives that support women-led organizations or partnerships between government and civil society organizations to promote women's political engagement.

The policy recommendations discussed above can potentially improve women's political participation in different societies, but their implementation will require sustained efforts over time and collaboration between different stakeholders. Governments and policymakers should prioritize gender equality and address the complex and multifaceted barriers limiting women's access to political power. By doing so, they can promote more inclusive and representative political systems that better reflect the diversity of their populations.

Conclusion

In conclusion, this paper highlights the significant impact of women's political participation on democratic stability, governance effectiveness, and social development. The findings suggest a need to address the persistent gender gap in political representation and decision-making processes in different societies. Achieving gender equality in politics requires the elimination of structural and cultural barriers that impede women's participation. Therefore, policies and programs that promote women's political empowerment and increase their access to education, resources, and leadership positions; are crucial. Future research should focus on identifying the most effective interventions and strategies for enhancing women's political participation and analyzing the long-term impacts of these efforts. Policymakers must also prioritize gender equality in political decision-making processes to ensure more inclusive and equitable governance. Improving women's political participation is essential for building stronger democracies and creating a more just and equal world.

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GENDER BUDGETING AND WOMEN EMPOWERMENT IN INDIA

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Abstract

Gender mainstreaming is a successful method that may be implemented to guarantee that men and women get benefit equally from progress. The understanding that resource allocation in national budgets has different impacts on men and women; justifies gender budgeting. Since women make up 48% of India's population yet are under-represented in a number of social indices, such as health, education, economic opportunities, etc.; so gender budgeting is essential. In order to address gender imbalances and ensure that women have equal access to socio-economic benefits as men, gender budgets are increasingly recognised as a budgetary instrument. With the aim of accomplishing this objective and closing the present gender gap, India started reporting gender budgets in 2005. In India, the gender budgets were helpful in increasing awareness regarding crucial gender concerns. The detrimental consequences of COVID-19 on women and girls make gender-responsive budgeting more crucial than ever. India's current gender budget emphasised on the need to shift the focus from women's development to women-led development. This study will assist in determining if the current gender budget genuinely functions as a mechanism for bringing about women-led development in the post-pandemic era, which is vital given the ongoing health crisis and the widening gender disparities.

Keywords

Gender, budget, women's development, post-pandemic era, women-led development.

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Introduction

India began preparing a gender budget concurrently with its Union budget in 2005. The gender budget is a project that uses a gendered perspective to track and distribute public expenditures. The emphasis is on enhancing women's welfare through legislative initiatives. Despite making up 48% of the population, women in India do worse than males on key socio-economic variables. Gender budgeting is crucial because it guarantees that women and men equally benefit from development. It is a continuous process to keep a gender perspective in mind while formulating policies and programmes, putting them into action, and reviewing them. It is not an accounting exercise. Gender budgeting comprises analysing government spending plans to see how gender differences affect them and to make sure that budgetary commitments to gender equality are reflected in those plans. Budget 2005–06 saw the debut of the Gender Budget Statement. The finance ministry receives data from other ministries and departments, which it uses to create the gender budget statement. In order to integrate women's issues into all activities and improve their access to public resources, this aids in monitoring expenditure and the delivery of public services from a gender viewpoint, it was mandated that a Gender Budgeting Cell (GBC) be established across all ministries and agencies.

India's gender budget is divided into two sections— Part A includes programmes that dedicate 100% of the cash to women. Part B contains programmes that devote at least 30% of money to women. Part B has taken a bigger and bigger share of the gender budget since it started. Figure 2 (given at end of the paper) illustrates that in FY 2005–06, Part A and Part B contributed for roughly 34% and 66% of the Gender Responsive Budgeting (GRB) respectively. However, Part A decreased to around 16 percent while Part B climbed to approximately 84 percent of India's gender-responsive budget in FY 2021–22. This suggests that currently, fully women-specific programmes do not make up the bulk of the gender budget.

The Need and Significance of Gender Budgeting

A country's advancement is indissolubly correlated with the standing of its women. By definition, a community cannot advance if the welfare of one-half of its members is not guaranteed. Furthermore, if one group of citizens' standing is not equal to that of the rest of the population, a society cannot be described as really democratic. However, while ensuring political democracy for all of its residents, India has had challenges in implementing social democracy, as seen by the socio-economic status of women today.

According to the most recent figures, India's literacy rate for women is 65.79%, compared to 82.37% for males, giving the nation a net literacy rate of 74.37%. As a result, women make a pitiful contribution to the workforce. In India, there are only one woman for every three males in the labour force, which is better than just nine other nations worldwide; according to World Bank figures.

Gender budgeting will aid in reducing some difficulties affecting women, such as women's security, for which special financial provisions have been made through the Nirbhaya Fund. By allocating funds to programmes and schemes like MNREGA, Beti Bachao Beti Padhao, Sukanya Samridhi Yojna, and Ujjwala Yojna with their focus on women have made significant improvements in socio-economic conditions of women. Further, Schemes like Janani Suraksha Yojana have made significant improvements in the health of women by promoting institutional delivery. Gender budgeting not only lessen or eradicate bias towards a specific gender, but also increase gender equality in society. In certain ways, gender budgeting aids in evaluation of how much the sector's strategy meets the gender concerns and gaps stated in the initial step.

It is important to keep in mind that the advantages of gender-responsive budgeting go well beyond the betterment of women's conditions and also make a substantial contribution to the growth and development of the nation.

Major Initiatives by Government for Women Empowerment

- Beti Bachao Beti Padhao (BBBP) guarantees the safety, wellbeing and education of young girls.
- Mahila Shakti Kendra's (MSK) mission is to provide rural women with job and skill-development opportunities.
- Working Woman Hostel (WWH) provides working women with protection and safety.

- The Program for Adolescent Girls seeks to improve the social status of girls in the age range of 11 to 18 by empowering them and providing them with nutrition, life skills, domestic skills, and vocational training.
- The Mahila Police Volunteers (MPV) programme aims to place Mahila Police Volunteers in States and UTs who serve as a conduit between the police and the community and aid women in need.
- Rashtriya Mahila Kosh (RMK) is a leading microfinance institution that offers disadvantaged women micro-credit at preferential terms for a range of income-generating endeavours.
- By giving the kids a safe, secure and engaging environment, the National Creche Program makes guarantee that mothers take up meaningful job.
- The Pradhan Mantri Matra Vandana Yojna intends to give pregnant and nursing mothers maternity benefits.
- The Pradhan Mantri Awas Yojana seeks to offer homes under the woman's name as well.
- The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) intends to make it possible for many Indian youngsters, including women, to enrol in training for skills that are relevant to their business in order to get a better living.
- The Deen Dayal Upadhyay National Urban Livelihoods Mission (DAY-NULM) is devoted to giving women the chance to enhance their skills and find market-based jobs.
- The Pradhan Mantri Ujjwala Yojana provides free LPG cylinders to women, thus empowering them and safeguarding their health.
- With Sukanya Samridhi Yojna (SSY), girls have gained financial independence by opening bank accounts.
- The MSME's special training programme, Skill Upgradation & Mahila Coir Yojna, aims to improve the skills of women artisans working in the coir industry.
- To encourage female entrepreneurship, the government has launched programmes like Stand-Up India and Mahila e-Haat (an online marketing platform to support women entrepreneurs/SHGs/NGOs), Entrepreneurship and Skill Development Program, and others.
- The Prime Minister's Employment Generation Programme (PMEGP) is a significant credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector (ESSDP).
- Micro/small businesses have access to institutional financing under the Pradhan Mantri Mudra Yojana (PMMY).

There are numerous programmes, policies, and other actions made by the Indian government to promote gender equality and empowerment. These programmes and policies aim to empower women to enjoy equal status in both private and public life and to remove all types of prejudice, discrimination, and unjust treatment that are directed at them. While several programmes and legislation have been developed and are being developed to address gender inequalities in India, what is necessary; is the ongoing monitoring and tracking of these programmes' execution.

Gender Budget 2022–23— Failed Expectations

Despite an eleven-fold rise in the previous 17 years, India's gender budget has continued to develop with learning and suggestions year after year, but women still represent the majority of the Nation's unrealized potential. However, the COVID-19 epidemic has increased their vulnerabilities to the point that women are suffering disproportionately from job losses, layoffs, and a slower employment recovery.

The female labour force in India was still 9.4% lower in January 2022 than it was in January 2020. The male labour force participation rate has already reached pre-pandemic levels in the meanwhile. More and more women are choosing informal work as a result of the COVID-19 health problem. Women made up 9.3% of the casual labour force during January to March 2021 as compared to 7.7% from January to March 2020.

However, the fact that the gender budget is concentrated on a small number of programmes shows; that gender mainstreaming is lacking, particularly in industries that provide jobs, like infrastructure etc. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), whose beneficiaries largely consist of

women and frequently rely on it for employment, has seen a 20% reduction in funding. Evidently, the present gender budget has not given women-centered job options a high priority, especially in rural regions.

But in addition to female employees, the position of female business owners also seems dire. Less than 21% of women in India's MSME sector, concentrated in the sectors were severely devastated by the epidemic, such as hospitality, tourism, salons, etc.; according to the National Sample Survey (NSS). The government ought to have offered tax breaks or incubation facilities to help these female business owners recover effectively so that emerging businesses could survive. However, fiscal response measures in the current gender budget have failed to protect the affected women-led MSMEs and did not provide them with any tax relief.

In addition to rising unemployment and economic losses, the pandemic's heightened vulnerabilities have forced women in India to deal with mounting unpaid care work responsibilities, a rise in domestic abuse instances, and a widening gender digital divide. However, funding for programmes that aim to protect women, such as Nari Adalat, One Stop Centers, Mahila Police Volunteer, and Women's Helpline; has decreased from Rs. 587 crore in 2021 to Rs. 562 crore this year. Additionally, this year's gender budget witnessed a drop of 17% for the Digital Saksharta Abhiyan, which promotes digital literacy.

The 2022-2023 gender budget's overall goal may have been to reduce gender inequality, but in practise, it fell short of giving priority to important issues that women are experiencing in light of the ongoing epidemic. The restoration of India's economy in the post-pandemic era would be impossible if women continue to be marginalised; though it had already been experiencing a downturn even before the commencement of COVID-19. Perhaps it is time for the Indian government to start doing the talks when it comes to fostering women-led development.

Conclusion

The 2022–23 budget for India has a strong emphasis on fostering growth, with a number of fresh measures being introduced to set the nation on a clear course for economic recovery. In keeping with this goal, Amrit Kaal, the 25-year countdown to India at 100, has prioritised addressing the issues women experience and creating possibilities for inclusive growth in its gender budget for 2023. But regrettably, despite the Nation's lofty goals, this year's gender budget, like those from past years, continues to represent less than 5% of overall spending and less than 1% of GDP. In contrast, the gender budget 2022-2023 has allotted Rs. 1,71,006.47 crore in absolute terms for women-centric programmes, it represents an increase of 11.5% over the Rs. 1,53,326 crore allocated in the budget projections for 2021–22. The gender budget, as a percentage of overall spending has however, decreased from 4.4% to 4.3% for 2022–2023. This is true that women's programmes received 4.72 percent of all spending in the pre-pandemic year of 2020. The entire gender budget has dropped from 0.71 percent of GDP in the revised estimates (RE) for 2021–22 to 0.66 percent of GDP in the baseline estimates (BE) for 2022–23; according to a study by the All India Democratic Women's Association. The Part A component of the current gender budget, which includes just women-specific programmes, has been allotted Rs. 26,772.89 crore, an increase of 6% over the previous gender budget's allotment of Rs. 25,260.95. Part B, which comprises initiatives where at least 30% of the funding is designated for women, has seen an increase of 12% from the previous year, going from Rs. 1,28,749.83 to Rs. 1,44,233.58 crore.

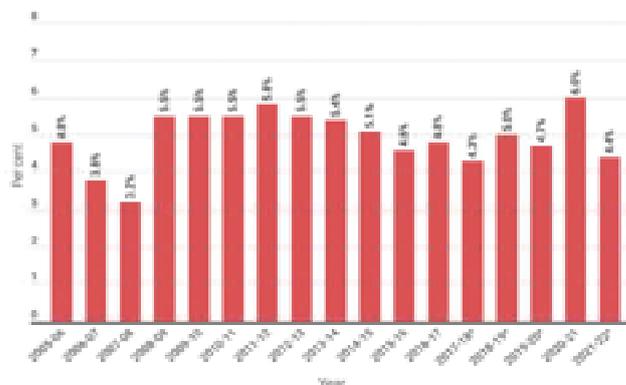
Additionally, only allocating funds won't be enough for the effective implementation of gender responsive budgeting unless the intended results are achieved. Both short-term and long-term policies should be outlined. However, the absence of data from the beginning for implementing agencies turns the entire process into a zero-sum game. As a result, it is crucial for implementation agencies to not only establish the groundwork for policies but also to maintain their vigilance until their full execution.

Future funding allocations for gender-responsive programmes must be greatly increased. Furthermore, merely allocating funds won't be sufficient until there is a change in emphasis from the amount spent to the measurement of outcome and impact on the ground. Additionally, intersectional policy research should be conducted to support the creation of gender policies that are grounded in fact in order to reduce gender inequality and advance global development.

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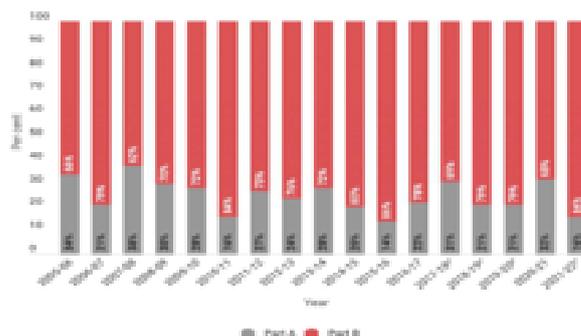
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Figure 1: Gender Budget as a Proportion of Union Budget



Source- Gender Budget, Union Budget 2005-06 to 2021-22 Note: All figures are Revised Estimates, except figures marked with * which are Actuals, and ^ which are Budget Estimates.

Figure 2: Allocations to Part A and Part B as a Proportion of Gender Budget



Source- Gender Budget, Union Budget 2005-06 to 2021-22 Note: All figures are Revised Estimates, * are Actuals, and ^ are Budget Estimates. Figures are rounded off.

MAHILA E-HAAT: A MARKETING INITIATIVE OF RASHTRIYA MAHILA KOSH

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Abstract

In today's world of cut-throat market competition, all companies are linking their products with the Internet. We call it Online Marketing or Internet Marketing. Government sectors are also using web marketing to promote and trade various goods & services. In reality, internet-based marketing has contributed a lot to reconstructing our economic sector. In this paper, we are discussing an important marketing initiative i.e. Mahila E-Haat operated by Rashtriya Mahila Kosh (RMK). RMK encourages women entrepreneurs by providing microfinance and; Mahila E-Haat showcase products for generating more innovative business ideas for household women and making them capable as progressive entrepreneurs online through providing these types of initiatives started with support of the government. We have also thrown light on the features of Mahila E-Haat as a successful Marketing initiative. Mahila E-Haat makes the marketing of the products & services provided by the women entrepreneurs too easy.

Keywords

Mahila E-Haat, Rashtriya Mahila Kosh, Digital Marketing, Microfinance, SHGs, IMOs.

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Introduction

In India, E-Marketing has been popularized to grow business and expand services & products and; assist marketing outreach in every corner. E-Marketing is a broad term through which the marketing of all products or services is made by advanced ways of communication and digital technologies. It is carried out by the Internet, advertising, and additional digital methods. Today, Marketing encompasses particular demands of goods and services and assembling the accessibility of the required goods and services to rural consumers especially. So, marketing fulfills their demand and improves their life standard. An initiative like Mahila E-Haat initiates market skills of women entrepreneurs by encouraging them to use E-Marketing Platform full-fledged with many technological facilities. The public utilizes digital devices for online marketing objectives and becoming more established and efficient in the business transactions. As we know that if there is an opportunity, there will be a possibility for fear. That's why; it is required for us to be aware of marketing, its significance, prospects, challenges, and the rising trends of marketing in India. The government initiative Mahila E-Haat to support India was affected by the fast growth of small businesses which resulted in the increase of purchasing power of the population and the outcome develops our economy and markets.

Objectives of the Study

- ❖ To have a basic idea about Rashtriya Mahila Kosh.
- ❖ To highlight the benefits of Mahila E-Haat as a successful marketing initiative.
- ❖ To show the advantages of E-Marketing for consumers.
- ❖ To focus on the superiority of E-Haats Marketing over Traditional Marketing.

Methodology

For the current study, secondary data have been used primarily. The secondary data were collected through; the RMK website & its various annual reports and through various published articles & journals etc.

About Rashtriya Mahila Kosh

RMK is a National level micro-finance chief institute providing micro-finance schemes for women. It was started as a Registered Society under the Societies Registration Act, 1860 sponsored by the Department of Women and Child Development, Ministry of Human Resource Development, Government of India on 30th March 1993. RMK is functioning as a single window facilitator for the provision of financial services with backward and forward linkages for women in the unorganized sector through Intermediary Microfinance Organizations (IMOs) and Women Self Help Groups (SHGs) and; to augment their capacities through multi-pronged efforts. RMK runs & provides a variety of loaning schemes for women like Loan Promotion Scheme, Main Loan Scheme, Gold Credit Scheme, Housing Loan Scheme, Working Capital Term Loan Scheme and Repeat Loan Scheme etc.

RMK with its various Women Development Corporations conducts various programs like webinars, seminars, workshops & video-conferencing etc. for creating & developing Awareness, Soft Intervention, Sensitization, Advocacy, Training, Skill Development, Financial Literacy, and Capacity-building etc. among women and women entrepreneurs and; to promote RMK & Its activities, various schemes of Govt. designed for women, activities of Mahila E-Haat etc.

About Mahila E-Haat

The Ministry of Women & Child Development through its organization Rashtriya Mahila Kosh; launched 'Mahila E-Haat' on 7th March 2016. It is a remarkable direct online Marketing Platform to establish women entrepreneurs or women from SHGs, IMOs and NGOs. The Mahila E-Haat under the aegis of Rashtriya Mahila Kosh presents products and services made by women entrepreneurs. This initiative reinforces the 'Start-up India Stand up India' program of the Government of India and also facilitates financial inclusion.

Mahila E-Haat is an initiative for fulfilling the needs and objectives of women entrepreneurs. This is an online marketing initiative for women, where applicants can present their products. It is a Platform for women from corner to corner of our country like a component of 'Stand up India' and 'Digital India' initiatives.

Under this marketing initiative modified and repeat orders are available. Product and services display full detail related to products so that no customer could be cheated. Women producers are involved in this value chain. This value chain encourages their entrepreneurship and they know how to manage finance.

Mission of Mahila E-Haat

“To be active as a channel via presenting an Internet-based marketing platform to the women entrepreneurs for selling directly to the customers.”

Vision of Mahila E-Haat

”To empower and strengthen financial inclusion for women entrepreneurs in the country by supporting their creativity and providing micro-finance.”

Goal of Mahila E-Haat

“To sustain ‘Make In India’ through digital marketing Platforms.”

Exclusive Features of Mahila-E-Haat

Government has promoted platforms such as Government e-Market Place (GeM) and e-market place managed by National Small Industries Corporation (NSIC) to support the entrepreneurs. Mahila E-Haat is also an initiative of Govt. to attract women across the country to showcase their products on the portal. Various Govt. Ministries & Departments, schemes etc. are attached with this initiative like the Rural Development Ministry, National Rural Livelihood Mission, Ministry of Panchayati Raj, Ministry of Tribal Affairs, Ministry of Minority Affairs and Social Justice & Empowerment etc. ‘Mahila E-Haat’ is an online marketing platform for women entrepreneurs. The vendors registered at Mahila E-Haat have also been allocated to Ministry of Food Processing Industries, Ministry of Micro, Small and Medium Enterprises and Ministry of Commerce and Industry to facilitate their market linkage.

To counterpart business with the external business environment, our government’s focus is shifted towards placing products in various places of India through small markets i.e. called HAAT in rural areas. These Haats place many Hand-Made and unique products. Government is also presenting these products through online mode via platforms like ‘Mahila E-Haat’. So that everyone has a chance to purchase and; manufacturers could get more demand to flourish their business activities. Some exclusive features of the Mahila E-Haat are—

- Main products produced by women are handbags, decorative items, fashion accessories, home decor, carpet, jewelry, baskets, cushion covers, foot mats, natural products, soft toys, industrial products etc.
- Service section is also available. Women can also provide services which reveal innovative skills e.g. tailoring, embroidery, weaving, knitting etc.
- To assist the buyer and seller E-Haat portal develops the identity of a producer by displaying her photographs with the product’s description, and price. E-Haat portal facilitates the customer by giving an option of approaching the seller physically, or by giving a call, E-mail, or any other suitable method.
- These online marketing platforms create contact between the seller, manufacturer, and customer. This online platform facilitates unlimited reach and is easily accessible by mobile phone as well.

As of 31.3.2018, women entrepreneurs from 28 states presented their 4000 products and approx. 28000 women entrepreneurs from working NGOs and SHGs placed their products on the portal and over 4.45 lakh customers were benefitted directly and indirectly by Mahila E-Haat.

Therefore, Mahila E-Haat is an immediate platform between buyer and seller to smoothen the progress of marketing products for women entrepreneurs.

Provisions and Conditions to Connect Business with Mahila E-Haat

- An Indian woman of more than 18 years or women SHG can market their products through this portal provided if they assure no transgression of any rule/rules of RMK.
- Quality-based products will be provided & exhibited. No registration or any hidden cost is incurred on Haat products for both women entrepreneurs and customers.

- Timely delivery of products or services will be assured. A minimum of 30 days will be given to every product for displaying on the portal so that everyone has the chance to order these unique items.
- It is the right of RMK to list products on E-Haat. The logo of Mahila E-Haat will be displayed on every product.
- The vendor will be paid directly by the buyer. All transactions finished through the portal will be reported quarterly to RMK.

Advantages of E-marketing

Although digital marketing is crucial but factually in modern times, no business continues without it. In reality, at this time digital marketing is going to be long-lasting. E- Platform can be supportive in presenting hand-made unique items which are preferred in the decorative product market. Women can place products as their business category products and as a seller or SHG members; they can also place products online. E-portal creates a connection with the rural customers. Products are available as per their needs and demands. The concept of digital Marketing in the Indian Economy has presented a critical role in the field of business transactions. The online market generates larger revenues in the nation as the E-portals attract many customers in this country. Various benefits of online marketing are—

- Online marketing has supported our budget allocations for online marketers to improve the economy. It resulted in an increased number of opportunities for entrepreneurs and customers both. Thus, the scope for online marketing is expanding and has grown rapidly in the last decade.
- Digital marketing facilitates accessing customers globally. That's why the high reach digital marketing is getting importance. If you go global in any field you will get more chances to be successful in that particular field.
- Brand awareness is much important because if customers don't know much about your brand; they can't be able to publicize your company, institution, or brand. The brand name is helpful to make an image about your product and it gets more chance to spread the brand if it is placed by web technologies like E-Haat etc.
- By online marketing marketers can easily create a record of their customers so that the information about the next product could be sent in their emails or by SMS facility. By this old customers remain connected with their past brand.
- With digital marketing any company or business can have measurable results regarding purchases and sell. A marketer can analyze the reasons for slow business. The significance of these types of E-portal in broad-spectrum and e-marketing especially is massive and can be combined with skill development carefully.

Conclusion

Mahila E-Haat is the first exclusive portal in the country to provide a special, focused marketing platform for women. Being a bilingual portal, it aims at financial inclusion and economic empowerment of women. This unique e-platform showcases products and services made by women entrepreneurs. Mahila E-Haat is in fact a technology-based approach of Marketing of products & services provided if these are manufactured or traded by Women. There is a need to carry on side by side developments of information technology and computer science in the modern era of Business. Initiative like Mahila E-Haat could increase products information and fill the gap between producer and consumer by easier availability of products. Feebly shaped programs generate distrust between customers and marketers. Spam, misleading advertising, identity theft, and long time space between ordered and actual deliveries of the product are some demerits of Indian markets. Consequently, the development of e-marketing is supported by business ethics and customer safety laws both. The development of online marketing by Mahila E-Haat is a designed approach to correct the various market limitations. Small businesses should focus on Digital marketing and take on new inventive strategies to connect more customers and to grow in the market. Online marketing is always capable for entrepreneurs to develop rapidly. For better outcomes businesses have to accept diverse strategies of E-Marketing to accelerate our economy.

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RIGHTS OF WOMEN: A SPECIAL REFERENCE TO THEIR PHYSICAL AND MENTAL HEALTH

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Abstract

This paper deals with the issues of health amongst women. Women are considered in vulnerable groups in the language of human rights. Women have right to access to affordable and relevant health services and to accurate comprehensive information also. Right to survival, Liberty and security, right to family and private life, right to health and healthcare, safe pregnancy, proper diet during pregnancy, right to abortion etc. are important aspects of human rights of women health. Violence against women and girl can all prevent these rights from being realised for women and girls when it comes to sexual and reproductive right and safe motherhood. Girl child are facing the violation of their human rights. Right to life and liberty, right to education, right to food, right to health, right to decent and safe environment, right to identity, right to vaccination and right to protection etc. are their important human rights. Malnutrition and mental retardation are the biggest threat to their human rights of health. Various recommendations of national and international bodies and various health schemes to protect the human rights of women are incorporated in this paper.

Keywords

Human rights, women, health, physical, mental, policies.

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Introduction

Human Rights are important to protect human dignity and proved as a powerful tool to protest against the violation and exploitation of human wealth. Every human being is entitled to enjoy human rights all over the world without any discrimination. Every state is liable to provide safeguard to the citizens of its territory. Human rights are rights inherent to all human beings, whatever our nationality, place of residence, sex, national or ethnic origin, colour, religion, language, or any other status is. We are all equally entitled to our human rights without discrimination.¹ The concept of Human Rights is related with the fundamental rights of human beings. The universal declaration of Human Rights is a declaration adopted by the United Nations General Assembly on 10 December, 1948. “The Declaration arose directly from the experience of the Second World War and represents the first global expressions of rights to which all human beings are inherently entitled. It consists of 30 articles which have been elaborated in subsequent international treaties, regional human rights instruments, national constitutions and laws.”² These articles declare that all human beings are born equal and they are able to get equal opportunity and rights. They have equal dignity and equal rights of life, liberty and security. No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment. All are equal before the law and are entitled without any discrimination to equal protection of the law. There are legal provisions against the violation of these Human Rights.

Health and Human rights has explicit intrinsic connections and has emerged as powerful concepts within the rights based approach especially so in the backdrop of weakening public health system, unregulated growth of the private sector and restricted access to healthcare systems leading to a near-total eclipse of availability and accessibility of universal and comprehensive healthcare. A rights-based approach to health uses International Human Rights treaties and norms to hold governments accountable for their obligations under the treaties.³ Patriarchal norms and values are deeply entrenched in Indian society like most others cultures across the world. Patriarchy manifests itself in both the public and private spheres of women’s lives in the country, determining their ‘life chances’ and resulting in their qualitatively inferior status in the various socio-economic spheres. It permeates institutions and organizations and works in many insidious ways to undermine women’s right to dignified lives.

Right to Avail Good Health Services

The most obvious human right violated by avoidable death- not simply in pregnancy or childbirth but also as a cumulative result of health disadvantages- is a woman’s right to life, also described as the right to survival.⁴ Maternal mortality and morbidity are related to high levels of fertility. The Maternal Mortality Ratio (MMR), that is the number of maternal deaths per 100000 live births, has declined from 398 in 1997-1998 to 301 in 2001-2003. This ratio is still 57 times that of the USA. The World Health Organization and United Nations Children’s Fund (UNICEF) estimate that India’s maternal mortality ratio is lower than that in Bangladesh and Nepal but higher than for Pakistan and Sri Lanka.⁵ The level of maternal mortality varies greatly by state, with Gujarat having the lowest ratio (47) and four states (Assam, Bihar, Rajasthan and Uttar Pradesh) having ratios over 500. The high levels of maternal mortality are especially distressing because most of these deaths could be having been prevented if women had adequate health services (either effective pre-natal care or referral to appropriate healthcare facilities).⁶ In fact, the leading contributor to the high MMR in India is lack of access to health care. It is assumed that most women who did not receive health care during pregnancy said this was because they thought it was unnecessary. It is currently estimated that 16% of the rural population lives more than 10 kms. from any medical facility. This may be another factor of non-utilization of health care. Thus, there is a need to educate women about the importance of health care for healthy pregnancies and safe childbirth. Another reason for the low level of prenatal care is a lack of adequate healthcare centers especially in rural areas.

Right to Nutritional Diet

Nutrition is a determinant of health. A well balanced diet increases the body’s resistance to infection, thus warding off a host of infections as well as helping the body fight existing infection. Depending on the

nutrient in question, nutritional deficiency can manifest in an array of disorders like protein energy malnutrition, night blindness, iodine deficiency disorders, anemia, stunting, low Body Mass Index and low birth weight etc. Improper nutritional intake is also responsible for diseases like coronary heart disease, hypertension, non-insulin-dependent diabetes mellitus and cancer, among others.

Women's physiological makeup calls for special nutritional supplements. Menstruation and childbirth are iron depleting physiological processes. Calcium needs to be continually supplemented during a woman's life cycle as a bulwark against osteoporosis in later life. The predominantly vegetarian diet of Indians does not fulfill many of their nutritional requirements. Further, cultural practices disadvantage women in many ways and add to their poor nutritional status. It is customary in many households across the country that the women should eat last and eat the leftovers after the men folk have had their food.⁷

Reproductive Health

Maternal morbidity and mortality are major public health problems in almost the entire south-east Asian region, signifying not only the poor status of women in the region but also the often appalling standards in basic healthcare. Maternal mortality has been defined as 'the death of woman while pregnant or within 42 days of the termination of pregnancy, irrespective of the duration and the site of the pregnancy, from any cause related to or aggravated by the pregnancy or its management but not from accidental or incidental causes.' (WHO, 1977).⁸

Reproductive health of women in India have changed considerably in the last two decade, largely owing to changed political expression post the International Conference on Population and Development (ICPD) at Cairo in 1994. Prior to it, engagements with the issue of women's reproductive health were limited. Place of birth and type of assistance during birth have an impact on maternal health and mortality. Births that take place in unhygienic conditions or births that are not attended by trained medical personnel are more likely to have negative outcomes for both the mother and the child.

Right Against Violence

Violence affects a woman's reproductive health, as well as to other aspects of her physical and mental well-being.⁹ In addition to causing injury, violence increases woman's long-term risk of a number of other health problems, including chronic pain, physical disability, drug and alcohol abuse, and depression. Women with a history of physical or sexual abuse also have increased risk for unintended pregnancy, sexually transmitted infections, and adverse pregnancy outcomes. Gender-based violence in the form of rape, domestic violence, honor killing and trafficking takes a heavy toll on the mental and physical health of affected women. Gender-based violence is increasingly becoming a major public health concern in India, and constitutes a serious violation of basic human rights. According to data from the National Crime Records Bureau—the government agency that keeps track of the country's crime rate—cases of violent abuse of women have steadily increased since 2009. By 2013, the number of such cases has increased by over 50 percent. Over 848 women are harassed, raped or killed after abduction every single day.¹⁰ As many as 2.24 million crimes against women were reported over the past decade: 26 crimes against women are reported every hour, or one complaint every two minutes, reveals an India Spend analysis based on the last decade's data.¹¹ The govt. is serious on these issues and taking steps to strengthen previous acts and laws to prevent such incidents. In Indian Constitution numbers of acts are introduced to provide safeguard to women against crime and violence. The list of these acts is given below:

- Dowry Prohibition Act, 1961,
- The Protection of Women from Domestic Violence Act, 2005,
- The Commission of Sati (Prevention) Act, 1987,
- The Immoral Traffic Prevention Act, 1956,
- Civil Procedure Code, 1973,
- Indian Penal Code, 1960,
- Hindu Marriage Act, 1955,

- Child Marriage Restraint Act, 1929,
- The Medical Termination of Pregnancy Act, 1971,
- National Commission Of Women Act, 1990,
- The Minimum Wages Act, 1948,
- Bonded Labor System Abolition Act, 1976,
- The Special Marriage Act, 1954,
- Foreign Marriage Act, 1969,
- Indian Divorce Act, 1969.
- The Indecent Representation of Women Prohibition Act, 1986,
- Guardians & Wards Act, 1869,
- Equal Remuneration Act, 1976.¹²

The above mentioned acts are important to protect the human rights of women against violence.

Right to Free From All Forms of Discrimination

In patriarchal social structure women are considered inferior to their male partner. Their biological differences are considered as their weakness and criteria of their subjugation. The Women's Convention characterizes women's inferior status and oppression not just as a problem of inequality between men and women but rather as a function of sex and gender discrimination against women. The Convention is intended to be effective in liberating women to realize their individual and collective potential, and not merely to allow women to be brought to the same level of protection of rights that men enjoy.¹³

The Constitution of India gave to women, the fundamental right to equality and the Right not to be discriminated against on grounds of religion, caste, and sex. To undo the injustice done to them, the Constitution included a special provision in article 15(3), permitting the State to positively discriminate in favor of women by enacting laws/provisions so as to ameliorate their social, economic and political condition and to accord them parity.¹⁴

Right to Private and Family Life

The American Convention on Human Rights implies the right to privacy in its article 11, which provides that:

“Everyone has the right to have his honor respected and his dignity recognized.”

Honor and dignity are private attributes that government has no interest to diminish. The right to private and family life is distinguishable from the right to found a family, although for some purposes the latter right may be considered to be part of the former. The right to private and family life contains liberty interests. Article 17 of the Political Covenant provides that: “No one shall be subjected to arbitrary reference with his privacy, family, home or correspondence, nor to unlawful attacks on his honor and reputation.”

Article 23 of the Political Covenant and article 10 of the Economic Covenant both recognize the family as the natural and fundamental group unit of society. The former states that the right of men and women of marriageable age to marry and found a family shall be recognized. The latter recognizes that special protection should be accorded to mothers during a reasonable period before and after childbirth. During such period working mothers should be accorded paid leave or leave with adequate social security benefits.¹⁵

Mental Health

Mental health includes the health regarding mental and behavioral disorder of women that are experienced by people in the world. This includes organic, including symptomatic, mental disorders; mental and behavioral disorders due to psychoactive substance use; schizophrenia, schizotypal and delusional disorders; mood (affective) disorders; neurotic, stress-related and somatoform disorders; behavioral syndromes associated with physiological disturbances and physical factors; disorders of adult personality and behavior; mental retardation; disorders of psychological development; behavioral and emotional disorders with the onset usually occurring

in childhood and adolescence; and unspecified mental disorder. The reports and facts regarding the mental health of women are given below:

- Depressive disorders account for close to 41.9% of the disability from neuropsychiatric disorders among women as compared to 29.3% among men.
- Leading mental health problems of the elderly are depression, organic brain syndromes, and dementias. A majority of women is there suffering from these types of problems.
- An estimated 80% of 50 million people affected by violent conflicts, civil wars, disasters, and displacement are women and children.
- Lifetime prevalence rate of violence against women ranges from 16% to 50%.
- At least one in five women suffers rape or attempted rape in their lifetime.¹⁶

Conclusion

So, female health is the basic human rights of women. It is only through proper action to remedy discrimination against women; that the vision of India's independence- an India where all people have the chance to live healthy and productive lives; can be realized. Many organizations on public and private level are doing their best to provide facilities for women health in remote areas of the country. Women's health policies and programs need to work with potential allies such as women's groups, development groups, health workers' association and the media. Without a strong focus on the links between women's empowerment and women's health policies; programs may become like 'grass without roots'.¹⁷ Govt. has introduced various policies for female health. Through participation of different sections of society; the goals to provide better health facilities and to overcome problems regarding women health can be achieved.

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ONLINE LEARNING IN INDIA: EVOLUTION, CHALLENGES AND OUTLOOK

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Abstract

The COVID-19 pandemic has disrupted education systems worldwide including India. As schools and universities closed their doors to prevent the spread of the virus; online learning emerged as a viable alternative. This paper explores the impact of online learning on education in India during the pandemic including its advantages and challenges. It also discusses the various government initiatives promoting online education, such as the PM e-Vidya program, SWAYAM and DIKSHA. The paper concludes by discussing the future of online learning in India and the potential long-term effects of the pandemic on education in the country.

Keywords

Education System, Online Learning, Initiatives, Pandemic.

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Introduction

The COVID-19 pandemic created havoc in the whole world. It disrupted every aspect of society. However, most importantly it disrupted the education system around the globe. Educational institutes were shut down globally to contain the pandemic. In-person classes were shifted online, bringing a rise in online learning platforms. These platforms allow learners to continue their education and enable the teachers to impart knowledge without physical barriers. This sudden shift from face-to-face classes to online learning has posed several challenges to teachers, students, parents, government, administrators, etc. The online learning system has been introduced in developed schools or colleges. This form of learning is an innovation in the times of the internet and technology. It has always been a part of the learning curriculum in developed areas and universities. People are familiar with the various aspects of learning online through multiple apps and other systems. However, in developing cities or regions, it is not so common to study online. They still believe in face-to-face learning which seems convenient for teachers and students. It creates a barrier between students and teachers. The sources of online learning are limited, and the challenges of online education are considerable, especially in the non-developed remote areas of the country. These students should be connected to video learning platforms as this can improve their learning drastically (Hugo, 2022). There have been merits and demerits of online learning. There have been many challenges, but the nation came together to make it happen for the student's learning.

Transitioning to Digital Learning

With the widespread Corona Virus transmission, most schools and colleges announced the shutdown of their campuses and classes. At the same time, some waited to see the outcome of the disease, not knowing its gravity. In the end, all institutes were closed, and were trying to struggle with teaching online. Online education is conducted in many ways, but primarily it is done through live classes conducted by teachers on various Ed Tech platforms. Secondly, it can be done by providing already recorded lectures and voice notes to the students. The institutes need infrastructure to conduct online classes. The online learning curriculum is dependent on a few pillars. One of them is technology (JENA, 2020). The technology has to be user-friendly, and it must not be complicated to use. The parents, students, and teachers should be able to access and navigate it to make use of it easy to learn or teach better. The course content should be technologically friendly. It should be designed in which participation of students must be there. It should be engaging and attention-grabbing for students of all ages. The course content should have videos, collaborative documents, PPTs, puzzles etc. The participants should be motivated to learn because online learning has no hand-holding. Nobody can scold or throw chalk at them to grab their attention toward the course and learning. The activities or the take-home work should not be lengthy. It should not be complex but simple and easy for the students to complete at home.

Challenges of Online Learning during COVID-19

India has the world's largest population in the 5-24 years segment, reaching almost 500 million. The quality of education, cost of education, and access to these opportunities are common challenges in the Indian online education system. These challenges became grave when schools were shut down to avoid spreading Corona Virus in India. Survival of humans and students was more necessary than education at some point in time. The primary needs of the families were food, rent, phone recharges, medical access, and transportation. For many families, education came second to these survival necessities.

In rural areas, the teachers went to the villages to teach the students. The frequent lockdowns stopped the teachers from visiting these villages. Further, many students come to school hoping for mid-day meals provided by the government schools. When the schools were shut, there was no question of providing mid-day meals. Adherence to safety protocols during COVID-19 was another major problem (Dayal, 2023). The students would rarely follow social distancing or wear masks. Most rural families do not have the luxury of socially distancing themselves from other families. The villages also need better internet connection areas.

Students

The students residing in difficult physical locations need more infrastructures for online education. They need a proper internet connection to attend classes. There have been various reported incidents of students

traveling long distances for internet connectivity or climbing trees to get a stable connection. Some students need physical attention for them to learn the concepts. Students with disabilities are not able to cope with online classes. They face health issues because of long sitting hours before a screen. This schedule can cause much stress for students.

Efficiency

The students who have to learn practical subjects like science must learn by doing experiments. They cannot access the labs or equipment to learn the desired skills. The students need to learn other skills like teamwork, adjustments, confidence building, etc., because they are not learning in the physical presence of others.

Parents

Many parents who work in the informal sectors lost their jobs due to the lockdown. They were left with no income sources. This has led to an increase in non-payment of fees. The cost of data and smart devices for online education is an extra burden on them. Some parents can understand the curriculum and help their children, but not all parents can do that. Small children need constant guidance from parents, which is not really possible for working parents. This is an obstacle in the way of learning.

Educational Institutes

Most institutes were infrastructurally unprepared to accommodate online learning for their students. Their educators needed to be trained to teach using online methods. They needed more time to be ready to take evaluations and grade students online. The institutes were even asked to reduce their fees, which was an issue as some refused and shut down their schools. It is a loss to the students. Some institutes were not paying their educators, leading to a chaotic situation. (Yadav & Pandey, 2023)

Miscellaneous

Some students need a better place in their homes to study. In most of the villages; electricity connections are not stable. It is a must for the internet and the charging of smart devices. Some areas do not have proper internet connections.

Online Learning Initiatives by India during COVID-19

COVID-19 put most countries in the world on lockdown. There was no exception for the educational institutes. Education was one of the worst-hit sectors in the world. The exams were cancelled, and the institutes were shut. Institutes and students had to search for creative solutions to facilitate learning affected by Covid-19 (Dayal, 2023). The government and various ministries tried to help the beneficiaries by developing various initiatives and schemes—

- 1. Vidya Daan** - It was a national scheme for organizations and individuals in the country to contribute e-learning resources to facilitate student learning. These contributions could be made by schools, colleges, subject experts, teachers, governmental or non-governmental institutes etc. They could register and nominate themselves. The contributions could be made in the form of lesson plans, teaching videos, compiled notes, questions, etc., for the students from grades 1-12. The government recognised the helpful resources.
- 2. DIKSHA (Digital Infrastructure for Knowledge Sharing)** - This was an initiative by NCERT (National Council for Educational Research and Training) with the Ministry of Education. This scheme is aimed at online resources, question banks, authoring content, etc. It launched various sub-programs under this scheme. It helped the learners in accessing resources through their platform. All the states and the Union territories in India adopted this scheme.
- 3. PM e-Vidya** - This scheme was launched under the 'One Nation One Digital Platform'. The scheme had an objective to help the education of children during the pandemic. They made sure that impaired students were accommodated by using special content. There were radio broadcasts for visually impaired students (N.K. et al., 2022). A channel called 12th One Class was launched for the students of 12th standard. All students from schools, colleges, and universities can access content from this scheme (Lakshman Naik et al., 2021).

4. **SWAYAM Program** - It is a government of India program to achieve education for all. It aims at making available all the best teaching and learning resources to everybody. It also provides online courses for teachers. It covers courses from high school level to higher education. They provide skill-based content as well.
5. **National Digital Library** - The Ministry of Education funds this. It provides academic content to all kinds of learners. It can be accessed through all devices. It provides content for competitive exam preparation as well.
6. **Manodarpan** - The government took the initiative to provide psychological support to students, families, teachers, etc. The pandemic was a stressful time for everybody. This was a very proactive scheme by the government. It included various activities to comfort the users.
7. **e-PG Pathshala** - This is an initiative of the MHRD Ministry of Government of India. This scheme focuses on Post Graduate students. The scheme provides e-content in over 70 subjects of different streams. Subject experts across all Indian universities develop the content. It helps students who are learning on campus as well as those who are learning from a distance (Lakshman Naik et al., 2021).

Merits of Online Learning

Online learning is a new way of life adopted by students and teachers. This new method has various advantages in the learning process—

1. Online learning saves time commuting for students. They do not have to waste time traveling long distances. It also saves the cost of commuting, which has to be paid for by the parents.
2. It creates a flexible schedule for the students and the teachers. They can schedule the classes on various platforms like Zoom, Google Meet, You Tube Live, etc. The classes can be scheduled as per the comfort of students or teachers. These classes can be recorded and watched repeatedly for a better understanding of students. It prevents the loss of education in case of an absence by the student. This saves time and promotes a better and more productive routine.
3. It promoted collaborative work. It forced the education community to expand their horizons and seek education from various sources. The government helped in collecting resources on one platform for ease of accessing education. Ed Tech platforms allowed the students to learn from educators sitting far away from them. The experts imparted teaching through conferences, webinars, online workshops, etc. Online learning also led to learning more blended way as significant changes had to be made in the pedagogy (Yadav & Pandey, 2023).
4. It is a cost-effective learning method as one educator can teach multiple students. There is no barrier to seating space and location. Classes can be recorded and can benefit many students.
5. The people who work full-time during the day and are interested in pursuing further education can now do so. They can attend the recorded classes at their comfortable timings and learn from them. It reduces the time constraints in learning. It also allows learning things that are beyond the norm. Access to some educators who are experts in their fields was unimaginable before the online learning platform.

Demerits of Online Learning

Education is much more than attending classes. It should be well-rounded and wholesome. Students learn significantly from peer interactions, discussions, competitions, and creative classes. Online classes cannot fulfill this aspect of education. University programs are based on open-ended discussions and learning from the field. They cannot engage as much on the applications and websites. The feel of sitting in a library and learning from physical books has been cut off due to the pandemic. Higher education is more about the experience which prepares the students for the real world and good life experiences and skills. The demerits of Online Learning are—

1. **Evaluation System:** There is no standard evaluation system. The oral form of examinations cannot be conducted. There is little scope for group projects. All students may not have equal access to proper technology to write their exams.

2. **Internet:** There can be disruption in learning due to a weak internet connection or lack of internet. Getting a stable connection is not possible for some students. In hilly areas, the connection is fragile causing students to climb heights to attend classes. The connection is also dependent on electricity which can be an issue. The internet can be a distraction for entertainment purposes.
3. **Lack of Trained Teachers:** The teachers need to be taught about various interfaces and tools of Internet teaching. They have to go through a training process. Usually, eye contact is essential while teaching, which needs to be improved online. They may need to learn how to prepare course structure for online teaching and make the classes engaging and interactive. Many teachers are old and need to be better versed in smart technology. They can be excellent teachers, but they do not need to be able to impart their knowledge efficiently on online platforms (N.K. et al., 2022).
4. **Circumstances:** Online classes have to be taken at home. Only some people have a stable household that allows them to focus on their studies. Students may feel isolated since they are used to learning with classmates. It also requires self-discipline, as nobody is watching them. The lectures are recorded, which might enable the habit of procrastination. If the student is not learning and understanding properly, it will discourage them from learning and studying in future classes.
5. **Extra-Curricular Activities:** Many students thrive in extra-curricular activities. Some students like participating in sports, dance, music, painting, etc. Online learning does not offer these opportunities (Muthu Prasad et al., 2021).

The Steps Forward

1. The students are used to online classes now. So Educational Institutes should continue teaching at least one course online. This will keep the habit steady for the students and prepare them for future circumstances.
2. Educational institutes should start developing their curriculum and infrastructure for online teaching. They should give their teachers and students skills training to reduce challenges if and when they have to study online.
3. Government should take the initiative to provide jobs to students who have completed their higher studies online. They also need to reach students from marginalized sectors and provide them with the setup for online classes.
4. Government should conduct surveys and collect data for educational infrastructure nationwide. It should be ascertained if the institutes and the students have a reliable internet connection, proper computers, trained teachers, and a stable electricity connection. It is necessary so that a roadmap can be designed for the future.
5. The country should have a decentralized approach toward education policy. Our nation is significantly populated, and the national policy cannot fit all the states. The states need to develop their policies in coherence with the national mission.
6. The government should focus on reducing the digital divide among students. They should talk to Ed Tech companies and mobile data operators so that they can provide their services at subsidized costs to marginalized students. The government can set up free hotspot towers in village centers so that the students can learn. (Yadav & Pandey, 2023)

Conclusion

The entire world is suffering from the pandemic. In these challenging times, India is coping with challenges very bravely. The government has released a commendable National Education Policy in 2020. Learning from home has proved to be an effective policy by the government amid times of COVID-19. This alternate option is necessary to carry out the learning and teaching process for everybody who needs it. The school does a more thorough job and not just academic teaching. There are many challenges and obstacles to online forms of learning. One of the biggest challenges is the availability of smart devices and stable internet

connections for students and educators. Everybody cannot afford such costs. Students from weaker and marginalized sections are at the receiving end of it. The next obstacle is learning new technologies. Students, teachers, and parents are forced to get accustomed to these technologies. Only some parents are educated enough to understand this new teaching method and then help out their kids or monitor their child's progress. It also challenges teachers, as they need to design their classes to engage the students, as they cannot make them study physically. They should also be proficient in teaching on various platforms like Zoom, Google Classrooms etc. The government must work on the infrastructural development for online learning so all can access it. COVID-19 has not been eradicated; we must learn to live with this disease. And for that, we have to take the necessary steps to develop the online learning infrastructure so that education can be received by everybody irrespective of spending capacity.

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AN ANALYTICAL STUDY OF THE HOLISTIC MULTIDISCIPLINARY EDUCATION IN THE SHADOW OF THE NEP-2020

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Abstract

Change is the law of the Nature. The new things take the place of the old. In this 21st century a lot of things have been changing. So there is a need to change the education system for the progress of the country. The Union Cabinet in July 2020 approved the New Education Policy 2020. The main goal of the present research paper to analysis the Holistic Multidisciplinary Education (HME) in the special reference of NEP 2020. This paper analyzed the both positive and negative aspects of the Holistic Multidisciplinary Education as well as the meaning, goal, approach, and importance of the HME.

Keywords

NEP, HME, Team, Skill Approach, Teacher, Students, Holistic, Multidisciplinary.

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Introduction

“Education is one of the most powerful aspect of life. Education and learning allow us to make sense of the world inside of us, and where we fit within the world.” (<https://everydaypower.com>>quotes)

“Education is the passport to the future for tomorrow belongs to those who prepare for it today.” (Malcolm X)

Above mentioned lines are pointing out the importance of education. Since ancient education has its own role in the life of human being, society, economy and the politics of the country and world; it is not wrong to say that India is called Jagadguru. The efforts and contribution of the great people of India as Mahatma Gandhi, Swami Vivekananda, Pt. Deen Dayal Upadhyay, Ravindranath Tagore etc. cannot be forgotten. Change is the law of Nature. Now in the 21st century there is a need to change the education system for the progress of the country. The NEP is the demand of the time in this emerging technical era.

“The Union cabinet in July 2020 approved the New Education Policy (NEP) which aims at universalization of education from pre-school to secondary level. NEP, which will replace the National Policy on Education 1986 is an inclusive framework, focusing on the elementary-level of education to higher education in country. As the objective of any education system is to benefit children so that no child loses any opportunity to learn and excel because of circumstances of birth or background; NEP-2020 has a target of 100 percent Gross Enrollment Ratio (GER), in school education by 2030.” (Aatm Nirbhar Bharat- Naya Drishtikon-134).

The main goal of the present research paper to highlight the Holistic Multidisciplinary Education (HME) in the special reference of NEP 2020. So it's must to clear the meaning of the holistic and multidisciplinary education.

Through this research paper there are answers of a few important practical questions such as- What do we mean by holistic education? What is multidisciplinary education? What is the aim of a more holistic multidisciplinary education? What does multidisciplinary mean? What is multidisciplinary approach in NEP? How holistic and multidisciplinary approach can develop high quality education system? Why is holistic multidisciplinary education important in modern world? What are the positive and negative aspects and responsibilities of holistic multidisciplinary education? The present research paper tries to answer the all above mentioned questions.

Meaning of Holistic Education

National Educational Policy (NEP) is formed for the wellness and benefit for students. So that students may be more skillful without any kind of burden. The NEP has its own goal to make the students fully skillful in different ways. Hence here is a need to clear the word meaning of the holistic. Holistic in simple words means; it has concern with whole or complete system rather than with the individual parts. We can understand by the example of the medicine which attempts to treat both the mind and body. The perfection in a single thing and subject cannot provide healthy, happy, satisfied and successful life.

“Holistic learning allows for children to develop strong internal values and confidence because their whole being is considered during the learning process. At harmony we help children have a strong sense of identity. Connect with and contribute to their world.” (<https://www.mariam-webster.com>>)

In other words we can say- “Simply put, holistic development is the social, emotional, physical mental and intellectual growth of a person. Holistic approach in education means focusing on all aspects of a child growth, not just their academic advancement.” (<https://www.heischool.com>>blog)

Meaning of Multidisciplinary Education

“A Multidisciplinary curriculum is one in which the same topic is studied from the view point of more than one discipline. Frequently multidisciplinary and cross disciplinary are used as synonyms describing the aim to cross boundaries between disciplines.” (<https://learningandteaching-navitas.com>)

The Goal of a More Holistic Multidisciplinary Education

“UGC wrote that the NEP 2020 envisages a holistic and multidisciplinary education that would aim to develop all capacities of human being, that is intellectual, aesthetic, social, physical, emotional and moral in an integrate manner.” (22 July-2021-<https://www.news18.com/news>)

Every work and planning have its own goal so the NEP also has its own goal to make the students all-rounder. “Through a multidisciplinary approach a student gains an arsenal of skill-problem-solving, critical thinking, time management, self-management, communication and writing, analysis and research, methodologies, team work and much more that are easily transferable across work environments.” (<https://greaterkashmir.com/a>)

NEP 2020 aims to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035. 3.5 Crore new seats will be added to Higher education institutions.

The Multidisciplinary Subject

“Interdisciplinary course is a team-taught course in which students are asked to understand a single subject as it is seen by two or more traditional disciplines. Multidisciplinary teaching can open student’s eyes to different views of a subject that they had never considered before.” (Google)

The distinct subjects will be beneficial for the students in the different types of competitions. They will have many options to attain success in different fields.

The Multidisciplinary Approach in NEP 2020

Multidisciplinary education is a unique approach that allows the students to learn and explore distinct subjects or curriculum from particular discipline. For instance a student of Engineering can take a subject from humanities. The policy envisages broad based, multi-disciplinary, holistic Under Graduate education with flexible curricula, creative combinations of subjects, integration of vocational education and multiple entry and exit points with appropriate certification. Higher education can be of 3 or 4 years with multiple exit/entry points. UGC has allowed proper certification within this period. For example, Certificate after 1 year, Advanced Diploma after 2 years, Bachelor’s Degree after 3 years and Bachelor’s with Research after 4 years.

An Academic Bank of Credit is to be established for digitally storing academic credits earned from different HEIs so that these can be transferred and counted towards final degree earned.

Multidisciplinary Education and Research Universities (MERUs) at par with IITs, IIMs to be set up as models of the best multidisciplinary education of global standards in the country.

The National Research Foundation will be created as an apex body for fostering a strong research culture and building research capacity across higher education.

Positive Aspects of Holistic Multidisciplinary Education

The NEP 2020 has been framed with a positive point of view. The following lines clear its positivity. “Holistic education instills curiosity and develops better communication and social skills. Holistic approach encourages children to make connection in a subject, using their creative skills, develops psychological, social and emotional growth; makes learning natural and engaging.” (<https://aryagurukul.in/blog>)

The goal of this policy is to prepare the students to work with and on multidisciplinary teams. The motives of this team are to enhance the interpersonal skills set, empathy and marked ability as future professionals and engaged citizens being able to appreciate others personally and professionally. Perspectives creates critical thinkers and well-rounded graduates. In class examples multidisciplinary approaches in experimental learning can take places across all majors, programs, and levels of students learning. It can be understood by following lines-

“Through a multidisciplinary approach, a student gains an arsenal of problem solving skills, critical thinking, time management, self-management, communication and writing, analyses and research methodologies, teamwork and much more that are easily transferable across work environments.” -24th March 2020. (<https://jgu.edu.in/blog/the-advan>)

The result of the teamwork in the multidisciplinary education can be seen in the following lines- “The students will gain the benefits of the multidisciplinary team in the classroom. The individual on this team bring a unique lens and specialization that can administer assessment, make referral and shape an individualized education program. By working together on this case, the individual perspectives and combined knowledge will ensure the best possible outcome for the child.” ([https://small business.chron.com](https://smallbusiness.chron.com))

The present holistic and multidisciplinary education will develop the quality of responsibility in students. It is proved through following lines-- “Multidisciplinary teams (MDTs) are the mechanism for organizing and coordinating health and care services to meets the needs of individuals with complex care needs. The teams bring together the expertise and skills of different professionals to assess, plan and manage care jointly.” (<https://www.scie.org-uk>activities>)

Holistic Multidisciplinary Education: Importance in Modern World

In this modern era a lot of things have been changed. According to demand of the time there’s a change in every field. So the education system also should be changed in our practical life. Today education is not a mean of simple knowledge and career. The emerging use and need of technology in different ways; are need of all-rounder students so that they can get success. As the following lines points out— “The so called Multidisciplinary team has power that go beyond just culture; they can also amplify innovation in the work place, different people with different profiles, points of view and knowledge are the factors that can take a company above and beyond as diversity is always enriching.” 7th August 2018. (<https://school designhiking.echos.cc>)

Shortcomings

Although National Educational Policy 2020 has its own benefits but it is not free from demerits. It is said that the Moon also has stains. The NEP 2020 also has some negative aspects. We can notice that faculty will have to expense more time to preparation and management to teamwork. The different nature and the different style to do the work will create the differences among them. Other thing is that as a teacher they will be held the more or less experience while they will have to do same working on same salary. So the prestige & financial issues will take place.

The next matter is that the teachers from different subjects can be left to teach in isolation. In teamwork there will be integration confusion. A big and practical problem in a team will be; students will be of different talents, capacity and ability. Too much variety in the classroom may hinder habits formation for these students. The main hindrance in the teamwork is the problem of budget consideration. Teachers may resist the change as Dr. Vencent Anfar, author of ‘The Hand Book of Research in Middle Level Education’ explained that “Teaching as a part of an interdisciplinary team involves change, and some teachers will resist change. They may defend their individual classroom autonomy and resist efforts to involve them in collaborative projects with other teachers. The teachers who perceive themselves as specialists in delivering particular content may stubbornly resist efforts to integrate their content area with others.” (<classroom.synonym.com>)

Time is a treasure in our life. Our country is the country of diversity. Financially poor people are not capable to attain the Holistic Multidisciplinary Education due to being expensive. Other thing is that all schools and colleges have no equal standard. So Holistic Multidisciplinary Education does not fit well with many School Curricula. As a proof following lines can be produced (<https://www.researchgate.net>3494>) —

1. It may under emphasize Academic learning. A holistic approach may limit children’s time on academic aspects of learning.
1. It’s rarely used beyond early Years Education.
2. It is time consuming and expensive.
3. It does not fit well with many school Curricula.
4. Many parents may disagree with it.

Conclusion

Thus the NEP-2020 is built on the foundational pillars of Access, Equity, Quality, Affordability and Accountability. The framework of holistic multidisciplinary education will be proved the milestone in the field of education. HME has allowed for children to develop strong internal values and confidence because their whole being is considered during the learning process. The implementation of HME should be with harmony, so that it may help the children in strong sense of identity. It will connect and contribute to students to their world. The aim of the HME will be helpful in Rationalized Institutional Architecture Motivational for students. The framework of HME proves that it will be fruitful to all; teachers, students and Nation. Every child will come out of school having at least one skill. I strongly anticipates a great success of NEP 2020 within the interest of students, teachers and the nation as well.

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EDUCATION POLICY - CHANGING TRENDS TO GLOBAL ENVIRONMENT AND INCREASING IMPORTANCE OF VOCATIONAL EDUCATION

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Abstract

Over the next decade, vocational education will be integrated in the educational offering of all secondary schools in a planned manner. Schools will also collaborate with ITIs, Polytechnics and local Industries etc. Skill labs will also be setup and created in schools in a hub and spoke model which will allow other school to use the facility. Higher Education Institution (HEIs) will also be allowed to conduct short-term certificate courses in various skills including soft skills 'Lok Vidya' i.e. important vocational knowledge developed in India. HEIs will offer vocational education their own or in partnership with industry and Non-Government Organizations (NGOs). Ministry of Human Resources and Development (MHRD) will constitute a National Committee for the integration of Vocational Education (NCIVE) consisting of experts in vocational education and representatives from across Ministries in collaboration with Industry. Different models of vocational education and the apprenticeship will also be experimented by Higher Education Institutions.

Keywords

National Education Policy, Vocational Education, Sustainable Development Goals, Higher Education Institution, Non-Government Organizations, Collaborative Learning, Virtual Learning.

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*EDUCATION POLICY -
CHANGING TRENDS TO GLOBAL
ENVIRONMENT AND INCREASING
IMPORTANCE OF VOCATIONAL
EDUCATION*

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Introduction

The Educational Commission 1964-66 titled as the 'Education and National Development' states "If the pace of national development is to be accelerated, there is need for well-defined bold and imaginative educational policy and for determined and vigorous action to vitalize, improve and expand education. Commission has observed that in a world based on science and technology it is the education that determines the level of prosperity, welfare and security of the people."

Macaulay originally drives education into vocation education to produce an army of clerks for carrying out routine day-to-day administrative work for the British rulers in India. The concept of Basic Education, Craft education, Learning to do, Socially useful productive work, Vocationalisation of education, work experience, world of work etc. cannot have the same idea i.e. education should be related to productivity. Education system should be reorganized in terms of job orientation, work experience and development of skills and attitudes that will make for self-employment rather than the search for Job. According to Shri Rabindra Nath Tagore- "A man may be eminent in book-learning but this education remains incomplete till he has not learnt to put his hand to good and efficient purpose."

Education Policies of India

Hunter Commission (1882) recommended "Introduction of practical subjects in secondary schools, so as to divert the students into different walls of like." Abbot Woot (1937) advocated for a planned and systematic vocational education. Mahatma Gandhi (1937) made education as Craft Education or Basic Education. He also stressed the importance of working with head and hand together. The secondary Education Commission (1952-53) recommended the establishment of multi-lateral or multi-purpose schools to provide for diversified courses at secondary stage level. The Kothari Commission (1964-66) laid stress on vocationalisation of education at secondary school level to meet the needs of Industry, Agriculture and Trade. Ishwar Bhai Patel committee (1977) emphasis a compulsory introduction of socially useful productive work.

The Plus 2 Committee Report entitled "Learning to Do" towards the learning and working society on Higher Secondary with reference to vocationalisation under the chairmanship of Malcom S. Adiseshiah (1978) recommended "The introduction of socially useful productive work at school stage and vocationalisation of higher secondary education i.e. relating education to productivity".

UNESCO (1974) recommended vocationalisation and defined vocational education— "Comprehensive term embracing those aspects of the educational process involving in addition to general education the study of technologies and related sciences and the acquisition of practical skills, attitudes, understanding and knowledge relating to occupations in the various sectors of economic and social life."

In India, vocational education has the potential of enabling us to really move towards equitable sharing of benefits of economic development towards social justice and socialism. The National Policy on Education (NPE) 1986 modified in 1992 as Programme of Action (POA) pointed the importance and philosophy of vocationalisation— "The introduction of systematic, well planned and rigorously implemented programs of vocational education is crucial in the proposed educational reorganization. These elements are meant to develop a healthy attitude amongst students towards work and life, to enhance individual employability to reduce the mismatch between the demand and supply of skilled manpower and to provide an alternative for those intending to pursue higher education without particular interest or purpose. Efforts will be made to provide children at the higher secondary level with generic vocational course which cut across several occupational fields and which are not occupation specific."

NPE 1986, target was to cover 10% of higher secondary students by 1990 and 25% by 1995 under vocationalisation. The revised Programme of Action (POA) 1992 mentioned "Vocationalisation of education is identity as a priority area in the Eighth five year Plan." Target has been revised to 25% of higher secondary students by 2000.

International Labour Organisation (ILO) in 2015 states that- "A national employment policy is a vision document which address both demand and supply aspects of a country employment goals. The Policy

documents works towards increasing the demand for the labour in the economy along with operating on the supply side. Demand side measures aim, creation of jobs through macroeconomic policies, sector specific policies, monetary and fiscal policies which work towards improving economic growth which could increase the labour demand with economy. Supply side improves the labour supply through working towards skills, vocational training and professional education.”

According to Periodic Labour Force Survey (PLFS) 2017-18, “In India, the percentage to workers who are formally skilled is very low at only 4.69% of the total work force while 24% in China, 52% in US, 68% in UK, 75% in Germany, 80% in Japan and 96% in South Korea are skilled labour of the total work force. Nearly 93% of the population in India, did not receive any vocational or technical training.”

World of Work

Under World of Work, further information would be available to the students in regard to how, under a given work area, one could move from one level to another (Vertical mobility) and skills could be transferred from one work area to another (Horizontal mobility). Certificates would be awarded by accredited ‘Work benches’ whether it is provided by private or public sector, Government or Voluntary organizations; these should be acceptable for employment in any part of the country. Special attention should be given to identity & accredited ‘work benches’ in rural sector.

New Education Policy 2020

New Education Policy 2020 is the first education Policy of 21st Century and it aims to address the many growing developmental areas of importance for our country. It is based on the principle that education must develop not only cognitive capacities as Fundamental Capacities of literary and numeracy and higher order capacities as critical thinking and Problem Solving but also social, ethical and emotional capacities.

Fundamental Principles of Policy (NEP 2020)

- Recognizing, Identifying and fostering the unique capabilities of each learner.
- **Flexibility-** Every learner have the ability to choose their learning course and Programs and choose own paths in life according to talents & interest.
- **Multidisciplinary and Holistic Education-** To ensure the Unity and integrity of all knowledge.
- **Creativity and Critical thinking-** To encourage logical decision making and innovation.
- Life skills as communication, co-operation and the teamwork.
- ‘Light but Tight’ regulatory framework to ensure integrity, transparency and resource efficiency of educational system.

Changing Trends according to Global Environment

Modern education is aimed at educating an individual academically and professionally with overall personality development to cope with global digital world. Learning is focused on STEAM (Science, Technology, Engineering, Art and Mathematics) has taken lead role in Education. The changing trends have been described below—

- **Learning has become dependent on technology-** Online, Virtual learning, Collaborative and co-operative learning are the trends of today’s learning system. Further accessibility and availability of education is seen to reach in the remote corners of the world. Students are trained to develop analytical, logical and problem solving skills; to work & compete in modern age of advanced science & technology.
- **Easy availability of Information-** Information by Internet, websites, You Tube channels and social media, Information through Virtual/Online Classes from experts and online courses by the MOOCs etc. is easily derived by the learners.
- **Developing Global Skills-** Whole world becomes a Global villages in the sense of Technology. Where we depends on each other for study, work, business and work experience. By using world technologies in the society of diverse culture; young learners are to be learned vital global key skills as innovative thinking, socializing, skilled-learning and professional-working etc.

- **Easy accessibility of Learning-** Virtual and Online learning is assessable due to advancement of technology. The availability of information regarding classes are in form of the Videos, e-book, e-notes, recorded classes and offline materials. Accessibility of learning regardless of time and place has been made possible by way of Information & Technology.
- **Adoption of different modern methods of teaching and learning-** With the advancement of technology it is important to used method of teaching and learning with digital technical tools & services.
- **E-Learning-** Modern days' distance learning tool are having options to learn variety of lessons, get information and select courses according to the status & pace of Learners.
- **Hybrid Learning-** Students get learning at physical classroom as well as online classroom. Online classes give opportunity to reach out the students living in any remote corners of the world.
- **Experiential Learning-** Learners get knowledge through live experiences from the surroundings as field trips and working in real projects. Learner gets more concrete ideas and more observations through experiences. Any individual reflects high retention through experienced learning.
- **Project based Learning-** Students get involved in the real projects with project based learning. He can solve complex issues by using his critical and logical thinking skills. This is also team work which helps them to put together ideas and bring out the desired output.
- **Artificial Intelligence-** Most modern trend in field of Education which is also used in administration department; is to automate the works and use Artificial Intelligence. It assists students through customized learning as well as personalized learning.
- **Learn to solve problems with their knowledge of learning-** Emerging trend is moving faster with the pace all over the world and to realize practical approach and feasibility to make the learning more productive. The Planning by Understanding helps in our profession and personal development.
- **Increasing importance of Vocational Education-** The purpose of vocational education is to prepare students for future careers by gaining the necessary skills & experience. It helps students to develop their skill and increase these opportunities for employment. Vocational skills include Marketing, Communications, Design, Health & Social Care Education and Training and Data & Programming etc. Individual learns vocational skills from hand one-experience.
- **Skill development & Employability-** It is the time to realize difference between theoretical knowledge vs. practical skills.
- **Value of graduating with works skills-** Vocational education helps bridging the skills between work and education. Students who have specifically worked in practical situation create a more favorable employability skills assessment.
- **Building strong networks for Students before graduating-** The importance of strong network can play a direct role in finding a job and building a career. Vocation based education have excellent opportunity to build strong network, enhance learning experience and strong professional network which provide insight and guidance in building career.
- **Students experience economic benefits-** Students from specialized programs can enter their career path faster. Work experience and training related to their field makes easier to transition into desired role and takes working to international standards.

In short the modern trends of Education comprise of Virtual Learning, Developing critical & independent thinking, improving power of Observation, hands on experience with real projects and collaboration learning approach etc.

National Education Policy 2020 & Increasing Importance of Vocational Education

National Education Policy 2020 on Vocational Education especially states that Ministry of Human Resource Development (MHRD) will constitute a NCIVE consisting of experts in vocational education and representatives from all ministries in collaboration with industries. Different models of Vocational Education

and apprenticeships will also be experimental by HEIs. Through the partnership with industries; Incubation centers will be set up in Higher Education Institutions.

The vocational training and skill development training programs should be decentralized to the extent possible by linking them with the need of local and foreign labour markets. There should be subject matter specific, short term training programs conducted within and outside the workplace for the development of skills and personality of the workers. These programs must be made more effective in accordance with the changing technology and nature of demand of labour market. Central and state levels Govt. need to work towards connecting the recruiters to the training centres for providing valuable information regarding marketable skills. For the efficiency of programs active participation of representatives of sectorial establishment and workers is needed. Training need assessment, curriculum development and their proper execution is to be promoted. It should be expanded through the private-public partnership. Vocational training programs & extension services (Government, Private and Non-Government Organisations) which provides necessary skills to youth must be funded and linked with Universities for broad Knowledge & Research.

Conclusion

Vision of National Education Policy is to instill among learners a deep-rooted pride in being Indian, not only through but also in spirit, intellect deeds, as well as to develop knowledge skills, values & dispositions that support responsible commitment to human rights, sustainable development, living & Global wellbeing thereby reflecting a truly global citizen. NEP states curriculum integration of essential subjects skills & capacities & flexibility in choosing individual curricula, certain subjects, skills & capacities that should be learned to become good, successful innovators, adaptable and productive human being in today's rapidly changing world. NEP in accordance with the modern trends of Education aims at proficiency in language including scientific temper, evidence based thinking, creativity & innovativeness; Sense of Aesthetics & Art, Effective Oral & written communication, good health & nutrition, Good Physical fitness, wellness & knowledge of sports; collaboration & teamwork, problem solving & logical reasoning, Knowledge & Practice of human & constitutional values; Gender sensitivity, Fundamental duties, citizenship skills & values, knowledge of Indian rich traditions, Environmental awareness including water & resource conservation, Sanitation and hygiene, current affairs & knowledge of critical issues facing local communities, states, country & the world etc.

Govt. by way of NEP have to focus on how productive and high employment oriented education can be imparted to students. Indian policy makes can collaborate with academic institutions and service sector giants to develop & design appropriate courses & training programs to create skilled human resource for India.

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Abbreviations Used

HEIs	-	Higher Education Institutions
ILO	-	International Labour Organization

MHRD	-	Ministry of Human Resource and Development
NCIVE	-	National Committee for the Integration of Vocational Education
NEP	-	National Education Policy
NGO	-	Non-Government Organization
NSQF	-	National Skill Qualification Framework
PLFS	-	Periodic Labour force Survey
POA	-	Programme of Action
SDG	-	Sustainable Development Goal
STEAM	-	Science, Technology, Engineering, Arts and Mathematics
UNESCO	-	United Nation Educational, Scientific and Cultural Organization

NEW EDUCATION POLICY 2020: SETTING PATH TO ENHANCING QUALITY EDUCATION

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Abstract

The Union Cabinet chaired by Prime Minister Shri Narendra Modi supported the 2020 National Education Agenda, paving the way for large-scale, transformational changes in both the school and higher education sectors. The panel led by ISRO President K. Kasturirangan submitted a draft of NEP in December 2018, which was opened for public input after the election of Lok Sabha in May 2019. The new Constitution would incorporate a wide range of reforms, such as providing free schooling for everyone up to the age of 18 and increased mobility to eliminate dropouts due to multiple reasons and replacing the 10+2 system with a 5+3+3+4 school framework. There is a huge shift towards streamlining pre-school education up to the age of 6 and training in regional languages up to class 5. Furthermore, a rigid distinction between separate sources or between curricular and co-curricular practices, or between vocational and non-vocational topics, may cease.

Keywords

Transformational, Mobility, Co-curricular Practices, Comprehensive, Vocational.

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Background

Before the inception of educational reforms in India, we were influenced by colonial rule, which led to the development of modern education, which was initiated in three significant constituencies of British; Bombay, Calcutta and Madras. Colonial authority left behind an educational system designed to uphold the position and privileges of the fortunate by making academic education a pre-requisite for entry and advancement within government service. Congress established several 'national' schools and universities in 1920 and called for a boycott of government-funded and government-run educational institutions. It was a transient effect because the benefits of a British-style education outweighed the boycott, which was greatly disregarded. The Indian government has supported numerous initiatives to tackle the issue of illiteracy in India's rural and urban areas ever since the country gained its independence in 1947. Maulana Abul Kalam Azad, India's first education minister, envisioned a national education system under the strong leadership of a central government. Nehru envisioned India as a secular democracy with a command economy. The corner stones of the anti-imperial movement were equal access to education and industrial development, which were considered as essential means of bringing together a nation split along the lines of class, caste, and religion. As India gained its independence, school curricula were therefore infused with the twin themes of inclusion and national pride, emphasising how India's various communities could coexist peacefully as a single country. The Kothari Commission (1964–1966), the Government of India Commission for Universities (1948–1949), the Commission for Secondary Education (1952–1953), and the Commission for University Grants were all founded by the Union Government and developed ideas for updating the educational system.

India's foremost prime minister, Jawaharlal Nehru, and his government approved a science policy resolution. The establishment of respected scientific and educational institutions, such as the Indian Institute of Technology, was supported by the Nehru government. Their goal was to develop secularism in the minds of young people. In 1961, the Union government established the National Council for Education, Research and Training (NCERT) to provide independent guidance to federal and state governments in formulating and implementing education policy.

Antecedents of Education Policy

The first NEP was established in 1968 by the government of Indira Gandhi, the then country's prime minister, based on the Kothari Commission's (1964–1966) report and recommendations. It was brought to achieve national cohesion and more significant cultural and economic growth, and the strategy was devised with 'radical reform' in mind. It also suggests equitable educational possibilities for all sections of society to encourage the use of Hindi as a universal language throughout India; this prompted the use and study of the language. Ancient Sanskrit, considered an essential component of India's culture and traditions, holds a vital foothold in this program. The policy also supports physical education, game and sports culture. The 1968 NPE required education spending to rise to 6% of national income to enhance the developmental process.

Former Prime Minister Rajiv Gandhi introduced second National Education Policy as a new national agenda to enhance education at all economic levels in 1986. Regardless of caste, gender, and financial background, the accepted policy is noted for its 'special emphasis on eradicating inequity and realigning educational possibilities' which stood as an essential factor. The policy mandates increasing adult education, scholarships, and other programmes to encourage social integration. It was crucial to the 'child-centred approach', particularly in primary school, and helped launch of 'Operation Blackboard'; a very well-liked educational reform. It was designed to accelerate the growth of elementary schools across the country. The NEP was updated in 1992 by the then prime minister P. V. Narasimha Rao. The implementation of Common Entrance Exams under NEP in 1986 and all India-based vocational education tests for all India-based vocational and professional admissions are notable aspects of this educational programme.

New Education Policy 2020

The current education system has to be changed to develop with the demands of a knowledge-based economy in the context of a shifting global environment by adapting according to the existing methods raising

pedagogical standards, and encouraging discovery-based learning. By formulating a strategy to ensure the Indian educational system is accessible worldwide. The third education policy adopted by independent India is the National Education Policy 2020. As a result, a 34-year-old education policy now in place needs to be revised due to the shifting circumstances.

Due to this, the Ministry of Human Resource Development prepared a new education strategy in 2019 and solicited input from the general public formulating New Education Policy 2020. By 2030, the educational system must be fixed following the recent 2020 education policy. Instead of the current 10+2 established model, the curriculum will be divided according to the educational system of 5+3+ 3+4. As part of the new Education Policy 2020, the federal and state governments have committed to invest 6% of the nation's GDP in the education sector, intending to foster collaboration in this area. Every participant in the journey has adopted a personal approach, and collectively, Govt. have tried to address many facets of the larger educational landscape of our nation. The guiding principles of this policy include capacity, quality, affordability, accessibility, and accountability.

Foundation Stage

The developmental period of a student plays a crucial part in a child's development which is part of the New Education Policy, ranging in age from 3 to 8 years. For five years, the Foundation Stage has been fixed. The students' linguistic abilities and ability levels will be assessed, and their development will be centred during the three years of pre-school instruction in Aanganwadi and in classes 1, 2, and 3. There are various alternatives under the new educational strategy on linguistic difficulties where students can take up education in their native or regional tongue. It is necessary to speak at least two Indic languages. Ideally, this choice is up to the states, regions, and students. If a student is studying Marathi and English, it will not affect students learning another language. The preparatory stage lasts three years between the ages of 8 and 11. The students' numerical skills will be strengthened as part of the current phase of the new educational agenda.

The local language will also be taught to all youngsters simultaneously to continue our legacy. In the current period, it has been observed that our youth needs more fluency in their mother tongue. Children will also learn science, art, and maths through experiments. It is a well-established psychological fact that experiments enhance individual credibility in storing information. The medium stage duration has been set at three years. Students in this stage, who will get subject-based instructions belong to grade 6 to grade 8. To make all the kids eligible for employment only while in school, opportunities for vocational tests and internships will be provided to them simultaneously to explore their areas of interest.

Secondary Stage

This stage lasts for four years. In this stage, students are at the pinnacle of development from grade 9 to 12, where they thoroughly study their area of interest. The educational curriculum for 8-12 grade courses has also been launched, and an alternate academic system has been developed. Instead of being limited to a particular stream, students can select their classes based on their preferences. Students can choose their subject according to their specified combination to better understand their importance. The study of science with arts or commerce can all be pursued by students providing them with a wide range of subjects to explore their interests. The former 10+2 scheme prevented government schools from offering pre-school; this will be replaced.

Education used to gain momentum during the initial six years, but it will now begin at the age of three. Every year, the test will be conducted twice, organising objective and subjective tests to tackle students' propensity for rote learning. The knowledge test will receive the most attention during the board exam by introducing the new pattern. A new National Assessment Centre will evaluate students' academic achievement. Software based on artificial intelligence will be utilised to assess student achievement and assist pupils in making decisions that may affect their future.

Following the new education strategy 2020, students will enhance their abilities in addition to their academic knowledge in disciplines including horticulture, yoga, music, dance, sports, and sculpture etc.; it will

be provided to all students starting from their initial schooling. The coming students will be proficient in both physical and other types of talents.

Higher Education Stage

As per the NEP 2020, the students will now have options of multiple exits during their UG programme. For example, a student can exit just after 1st year of graduation having a certificate. If he/she opts to exit after the second year, an Advanced Diploma will be awarded for 2 years of successful completion of study. As usual, the 3rd year of UG completion will result in a Bachelor's Degree and 4th year of UG completion will be awarded with a Bachelor's Degree with Research. M. Phil. Courses will be eliminated. Further, the credits earned at various levels will get credited into a digitalised Academic Bank of Credit. Students can use their earned credits to take admission in another institution to further continue their studies for the remaining year/s of their graduation courses.

National Education Policy (NEP) has cleared the path for setting up a single regulatory body for country's higher education. The regulatory body, that is to be named the Higher Education Commission of India (HECI); will function as the single authority for all public and private educational institutions (except those involved in medical and law education). In addition to this, a National Research Foundation will be created to oversee all research activities to be carried out by the various academic institutions in the country.

The NEP 2020 has aimed at almost doubling the Gross Enrolment Ratio (GER) in higher education to 50 per cent by the year 2035, as compared to the current GER of 26.3%. It also has provision for greater autonomy to the academic institutions offering quality higher education.

Challenges related to NEP 2020

State education is a concurrent topic; the State Governments must implement it by establishing a National Higher Education Regulatory Campus as the principal regulating body. The New Education Policy has a different challenge to tackle. There are some shortcomings of NEP described below—

- **Less focus is placed on Skill Development:** There are gaps in skill development and skill acquisition, such as integrating technology and education. These significant gaps are the requirement for conceptual development, which should have taken precedence during the transition to emerging sciences. Early specialisation and a strict separation of disciplines force students to focus on a few topics, which causes them to need clarification about the course they want to pursue, which may hamper their career prospects.
- **Use of Local and Regional Language:** A few Higher Education Institutions (HEIs) offer instruction in local and regional languages, primarily in socio-economically disadvantaged areas. The NEP focuses on formal linguistic study to enhance learning results. Indeed, it is true that a child's home language facilitates easy concept processing, which is crucial for development. But, social and economic mobility is indeed a primary objective of education, and English is India's language of importance, connecting all individuals throughout the country.
- **Expensive Education:** The new education policy makes getting accepted to institutions abroad easier. Several scholars think that the Indian educational system will likely pay the price for having access to foreign colleges. Lower-class students may need help to seek higher education. As a result, they are creating a discriminatory effect.
- **Lack of Resources:** The Centre and the State spent 3.1% of the GDP on education, according to Economic Report 2019-2020. The cost structure of schooling will inevitably change. Parts of the transition might be feasible at a cheaper cost for a larger scale, even though finance at 6% of GDP needs to be more active and can hamper the development process.
- **Lack of Legislative Discussion:** The nation has struggled for months with lockdowns brought on by COVID. The policy required legislative discussion; it had to have gone through a respectable

parliamentary debate and consideration of different perspectives. However, it is facing its execution without following the established due process.

- **Unachievable Targets:** According to a survey, to achieve one of the policy's declared goals (a gross enrolment ratio of 50% in higher education) by 2035, we will have to establish one new institution each week for the following 15 years. The National Education Policy's emphasis on interdisciplinary learning in higher education is a positive development, but Universities have been highly compartmentalised and have weak infrastructure for years, particularly in India.

Educational Changes

Many changes will be observed in the Indian educational system with the implementation of NEP 2020. This policy will be effective in various areas, including traditional education and skilfulness. In the past, back in the days of antiquity; scholars were expected to complete their research under the guidance of a sage, and they were given a distinct form of educational books and knowledge through Vedas. As the medieval era arrived, the Mughals developed a new system where students may go to madrasa comparable to western schooling. With the arrival of the modern era, an altogether new schooling method was implemented. Instead of going to the sages, students now visited schools for 6 to 7 hours every day where they were imparted western education.

A new education policy was introduced, bringing a new phase where the students were expected to understand skill-based education and traditional/holistic education. Later, it was realised that more than bookish knowledge, strategy is needed for today's evolution because of the failing economy. A new education policy was introduced to handle this, bringing a phase altogether. Thus we must adhere to the conventional procedure because corruption and development are coinciding with technology at its peak, and an appropriate policy is urgently needed.

NEP 2020 will use AI-based integrations to improve the process, in contrast to the earlier pedagogy. We all experienced an offline crisis during the lockdown where examinations were impossible due to our complete reliance on traditional system and also due to lack of knowledge. While dealing with students and professors, India has had a number of difficulties circulating around online education. If NEP is successfully implemented, we will not face these type of obstacles.

Two plans have been implemented to help solve the problems regarding AI and education—

- National Educational Alliance for Technology (NEAT)
- Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM)

The former teachers were appointed on the basis of exams; Through this new policy, teachers will be trained to adapt to teaching methods. The interaction and understanding between teachers and students will be enhanced. A classroom should not rely on rules and regulations but should be a cordial environment where teachers and students can have desirable interactions. As we have been in lockdowns, we have faced existential crises. Many students have dropped out, many girls have married, and the level of knowledge has decreased due to the scarcity of resources. It will take a lot of work to implement this policy in India. Making parents sensitive to technical means to increase GER to 50% by 2035 will be a daunting task. This will be a difficult task in a country where the literacy rate is only 75%. For implementation, the competent authority should provide a clear roadmap. Strategic planning alone will not help improve India's educational conditions.

Conclusion

Overall, analyzing the whole policy, we can conclude that in a country like India, where we still follow the traditional educational process, we must adapt to different resources. Since we have moved from the ancient method of education to the medieval and from the medieval to the modern, we must take a step forward from modern education because it has many drawbacks. Like the previous policies, this new policy will also have a backdrop, but we cannot ignore its benefits. This policy will mark its birth with critical comments, but the authorities should implement it without affecting different social classes. And in this era of development, India must move forward; otherwise, we will be ruled by foreign concepts and forget our identity. If effectively

implemented, the new National Education Policy 2020 approved by Govt. to improve the Indian educational system to match the needs of the 21st century India; will make India one of the top nations in the world.

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CRITICAL EVALUATION OF NEW EDUCATION POLICY 2020 IN CURRENT SCENARIO

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Abstract

India is a developing country. For becoming global Guru, it is necessary that our students & scholars become more logical, innovative & technologically sound. With the same objective New Education policy 2020 was launched by our Hon'ble Prime Minister Mr. Narendra Modi. This policy can be regarded as a milestone in the field of education & research. Different agencies have been formed to support & regulate the administration work related to NEP 2020. Like any other policy it has its benefits prospects as well as criticism.

Keywords

NEP, GER, NHERC, NAC, GEC, NTA, Vocationalisation, Skills.

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Introduction

Education is one of the major components of social infrastructure. So, it is necessary that proper education policy should be implemented to improve the talent base not only for present but also for future. Education implies the process of teaching and learning to improve knowledge and develop skills. It is the undercurrent of economic and social current.

For this purpose first education policy was announced by Government of India by the Prime Minister Mrs. Indira Gandhi in 1968 and second by Mr. Rajiv Gandhi in 1986. But during COVID-19, there was a crucial disruption in education area. So, it was felt to change the education segment with technological solution of learning and teaching. So a new education policy was introduced by Hon'ble Prime Minister Mr. Narendra Modi which is known as New Education Policy 2020.

In 2019 a draft of New Education Policy was released by Ministry of Education under the chairmanship of Dr. D. K. Kasturirangan who formed a committee of nine members. This draft was widely discussed and then passed as New Education Policy 2020. It was launched to prepare students for the demand of 21st century.

Main Features of the New Education Policy 2020

The main features of the New Education Policy 2020 have been presented as follows-

- (1) **Released On-** NEP 2020 was released on 29 July, 2020.
- (2) **Vision-** NEP 2020 rests on five pillars –Access, Equity, Quality, Affordability and Accountability. So the ultimate goal of NEP 2020 is to produce excellent people who are able to act, have scientific mindset, creative skill and have strong ethics and values.
- (3) **Ministry Renamed-** Under NEP 2020 Ministry of Human Resource Development was renamed as Ministry of Education.
- (4) **New Education Pattern-** Under NEP 2020 pattern of 5+3+3+4 was adopted in which 12 years of schooling and 3 years of pre-schooling was taken as education pattern. The Government has sub divided the schooling of student into four parts— foundational, preparatory, secondary and middle. The description follows—
 - (a) Under foundational stage, the early grooming of the students will be done for five years in which three year of Anganwadi/Pre-primary/Bal-Vatika and 1st and 2nd classes will be held. Age group of this level will be three to eight years .
 - (b) Under preparatory stage class 3rd, 4th and 5th will lay the foundation of middle and secondary stage.
 - (c) Under middle stage class 6th to 8th will prepare the student for final stage with computer and coding knowledge.
 - (d) Final stage i.e. secondary will be completed in four years and cover education from class 9th to 12th.
- (5) **Higher Education-** NEP 2020 proposes a four year multi-disciplinary bachelor degree and will involve-
 - (a) A certificate after completing one year of study.
 - (b) A diploma after two year of study.
 - (c) A bachelor degree after completing three year of study.
 - (d) A 4 yearly multidisciplinary bachelor degree according to preferred option. For example if any student wants to learn bakery with commerce then he will be allowed to do so.
 - (e) M. Phil. courses Will be discontinued.
- (6) **Different Regulating Councils-** For regulating purpose following councils will be set up-
 - (a) For regulating higher education National Higher Education Regulatory Council will be set up.
 - (b) For providing funds and finance to universities and colleges National Accreditation Council is going to be set up.
 - (c) To frame graduate attributes General Education Council will be set up.

- (d) The National Testing Agency will be responsible for conducting entrance exams and for admission to universities and to conduct JEE and NEET.
- (e) Fees of both private and public universities will be fixed.
- (7) **Vocationalisation-** NEP 2020 focuses on integration of vocational and skilled based training into the education system.
- (8) **Education in Mother Tongue-** In this policy children up to grade 5th will be taught in their mother tongue or in their regional language.
- (9) **Other Features-**
- Emphasis will be made on e-learning to reduce dependence on textbooks.
 - Multiple entry and exit point will be made under higher education.
 - Change in education pattern for the disabled students is there.
 - Vocational testing internship will be started from class 6th.
 - All schools will be made digitally equipped.
 - E-mail content will be translated in regional language.
 - Establishment of Academic Bank of Credit.
 - Setting up of National Research Foundation.
 - Light but tight regulation.
 - To increase Gross Enrolment Ratio to 50 percent.
 - NCC course will now be included in the course of universities and colleges.

Prospects & Benefits of NEP 2020

New Educational Policy is a great step towards educational improvement of India. The prospects and benefits can be described under the following heads-

- (1) **Universalisation of Education-** In NEP education is being made a basic right. It will bring back many children to educational institutions and will truly universalise education for the children aged 3 to 18 . So NEP 2020 fulfils the dream of education for all.
- (2) **Increase in Percentage Expenditure on Education-** Under NEP 2020 the share of education sector in Govt. Budget will be increased from 3 to 6 percent. It will help to spread education in all parts of country.
- (3) **Focus on Health-** Sound mind in a sound body is an old saying. Under NEP 2020 Mid-Day Meal Scheme is extended to include breakfast. Also help of councillors & social workers will be taken to improve mental health of students.
- (4) **Holistic Report Card-** Under NEP 2020 report card will be prepared on the basis of holistic approach & will also offer information about the student's skills. This approach helps the students to judge themselves on the basis of their skills. Also education will be made more inter-disciplined & multi-linguistic. For example if any student wants to learn Bakery Skills while studying Physics in its curriculum, then he will be allowed to do so. This change is remarkable.
- (5) **Vocationalisation-** Under previous educational policies the term Vocationalisation was not properly involved in education system but now under new educational policy this concept has been given priority. Now it will be included from class 6th courses & will impart practical knowledge with theoretical knowledge & will improve their potential too.
- (6) **Multiple Entry & Exit-** Under NEP 2020 graduation courses have been made in such a manner that needed student may enter or exit at any point he wants. This has made the education system flexible & feasible.
- (7) **Teacher's Welfare-** This policy not only help student but is very fruitful for efficient teachers. A National Professional Standard of Teachers (NPST) is created to determine all aspects of Teachers Career

Management. It includes- determination of salary, promotion, recognition & teachers audit. It will help to determine teachers training programs & to evaluate their performance.

- (8) **Early Childhood Care-** Under NEP 2020 early childhood care will be provided & foundation of learning will be made at a younger age. For this purpose concerned authority will present a proper framework to help the early childhood care between the age of 3 to 8 years which is quite appreciable.
- (9) **Enjoyable Learning with Less Burden-** Under NEP 2020 education will be provided in such an enjoyable manner so that understanding & grasping power of student will improve. Also some volunteers' events will be done in school so that student & teachers can rebound their relationship & solve their mutual differences.
- (10) **Less Burden of Curriculum-** Under NEP 2020 the burden of curriculum content will be reduced in order to help the students to improve their capabilities & thinking by focussing on more important content in which they are interested.
- (11) **More Languages-** In order to make the students more competitive & globally recognized; emphasis have been made to include different language learning programs in NEP 2020. It enables them to improve their employment potential.
- (12) **Equality Based-** In order to provide equality the teachers will be appointed in those areas which are disadvantaged as compare to those areas which are developing. Also school will have trained social workers & counsellors in the campus 24 into 7 basis.

Drawbacks & Challenges of NEP 2020

Although new education policy has been made for the betterment of students & to improve skills & innovative talent but some loose points & problems are associated with this policy which have been presented as follows-

- (1) **Affects the Present System-** Due to NEP 2020 significant changes are to be made in the existing system & may cause confusions for administrators, parents, teachers & students.
- (2) **Resistance by Some Groups-** Some groups of teachers, parents or students may oppose the policy because of their fear about NEP 2020 due to which its implementation may be difficult.
- (3) **Providing Early Childhood Care is Difficult to Achieve-** For Implementing New Education Policy 2020, it is essential to expand early childhood care & education but in India due to widespread poverty this task appears to be difficult one.
- (4) **Additional Resources Required-** NEP 2020 can only be implemented if proper resources are available to all schools, colleges & universities. It needs a very high expenditure, so this policy requires high cost.
- (5) **Evaluation of Performance-** Common Entrance Test is being proposed under NEP to evaluate the performance of students. But this effort may not give fruitful results & may discourage teachers & students.
- (6) **Proper Co-ordination Required-** To implement NEP 2020 it is necessary that proper coordination may be made between Central & State government & work together for the betterment of education system.
- (7) **Less Enrolment Ratio-** In India, enrolment ratio is less in higher education. Only 4.4 crore students are enrolled in higher education which is very low as compared to large population. So challenge to increase enrolment ratio is very much needed under NEP 2020.

Conclusion

The New Educational Policy 2020 is a much needed & comprehensive reform that aims to make our education system more inclusive, flexible & creativity based. It tries to fill the gap between pervious & current scenario of economy through education system. It will improve the education pattern from theoretical

aspect to vocational aspect which is a pre-requisite of present international standard of education. Also digitalization of education will improve the technical skill & innovative ability of our students & scholars. But all this can be done only if there is proper co-ordination & proper implementation of plans by the authorities. In nutshell it can be concluded that New Educational Policy 2020 is very fruitful if properly implemented.

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SUSTAINABLE DEVELOPMENT IN INDIAN AGRICULTURE SECTOR AND ITS IMPACT ON THE INDIAN ECONOMY

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Abstract

India has been experiencing a dizzying rate of growth and development recently. It is said that this nation will eventually join the ranks of developed nations. However, various parties have expressed concerns about the underlying texture and health as a result of this surge. 'Sustainable development' is a term that experts now use, and it has become more common in recent years. Agriculture continues to be the backbone of the Indian economy, despite the rapid expansion of other sectors. The issue of India's sustainable agricultural development is the focus of this article. In addition, it aims to examine how the sustainable agricultural system stacks up against the conventional system and the current one in terms of social, economic, and environmental sustainability. In addition, it aims to offer long-term solutions to the system's issues so that sustainable practices can be promoted and implemented.

Keywords

Sustainable Development, Indian Agriculture, Poverty, GDP, Urbanization.

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Introduction

Because it is one of India's largest private businesses and continues to dominate the changes in the economy by connecting various manufacturing sectors and markets, agriculture holds the lead in the Indian economy. The agricultural sector's contribution to employment and GDP (Gross Domestic Product) can be used to evaluate its significance to the Indian economy. Additionally, this sector makes a significant contribution to the nation's long-term economic growth.

A well-balanced combination of natural resources is necessary for any nation's agricultural sector's sustainable development. In fact, the future of a country like India is determined by agriculture. Despite the country's gradual urbanization over many years and decades, about two-thirds of the rural population still lives and works in agriculture. As a result, poor agricultural performance has a real negative impact on the economy because it has an impact not only on employment but also on GDP (thereby increasing poverty).

The larger objective of improving the agricultural sector can be accomplished through rapid agricultural development, which requires expanding acreage, intensifying cultivation, and increasing productivity. There are two ways to increase the productivity. First, make better use of the resources you have by increasing production. Second, alter the input to increase output power. Both in terms of its durability and productivity, the first method is superior. However, this method cannot provide a long-term solution because of population growth.

As a result, we can proceed with the second strategy, which has the potential to impair the economy's sustainability and harm the environment. As a result, it is essential to address issues pertaining to the sustainable growth of agriculture.

Sustainability in Agriculture Development

Issues can be discussed in three main categories of agricultural systems: modern agricultural system, traditional production system, and sustainable agricultural system. In addition, we can compare them in three ways: social, economic, and environmental viability. The description follows—

A. Sustainability of the Environment

The majority of conventional and traditional agricultural practices are not environmentally sustainable. They misuse natural resources, decrease soil fertility, contribute to soil erosion, and alter the climate worldwide. However, sustainable farming has a number of significant advantages over conventional methods—

Fertility of Soil: In many parts of India, the persistent decline in soil fertility is a major issue. Soil structure and fertility are enhanced by sustainable agriculture.

Water: Fertilizers and pesticides pollute surface and groundwater, making irrigation the largest consumer of freshwater. Topsoil's ability to hold and store rainwater is enhanced by sustainable agriculture's increase in organic matter content.

Biodiversity: Intercropping and expanding the variety of crops produced as well as the diversity of insects, other animals, and plants in and around the fields are examples of sustainable agricultural practices.

Pollution and Health: The ecology and population of the area are harmed by fertilizers, chemicals, and pesticides. Improper storage, pesticide use without distinction, etc. can result in health issues. Pest control and the use of hazardous chemicals are reduced in sustainable agriculture.

Trends in Land Use: Erosion, landslides, and flooding brought on by excessive land use clog irrigation canals and reduce arable land capacity. By increasing productivity, protecting soil, and other measures; sustainable agriculture avoids these issues.

Climate: There are many ways that conventional agriculture contributes to the production of greenhouse gases, such as- Producing artificial fertilizer and irrigating fields etc. Among other things this issue can be easily solved by using a sustainable farming method.

B. Development of a Sustainable Economy

Sustainable agriculture must be cost-effective over the long term. Long-term economic risks are greater with conventional farming than with sustainable farming. Sometimes, governments tend to prioritize export-oriented production systems over meeting domestic needs. It's not true. The hidden costs of focusing solely on export are- transportation, to guarantee the local food supply, etc. Domestic demand particularly food security; ought to be given the same importance by politicians as a visible trade balance.

It is a common misunderstanding that certain commodities promise high returns on investment. Producing in the market, on the other hand, carries some risks due to the market's volatility and rapid change. Indian farmers may be left without a market as a result of cheap foreign food entering the domestic market. The Indian government is under pressure to deregulate its economy and open it up to the global market as a signatory to the World Trade Organization. It can no longer protect its farmers behind tariff walls.

Agriculture is the rural population's primary source of income. Specialization and mechanization tendencies may increase strictly measured 'efficiency' but reduce employment in agriculture. When developing national agricultural support programs, it is necessary to take into account the social costs that unemployment causes. These issues can be resolved through sustainable agriculture, which prioritizes small-scale and labor-intensive activities.

C. Social Sustainability

In agricultural engineering social sustainability is connected to concepts of social acceptance and justice. Without a reduction in poverty, development cannot be sustained. The government must find ways to make agricultural development beneficial to the poor in rural areas. A situation in which a particular segment of society is denied opportunities for growth is known as social injustice. However, a robust social sustainability system has the capacity to bridge the wealth gap. Due to the local population's lack of acceptance, many new technologies are not utilized in agriculture. Because they are based on customs, traditions, and other norms, sustainable farming methods are beneficial. Locals are more likely to accept and adopt them because they are familiar. Additionally, traditional wisdom and local innovations are the foundations of sustainable agricultural practices.

The crops and livestock in their region are well-known to the locals. Women carry the heaviest workload in traditional farming, which is more gender-centric. Sustainable agriculture ensures that men and women are equally burdened and benefited. Sustainable agriculture improves food security by producing a greater variety of products over time and increasing the quality and nutritional value of food, whereas conventional agriculture focuses on a few staple foods. Caste and wealthy individuals also ran traditional agriculture. Poor and lower castes were left out, while the wealthy and upper castes received the most benefits. Sustainable agriculture promotes equal participation and acknowledges each nation's voice and discourse.

Indian Agricultural Sector

Agriculture is one of India's most significant economic sectors. Nearly two-thirds of rural farm workers in the country rely on it for their income. Agriculture contributes 21% of total exports, employs 65% of the workforce, contributes 27% of GDP, and supplies raw materials to numerous industries in India. About 8.4% of the country's GDP and 35.85% of agricultural output come from the livestock industry.

About 75% of the population in India lives in rural areas and still relies on agriculture, which occupies approximately 43% of the country's land area. Food grain production in the nation is estimated to be around 211.17 tons. India is a vast nation with numerous landforms, climates, geologies, physiographic features, and vegetation.

Agricultural Production in India

The majority of the country's agricultural production is closely tied to making the most of the country's natural and human resources. India is now the largest producer of many goods in the world because of its favorable agro climatic conditions and abundant raw materials. Coconuts, mangoes, milk, bananas, dairy products,

ginger, turmeric, cashews, legumes, and black pepper are all major exports from the nation. Additionally, it is the second-largest producer of cotton, sugar, rice, wheat, and fruits and vegetables.

India's agricultural output is strongly correlated with water management that is both adequate and prudent. In India, the majority of agricultural practices are restricted to a few monsoon months. India typically experiences a season of abundant rainfall during the monsoon season; these heavy monsoons are not uncommon, but when they become a terror, they cause uncontrollable flooding in many parts of the country, which ultimately affects agricultural production.

Recent Developments in Indian Agriculture

Politicians and planners who are concerned about national independence, security, and political stability have realized that food self-sufficiency is a necessary condition for sustainable agricultural development. The following policies are regarded as significant to the country's agricultural development—

- 1. Green Revolution:** Programs like the Intensive Agricultural District Program (IADP), which ultimately led to the Green Revolution, are part of this revolution. The establishment of the National Bank for Agricultural Development (NABARD), High-yielding varieties, modern tools like chemicals, fertilizers, pesticides, and mechanization, and ways to boost agricultural productivity without significantly expanding land under cultivation were the main topics of this green revolution.
- 2. Evergreen Revolution:** The keys to the green revolution forever are preserving biodiversity, maintaining soil fertility, increasing food crop climate resilience, and improving and expanding education and technological innovation. This revolution's primary objective is to boost production while consuming less water, land, and fertilizer. The beginning of a new partnership with India in agriculture for an evergreen revolution to achieve global food security was marked by the recent visit of the President of the United States to New Delhi.
- 3. Revolutions of Yellow and White:** The Green Revolution gave us confidence in our ability to farm and set the stage for the next phase, which was characterized by mission technology. Trade, consumption, and protection were the primary focuses of this strategy. All of the links in the production-to-consumption chain were taken into account in an end-to-end strategy, resulting in steady and sometimes spectacular progress, such as in the production of milk and eggs.
- 4. The (Water, Fish) Blue Revolution:** It was influenced, among other things, by a growing preference for healthier food choices, which has resulted in an increase in fish consumption. Wild fish are also getting scarcer. Women and workers without land could benefit from this revolution by getting a great job that gives them power.
- 5. Revolution in Biotech:** India is in a good position to become a major player in the biotech industry worldwide. India's agricultural biotechnology has tremendous potential for expansion, and the nation has the potential to lead the cultivation of Genetically Modified (GM) crops and numerous other GM vegetables. India's agro-biotech industry has expanded by a staggering 30% in the past five years. The agro-food industry, which currently ranks 13th with 5% of the economy, is thought to be the primary driver in India.

Impact of Economic Reforms on Indian Agriculture

Indian agriculture has been subjected to economic reforms to liberalize the economy and take advantage of globalization. One of the largest agricultural economies in the world India; is stuck. The new economic policies have emphasized both internal reforms in areas like industrial policy, price and distribution controls, and tax restructuring in the financial and public sectors as well as external sectorial reforms in the areas of exchange rate policy, trade, and foreign investment. India has begun economic reforms, but it has been noted that the anticipated increase in exports as a result of liberalization has not occurred. The agricultural sector's production dynamics have also slowed down. The marginal productivity of modern inputs has decreased as a result of the earth's deteriorating environmental quality.

The Indian economy is built on the agricultural sector, which is the center of socio-economic privilege and deprivation. Any change in its structure is likely to have the same effect on the current model of social equality. Without sustainable and comprehensive agricultural development, no economic reform strategy can succeed in raising living standards, lowering poverty, ensuring food security, and significantly contributing to the country's economic expansion.

These policies of economic liberalization and reform are having a significant impact because agriculture is still a sector of the economy. Following the reform processes and implementing the recommendations of the Khusro Committee and the Narasimham Committee, the Merchant Bank has reduced agricultural credit, which has slowed growth. As a result of increased competition in 'resource use' and 'marketing of agricultural products' as a result of agricultural liberalization and open market operations, small marginal farmers are forced to use 'jump sales' and look for off-farm agricultural work to supplement their income.

Problems and Obstacles

The need to boost productivity, create jobs, and provide low-income people with an income is a central theme in the growth of agriculture. According to research conducted by the FAO, small farms in developing nations produce between 30 and 35 percent of the world's agricultural output. In India, modern technology is not being used as quickly as it should, and agricultural practices are too haphazard and unscientific. The revitalization of cooperative institutions, improvement of rural credit, research, human resource development, promotion of trade and export, land reform, and education are some of the most significant issues for the growth of India's agricultural sector.

Future Prospects in India and Potential Solutions in the Future

The agricultural sector is a significant contributor to the Indian economy, which is centered on socio-economic privilege and disadvantages. Any modification to its structure may have corresponding effects on the existing model of social justice. The effective utilization of soil, water, livestock, plant genetics, forests, climate, rainfall, and topology is necessary for sustainable agricultural production. Resource limitations, infrastructure limitations, institutional limitations, technological limitations, and political limitations affect Indian agriculture.

The management and protection of the base of natural resources, as well as the direction of technological and institutional change; are all components of sustainable development. This is done to guarantee that both current and future generations will be able to meet their basic needs. In agriculture, forestry, and fisheries, this type of sustainable development preserves genetic resources of land, water, plants, and animals, prevents environmental degradation and; is technically sound, economically feasible, and socially acceptable.

Therefore, optimal utilization of natural, human, financial, and technological resources is necessary for sustainable agricultural development. India's harvests are heavily dependent on rainfall, which is the primary cause of the sector's declining growth rate.

Smallholders and workers who typically lead day-to-day lives are hardest hit by this uncertainty. As a result, something needs to be done to help the farmers, provide them with enough water and electricity, and alleviate their sense of insecurity as they continue to die from fires, droughts, and floods. India has the second largest population of any country in the world. Indians ought to be aware of how valuable they are to the nation. India has a lot of idle people. They need to figure out how to let their talent shine through and let the numbers drive growth. Particularly in agriculture, there is a lot of passive unemployment.

India's sustainable development can also be made possible by fully utilizing its human resources. The majority of the country's poor work in agriculture, and the country's overall development will be impossible unless we improve their standard of living. This gap between the classes will widen if we continue to disregard the poor. Farmers are forced to commit suicide by debt traps all over the nation. Urban slums are growing as a result of people moving to the cities in search of better opportunities.

As a result, rural residents must have access to employment and growth opportunities in their area. India has been referred to as a 'developing nation' for a long time; we must end our severe reliance on agriculture if we are to travel to the 'developed' nations.

Conclusion

From production-oriented agriculture to yield-oriented, sustainable agriculture; agricultural technology must evolve. The conditions for sustainable agriculture development are getting better and better. Farmers, development workers, scientists, and political decision-makers are seeing new possibilities in businesses like dairy farming, poultry farming, cattle breeding, and fisheries etc. It is time to acknowledge these practices' potential and significance, not only for the economic benefits they provide but also as a foundation for further ecological intensification and sustainability. In conclusion, the farming system's overall sustainability will be significantly impacted by managing smallholders to increase productivity, profitability, and sustainability.

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UNEMPLOYMENT: CAUSES & PREVENTION

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Abstract

This study has made an attempt to access the overall profile of Unemployment in India, particularly in terms of causes, impacts and government initiatives. The results indicate that unemployment has been expanding very rapidly in India as well as in developing countries, especially since the COVID-19 pandemic. It is evident from the paper that Government of India has launched and implemented various schemes to curb unemployment in rural as well as urban areas but the results shows that the number of unemployed are still shooting up. Unemployment is a serious issue that gives birth to poverty; from individual to national and then global level. The paper suggests that various laws and schemes made by Govt. should be implemented correctly to reduce the bad effects of unemployment on the economy as well as to reduce the unemployment quantitatively & qualitatively.

Keywords

Unemployment, Developing, Pandemic, Global, Professional, Vocational.

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Introduction

‘Unemployment’ is a term referring to individuals who are employable and actively seeking a job but are unable to find a job. Included in this group are also those people in the workforce who are working but do not have an appropriate job. Usually measured by the unemployment rate, which is dividing the number of unemployed people by the total number of people in the workforce; unemployment serves as one of the indicators of a country’s economic status.

Unemployment is a critical economic indicator that reflects the ability of healthy, educated, and willing individuals to secure employment and earn a livelihood. It excludes those who are unable to work due to retirement, disability, or pursuing higher education. A higher unemployment rate in a country indicates less productive economic growth.

Even without employment, people continue to consume resources, which do not provide any viable feedback to the country’s economy, resulting in a proportional decline in fundamental economic growth. A persistently high unemployment rate is a significant signal of financial distress in a country, which may have social and political implications leading to the degeneration of the internal structure. Conversely, a low unemployment rate indicates that the available labour in an economy is being utilized to its maximum capacity, resulting in higher wage growth and an overall increase in living standards. The ideal state for a country’s economy is to achieve maximum output from its potential workforce. However, a very low unemployment rate could signal an overheating economy. It can cause inflation and unfavourable conditions for employers seeking additional labour.

The basic objectives of this paper are to analyse the causes of unemployment, its impact on the economy and various initiatives of Indian government for solving this problem.

Global Unemployment

During the peak of the 2008 worldwide recession, the International Labour Office reported that global unemployment had hit a record high, with over 200 million people, or 7% of the global workforce, seeking employment in 2009. The severe global economic crisis of 2008 that led to the highest level of unemployment in recorded history was not coincidental. Unemployment is closely tied to economic activity, with growth and unemployment being two sides of the same coin. When the economy is performing well, there is a higher demand for workers as more goods and services are produced. However, when economic activity slows down, firms often reduce their workforce, leading to a rise in unemployment rates. This relationship is known as counter-cyclical, where unemployment rises during low economic growth and vice versa. As for the current state of employment, it is estimated that global unemployment will reach 208 million people in 2023 having an unemployment rate of 5.8%. Although these figures provide an idea of where jobs currently stand, they offer little indication of the nature of jobs available or their future prospects.

Unemployment In India

The Centre for Monitoring Indian Economy said- “Unemployment rate in India inched higher to 7.45% in February 2023 from 7.14% in January 2023, taking the total number of unemployed in the country to 33 million compared to 31.5 million in January 2023. This is on the back of a significant increase in rural unemployment.”

‘National Sample Survey Organization’ (NSSO) defines employment and unemployment on the following activity status of an individual-

*Working (engaged in an economic activity) i.e. ‘Employed’.

**Seeking or available for work i.e. ‘Unemployed’.

***Neither seeking nor available for work.

The first two constitutes labour force. The unemployment rate is the percent of the labour force that is without work.

Unemployment Rate = (Unemployed Workers/Total labour force)×100

Measurement of Unemployment in India

The National Sample Survey Office (NSSO) is responsible for measuring unemployment in India, and it utilizes the following three different approaches to do so-

- The first approach is the 'Usual Status Approach', which considers persons unemployed if they have not had any gainful work for a significant amount of time in the 365 days prior to the survey.
- The second approach is the 'Weekly Status Approach', which records only those individuals who have not had any gainful work in the week before the survey, even for an hour.
- The third approach is the 'Daily Status Approach', which assesses an individual's unemployment status for each day of the reference week, categorizing someone as unemployed for any day during which they did not have gainful employment, even for an hour.

Types Of Unemployment In India

- **Disguised Unemployment-** Disguised unemployment is a type of unemployment that occurs when people appear to be employed, but are actually not contributing to the economy's productivity. In disguised unemployment, workers are employed but their contribution to the output is zero or negligible. Disguised unemployment often occurs in the agricultural sector, but it can also occur in other sectors, such as construction or public works.
- **Seasonal Unemployment-** Seasonal unemployment refers to the temporary unemployment that occurs due to changes in weather, demand for certain goods or services, or other seasonal factors. This type of unemployment is often associated with industries such as agriculture, tourism, and construction, where demand for labour fluctuates based on seasonal factors. In some cases, seasonal unemployment can be reduced by expanding the range of products or services that a business provides, or by diversifying into other industries with less seasonal variation.
- **Structural Unemployment-** Structural unemployment refers to a type of unemployment that occurs when there is a mismatch between the skills and qualifications of workers and the requirements of available jobs. This type of unemployment is caused by changes in the economy, such as technological advancements, shifts in consumer preferences, changes in government policies, or globalization, that make certain jobs obsolete and create demand for new types of jobs that require different skills and qualifications.
- **Cyclical Unemployment-** Cyclical unemployment refers to a type of unemployment that occurs as a result of changes in the business cycle or the overall state of the economy. This type of unemployment is directly linked to the fluctuations in economic activity, as periods of economic downturn or recession tend to result in higher levels of cyclical unemployment.
- **Technological Unemployment-** Technological unemployment refers to the displacement of workers from their jobs due to technological advancements that automate or replace their work. This type of unemployment occurs when new technologies, such as robotics, artificial intelligence, and automation, are developed that are capable of performing tasks that were previously done by humans. Technological unemployment can have a number of effects on the economy and society as a whole. On one hand, technological advancements can lead to increased productivity, efficiency, and economic growth. However, they can also lead to job displacement and income inequality, as some workers may not have the skills or qualifications needed to transition to new jobs.
- **Frictional Unemployment-** Frictional unemployment refers to the temporary unemployment that occurs when workers are in-between jobs or are searching for new employment opportunities. This type of unemployment is often seen as a normal and natural part of the job market, as workers may take some time to find a new job that is a good match for their skills and preferences.
- **Vulnerable Unemployment-** Vulnerable unemployment refers to a type of unemployment that affects workers who are in a precarious or disadvantaged position in the labour market. This can include workers

who are employed in low-paying jobs, who have temporary or part-time employment, who lack job security or benefits, or who are part of the informal sector.

Causes of Unemployment

Unemployment can be attributed to causes that originate from both the demand side (employers) and the supply side (workers). Demand-side factors that may lead to unemployment include high interest rates, global recession, and financial crises. On the other hand, factors such as frictional unemployment and structural unemployment are associated with the supply side. Here are some of the most common causes of unemployment-

- Large population leading to a high number of job seekers.
- Low levels of education and vocational skills among the workforce.
- Inadequate state support, legal complexities, and low infrastructure, financial and market linkages; making small businesses and cottage industries unviable.
- A large informal sector workforce that is not captured in employment data due to a lack of required education and skills.
- Out-dated syllabus taught in schools and colleges that doesn't match the current requirements of industries; leading to structural unemployment.
- Insufficient growth of infrastructure and low investments in the manufacturing sector, which restricts employment potential in the secondary sector.
- Low productivity in the agriculture sector combined with a lack of alternative opportunities, making it difficult for agricultural workers to transition to other sectors.
- Regressive social norms that deter women from taking or continuing employment.
- Lack of in-demand skills and skilled jobs due to changing times and technological advancements.
- Lack of employability due to a lack of employers and businesses.

These factors can also be compounded by issues such as illiteracy, language proficiency, transportation, childcare expenses, and more.

Impact of Unemployment

Unemployment can have far-reaching effects on both individual workers and the national economy, creating a ripple effect. The financial hardships experienced by unemployed workers can impact their families, relationships, and communities. In addition, high unemployment rates lead to a decrease in consumer spending, which is a crucial driver of economic growth. When this is left unaddressed, it can result in a recession or even a depression.

Moreover, unemployment leads to reduced demand, consumption, and purchasing power, which in turn results in lower profits for businesses. This can trigger budget cuts and workforce reductions, creating a vicious cycle that is difficult to reverse without intervention.

Unemployment has several negative consequences, such as contributing to poverty and leading to an increase in illegal activities and crime rates, especially among young people. The lack of employment opportunities can also make unemployed individuals vulnerable to being influenced by negative elements, which can erode their faith in democratic values.

Furthermore, unemployment can lead to social issues like drug and alcohol addiction, and even suicide, which results in the loss of valuable human resources for the country. In addition to this, it affects the country's economy as it reduces the number of people who can contribute to generating resources, thereby increasing socio-economic costs for the State. For example, a 1 percent increase in unemployment can cause a 2 percent reduction in Gross Domestic Product (GDP).

Problem of Retrenchment

Retrenchment has become a popular practice employed to enhance the performance of organizations. Despite its prevalence as a standard managerial strategy, the effectiveness of retrenchment in improving organizational efficiency is uncertain. The main aim of retrenchment is to boost productivity, reduce costs, and

gain a competitive edge. Although it has proven successful in certain cases; a growing body of research suggests that retrenchment may not significantly improve organizational performance and, in some cases, can even lead to a decline in performance.

Retrenchment can be a challenging process for both the employer and the employees who are laid off. Employers may encounter conflicts, decreased motivation, reduced efficiency, and possible acts of retaliation from former employees who are dissatisfied with the decision. On the other hand, retrenchment can have a severe impact on the livelihoods and family life of those who are retrenched.

Retrenchment is essentially a form of dismissal, but it differs in that it occurs for operational reasons that can arise from various factors such as financial decline, loss of contracts, implementation of new technology, or structural changes within a business. In South African Labour Law, retrenchment is recognized as a legitimate reason to dismiss an employee, and it is often referred to as a 'no fault dismissal'. It is important to note that an employer cannot use retrenchment as a reason to dismiss an employee who is sick, incapacitated, or underperforming. As a result of its unique status, retrenchment requires a different set of procedures to handle such situations.

Initiatives and Steps by Government

The way to combat frictional and cyclical unemployment is to generate more employment opportunities by incentivizing businesses to increase recruitment at attractive compensation rates and foster expansion. In contrast, structural unemployment necessitates a more in-depth and durable solution that requires fundamental adjustments to reduce its prevalence.

Addressing the root causes of unemployment entails providing skills training and education, supporting a variety of industries to spur job creation, and bolstering the economy's underdeveloped areas. Since unemployment is a deep-seated issue, introducing reforms at the grassroots level is critical to effectively tackling the problem. Several programs have been implemented in India to address rural and urban unemployment. The description follows—

- The Integrated Rural Development Programme (IRDP) was launched in 1980 to promote employment opportunities in rural areas.
- The Training of Rural Youth for Self-Employment (TRYSEM) was initiated in 1979 to equip unemployed rural youth, particularly SC/ST Youth and Women between the ages of 18-35, with skills for self-employment.
- In 1982, the Rural Development and Self-Employment Training Institute (RUDSETI) was established jointly by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank, and Canara Bank to combat youth unemployment.
- The Jawahar Rozgar Yojana (JRY) was launched in 1989 by merging the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) to create wage employment opportunities.
- The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), initiated in 2005, guarantees 100 days of paid work per year to families whose adult members opt for unskilled labour-intensive work.
- The Pradhan Mantri Kaushal Vikas Yojana (PMKVY), launched in 2015, enables Indian youth to receive industry-relevant skill training for better livelihoods.
- The Start Up India Scheme and Stand Up India Scheme, launched in 2016, aim to foster entrepreneurship and provide bank loans to underprivileged groups for setting up greenfield enterprises.

Conclusion

Unemployment is a problem because it gives birth to poverty, from individual to national level. Poverty leads to many problems. It also drives people towards focusing less on getting educated and living well and more on getting money. The issue will further lead to exploitation and lesser wages. On a country level, this

also leads to one country getting under debt on an international level. Unemployment can lead to a range of problems, affecting individuals, families, communities, and entire nations. Despite its profound impact on various aspects of society and the economy, unemployment is often disregarded as a critical issue. To gain a better understanding of its underlying causes and devise more effective solutions, it is necessary to establish a more robust system for evaluating unemployment. Proper execution of the various pertaining schemes & laws of the Govt. is need of the hour to fight with the problem of Unemployment. MSME sector should be made strengthened and entrepreneurial skills among Indian Work Force be increased. Various types of professional and vocational skills should be developed among Indian Work Force.

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International Labour Organization (ILO): Global Unemployment Crisis

STARTUP INDIA - GIVING WINGS TO WOMEN ENTREPRENEURS

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Abstract

Women entrepreneurs account for 37% of Global GDP (Mastercard, Report 2022). Only 10% of the policies globally are gender sensitive and are focused towards addressing the needs of women (UNICEF 2021). The low participation of Indian women entrepreneurs is reflected in a dismal score of 57th out of 65 survey countries in the Index of Women Entrepreneurs. Skill development is essential for women if they are to join the workforce. High productivity, quicker employment opportunities, and greater pay are all made possible through skill development. The paper focuses on the role of women entrepreneurs and the governments endeavour to promote them to scale new heights in the entrepreneurial ventures.

Keywords

Women, Entrepreneurs, Start-up, Skill Development.

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One of the most crucial factors underlying the economic development and prosperity of countries is entrepreneurship (Taqi, 2016). It stimulates innovation and helps in the formation of new firms, jobs, and exports (Shmailan, 2016). Cantillon first defined ‘*entrepreneurship*’ in the 18th century as- Self-employment, regardless of form or direction, and when the ability to take risks and coordinate production components are required to produce a good or service for the market (Landstrom, 2010). ‘*Enterprise*’ a French word means ‘to undertake’ (Cunningham, & Lischeron, 1991). With entrepreneurship, a person can create opportunities for innovation that will result in greater and different contributions to society. An entrepreneur is viewed as someone who is brave, independent, willing to take risks, and able to pool resources to start a successful business (Ezibeetal, 2013).

Women in Entrepreneurial Ventures

Women face opposing social forces in the initial phase of their start-up ventures but at a later phase they get support from their families and peer groups. Entrepreneurship is an emancipation process (autonomy, authority and delivering) (Roy et al., 2022). According to the ‘Women’s Entrepreneurship’ report of Global Entrepreneurship Monitor (GEM, Report 2020), when it comes to startup activity, women are generally less active than men are (on average, 10.4% of women polled compared to 13.6% of males). Gender inequality is one of the prime reasons limiting entrepreneurial aspirations by lowering women’s participation in economic activities. Apart from the monetary issues they face the societal views of doubting their calibre as an entrepreneur. Access to resources including land, financing, education, technology, networks, information, and markets is limited for women (Quinones, 2016).

Albert Einstein quoted rightly – “*The woman who follows the crowd will usually go no further than the crowd. The woman who walk alone is likely to find herself in places no one has been ever before.*” There has been a significant growth in Female entrepreneurs (Jamali, 2019; Martinez & Marlow, 2017; Zahra & Wright, 2016) contributing to economic growth, job creation (Orhan, & Scott, 2001); McMullen & Warnick, 2016) and improving quality of life (McMullen & Warnick, 2016; Baumol, Litan, & Schramm, 2007). Up until the 1980s, little was known about women entrepreneurs in research or in practise (Roy, 2017). Women work in business for a variety of reasons, but particularly for autonomy and social influence (Alhabidi, 2013).

Women as Catalyst to Economic Growth

Women entrepreneurs are defined by the *Government of India* as ‘an enterprise owned and controlled by women having a minimum financial interest of 51 percent of capital and giving at least 51 percent of employment generated in the enterprise for women’. They plays an active role in poverty reduction. Many studies have revealed that economic pressure and increasing level of education are the few dominant factors that act as a catalyst to women participation in entrepreneurial activities (Tambunan, 2008). GEM Report 2022 states that in most nations, the enabling environment for women entrepreneurs is rated very poorly by national experts. This could explain why women continue to have poorer impressions of entrepreneurship than males. Access to financial resources for women was perceived to be difficult in terms of access to start-up financing. Lack of moral support from the family and other women posed a barrier in terms of cultural support. (Aladejebi, 2020).

Women entrepreneurs account for 37% of Global GDP (Mastercard, Report 2022). Only 10% of the policies globally are gender sensitive and are focused towards addressing the needs of women (UNICEF, 2021). The low participation of Indian women entrepreneurs is reflected in a dismal score of 57th out of 65 survey countries in the Index of Women Entrepreneurs. The need is to have a more gender sensitive mindset to promote women entrepreneurs for greater participation in business and work in an endeavour to fuel global recovery post pandemic (Mastercard, Report 2022).

Globally, the capacity for any economy to achieve desired growth is significantly constrained by the systematic exclusion of women’s entrepreneurship in the major sectors driving the economy (Tlaiss, 2014). Female entrepreneurship helps to build the economy and create jobs, but it’s also becoming increasingly clear that it broadens the range of entrepreneurs in any economic system. (Jamali, 2009).

Skill Development and Start-up India

Skill development is essential for women if they are to join the workforce. High productivity, quicker employment opportunities, and greater pay are all made possible through skill development (Kumari & Venkatesh, 2018). While Startup India has successfully reduced regional entrepreneurial gaps, it has had less success in providing financial support for businesses run by women. In addition, the strategy hasn't acknowledged or addressed the under-representation of women entrepreneurs and members of marginalised castes in the Indian startup eco-system (Tiwari, A., Hogan, T., & O'Gorman, C. (2021).

The Flagship policy initiative 'Start-up India' was introduced by the Indian government in January 2016 with the intention of altering the country's entrepreneurial environment to foster innovation and promote the expansion of startups. Firstly, it aims at addressing the regional entrepreneurial disparities in India and secondly, extending financial support to startups. The 'Startup India Action Plan 2016' and 'Startup India Status Report 2018'—two important policy documents; don't mention any initiatives to increase the engagement of women and under-represented groups. As a result, the programme ignores and fails to address the fundamental obstacles to an inclusive business ecosystem—pervasive India's caste and gender imbalances. (Tiwari, A., Hogan, T., & O' Gorman, C. (2021).

Male entrepreneurs have predominated and still predominate entrepreneurship globally (Ahl and Nelson 2015). According to data from the Sixth Economic Census of India 2013, women controlled 13.8% of all Indian businesses, compared to the 48.5% of the population they made up in 2011. The majority of women-owned businesses (65.1%) were situated in rural areas and operated small-scale food and beverage retailers. Many researchers list the struggles and impediments that prevent women from achieving their entrepreneurial potential (Estrin and Mickiewicz 2011; Vossenber 2013; Verheul et al 2006) such as restricted access to financial resources, inadequate training, a lack of technical expertise, a lack of information access, concerns about safety, gender-based violence, a lack of societal support, and a low rate of property ownership (Korreck 2019).

Any attempt or any starting firm with the purpose of making profit in the 'digital world' is known 'digital startups'. The cyber world can play a significant part in empowering women by providing a platform for women to manage their businesses from home, allowing them to maintain a healthy work-life balance.

When we talk about 'rural entrepreneurship', we mean "entrepreneurship that emerges at the village level and can take place in a range of fields of endeavour like industry, business, and agriculture". Though, 70% of our country's population still lives in rural regions or villages but the development in this area has not been as expected. People are moving away from the villages to cities due to urbanization, limited possibilities and limited opportunities in rural areas.

Schemes to Inspire and Motivate Women in Entrepreneurial Journey

The government has launched various initiatives and schemes to augment the motivation and aspirations of women and empower them. A study conducted (McKinsey Global Institute, 2015) estimated that women equality in India would boost its GDP by 0.7 billion \$ in 2025. Startup India initiative is intended to catalyse start up culture in India by the Government towards building a strong and inclusive ecosystem for innovation and entrepreneurship. The prime focus being to transform India into a country of Job Providers instead of Job Seekers. Startup India initiative focuses on three main pillars—'process simplification, funding and incentives'; 'Incubation centres' and 'Industry academia partnership'.

Governments Endeavour to Empower Women

- 1. The Women Entrepreneurship Platform (WEP)-** This platform provides an ecosystem for the budding and existing women entrepreneurs of India through Icha Shakti (motivating to start business), Gyaan Shakti (knowledge and ecosystem support) & Karma Shakti (hands on support for setting and scaling up business).

2. **Support to Training and Employment Programme for Women-** It provides skills for employability to women and provide competencies and skills to make them self-employed or entrepreneurs.
3. **Women Enterprise Development (WED)-** Financial assistance is provided for new business ventures by women and for the existing ventures. Financial support to existing ventures is provided for expansion, modernization and diversification of business.
4. **Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women-** This scheme provides economic empowerment to women through credit (by NGOs), training, development and extension activities related to products, services etc. Government of India provides grant of up to 30 percent of the total project cost, the rest 70 percent is financed by the lending agency as loan.
5. **Mahila Samridhi Yojana-** Under this scheme training is imparted to a group of 20 women on any craft activity and this group is formed into Self Help Group during the training itself. After the completion of the training micro-credit is provided to the members.
6. **Stand-Up India for Financing SC/ST and/or Women Entrepreneurs-** The bank loans under this scheme are provided by SIDBI for greenfield enterprise and it may be in manufacturing, services or the trading sector.

Other states like Jammu and Kashmir, Madhya Pradesh, Andhra Pradesh, Uttar Pradesh, Kerala, Andaman and Nicobar Island, Uttarakhand through Department of MSME, Department of Information Technology, Electronics & Communication etc., are providing financial assistance for Product Research & Development or introduction of an innovative product or service in the market, capital expenditure of the project, host institutes/incubators for developing/scaling up the incubation capabilities, seed support scheme to provide financial assistance to startups for promoting entrepreneurial ventures.

The banks are providing financial assistance to women aspiring for entrepreneurial journey. Some of the scheme of the banks are as follow-

Banks	Scheme	Benefits
Punjab National Bank and Ministry of Finance	Mahila Udhya Nidhi Yojana	Financial assistance for setting up new projects in tiny/small sector and rehabilitation of sick SSI units.
Dena Bank	Dena Shakti Scheme	Women in retail, service or manufacturing provided with concessional term loan and working Capital.
State Bank of India	Stree Shakti Package for Women Entrepreneurs	Women get term loan or working capital expenditure assistance from the banks for entrepreneurial ventures - trade or manufacture or services.
Central Bank of India	Cent Kalyani Scheme	Financial assistance given to women for starting new projects or expand/modernize the existing units in micro/small enterprises for capital expenditure and working capital requirements.

Conclusion

The aspiring and existing women entrepreneurs are being provided with wings to fly by the government through various initiatives and schemes but the grass root work needs to be done by the society. Women should be given pivotal role and they should be motivated to lead the team to promote gender diversity. A balanced team in the start-up eco system will help bridge the gap. The need is to have a collaborative approach to bring the members of the community together for the growth of the nation as a whole.

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REGIONAL IMBALANCE: CAUSES AND ITS EFFECTS

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Abstract

This research paper discusses various types of regional disparities like inter-state disparity, intra-state disparity and rural-urban disparity. The state wise data for the level of development has been depicted separately on the basis of per-capita income, fertilizer use, urbanization, electricity consumption, Human Development Index etc. in order to get a clear picture of regional disparities. Besides this, the various causes of regional disparities have also been discussed in this paper. The consequences and its effect on various sections are also considered. The suggestions and conclusions at the end help us in understanding the impact of regional disparity and help in paving the way to thoroughly discuss the factors and causes where focus has to be given. The study suggests that less developed states require immediate attention of the government to improve most of the development indicators for enhancing their levels of overall development.

Keywords

Indicators, Human Development Index, Regional Disparity, Overall Development, Government.

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Dr. Manisha Sharma**

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Introduction

The balanced regional development has been the important part of National Planning so to keep nation unite. The Ninth Five Year Plan shows that every part of India lacks equal natural and human resources and this historical inequality could not be finished. So, there is a need of planned intervention that could remove regional disparity. The various Five Year Plans discussed on the matter of backward areas but nothing was focused on removing regional disparities in these areas. In Seventh Five Year Plan it is mentioned that “The objective of planned developed strategy was to direct combat on regional disparity”. For this the Government under Eighth Five Year Plan brought planned process as a medium to reduce regional disparities by providing resources.

In India, the level of economic development varies from State to State and Region to Region. Balanced regional growth is necessary for the harmonious development of a federal State like India. At present there are wide regional variations in terms of such indicators of economic growth as per capita income, the proportion of population living below the poverty line, working population in agriculture etc.

Each and every developed and developing region has its own problems of regional development. Some parts of the country are highly developed and some parts are undeveloped because of lack of resources and facilities. Some regions are quite rich in natural resources. Similarly, some regions are facing slackness in natural resources even then they are ensuring their development through technological development. So, the efforts should be made to focus development on those sections of our population which have remained poor and lack health and educational facilities. The backward regions have to be given greater attention so that inter-region disparities are reduced.

Categories of Regional Imbalance

(i) Natural Regional Imbalances

These imbalances are occurred due to unequal distribution of natural resources by nature. Different regions have disparities in respect of natural resources like water capacity, power, coal, transport, forest etc.

(ii) Man Made Regional Imbalances

It refers to those regions where more efforts have been made for development by giving preference for investments, subsidies, and grants etc.

Types of Disparities/Imbalances

1. Global Disparity (Disparity between Nations)
2. Inter-State Disparity (Disparity between States)
3. Intra-State Disparity (Disparity within States)
4. Rural-Urban Disparity (Disparity between Rural & Urban)

Causes of Regional Imbalances or Disparities in India

1. Historical Factors

During British rule Mumbai, Ahmedabad, Kolkata, Chennai, and Delhi and to a certain extent Cochin developed for trade and for administrative control of India. Goa developed due to Portuguese rule and recently Chandigarh due to partition of Punjab. These historical facts made these cities important business, administrative and industrial centers also. On the other hand, the uneven pattern of investments has resulted in uneven growth of some areas keeping other areas neglected.

2. Geographical Factors

Geographical factors have impact on developmental activities of a developing economy. Adverse climatic factors are responsible for poor rate of economic development. Hilly area of North-East, J&K, Uttarakhand and Himachal Pradesh having hilly terrain are difficult to approach and so they have been left behind.

3. Inadequacy of Economic Overheads

Economic overheads like transport and communication facilities, power, technology and insurance etc. are considered very important for the development of a particular region. Due to adequacy of such economic

overheads, some regions are getting good development whereas due to inadequacy of such economic overheads some regions of the country like North-East region have remained much backward.

4. Failure of Planning Mechanism

Although balanced growth has been accepted as one of the major objectives of economic planning in India but in fact bad planning enlarged the disparity among states. In respect of allocating resources under planned outlay developed regions get much favour than less developed regions. Due to such type of prejudice, the gap between different regions keep widening on the basis of allocation of resources.

5. Private Investment

The Private Industrialist usually invests capital in those regions which are already rich in all facilities. Due to this, such regions keep pace of development all the time, while other regions which are not focused lag behind.

6. New Technology in Agriculture

During Post-Independence, when the Five Year Plans came into force much attention had been focused by the then Government only on increasing the agricultural productivity and for this irrigation facilities had been improved. The result was that those regions started developing while rest parts remained untouched.

7. Political Instability

Political instability is also one of the reasons of economic backwardness. The region where the Government is instable and prone to volatility, such regions remains backward. Political unwillingness, discontent, unrest and many such reasons retard the growth of those areas and they remain poor and backward all the time.

8. Underutilization of Natural Resources

Many areas or regions which have abundant natural resources are still not properly exploited and these regions remain undeveloped, but those regions which have optimally utilized their resources have surpassed rest of the regions of India and countable under developed regions.

Indicators of Regional Imbalances in India

1. State Per Capita Income

States like Punjab, Haryana, Maharashtra, Gujarat, Karnataka, Tamil Nadu and Kerala have achieved higher per capita income when compared with Orissa, Bihar, M.P., U.P., Assam and Rajasthan. In **2020-21** per-capita income of Goa stood at **Rs. 431351**, highest in the country following Sikkim at **Rs. 412754**, Delhi **Rs. 344136**, while **medium per-capita state** like Kerala stood at **Rs. 205067**, Maharashtra **Rs. 193121** etc. Rajasthan, Chhattisgarh, Odisha etc. registered **low** per-capita income.

2. Inter-State Disparities in Agricultural and Industrial Development

Punjab, Haryana, W.B., Gujarat, M.P., Karnataka, Andhra Pradesh and part of Chhattisgarh have recorded high rate of productivity due to their high proportion of irrigated area and higher level of fertilizer use. The per-hectare consumption of fertilizer is more than 100 kg in the states— Haryana 167 kg, Punjab 184 kg, Uttar Pradesh 127 kg, Uttarakhand 127 kg, Andhra Pradesh 138 kg; while rest of the states do not match National Average of 123.4 kg. On the other hand, States like Maharashtra, Tamil Nadu, Karnataka, Gujarat have the fast rate of industrialization as these were the investment centres during British regime and also have good infrastructure while States like Bihar, Chhattisgarh, M.P, Rajasthan, U.P. etc. lack Industrialization pace.

3. Intra-State Disparity

The investors and entrepreneurs are highly concentrated and interested in those States which are already highly developed or developed. They have a keen interest in investing in such regions while other States which are least developed or low developed do not attract much attention ad as a result they lag behind and untouched for growth.

4. Uneven Distribution of Industries

The distribution of Industries in India is highly uneven. Most of the enterprises, investments opportunities and favourable resources are concentrated in such regions only. They have the location advantage and leverage benefits which made such regions more prosperous in comparison to other regions which do not have such privileges.

5. Population below Poverty Line

It has been noticed that the regions where most of the population has income below national average. Especially the rural areas are least developed regions. The reason is the population that hardly meets their day-to-day needs having low sustenance level. The reasons of this are poor rural infrastructure and low productivity in agriculture due to lack of irrigation facilities, uneven weather condition and so on. These factors force the rural people live below poverty line.

6. Degree of Urbanization

India has a high degree of urbanization. Because of it, Urban areas develop rapidly and Rural areas lag behind. The Percentage of Urban Population has been shown in the following table—

Table 1
Top 10 States of India on the basis of Urbanization Rate

Rank	State	Urban Population in %
1	Delhi	97.50
2	Chandigarh	97.25
3	Lakshadweep	78.07
4	Daman & Diu	75.17
5	Puducherry	68.33
6	Goa	62.17
7	Mizoram	52.11
8	Tamil Nadu	48.40
9	Kerala	47.70
10	Dadra & Nagar Haveli	46.72

It is clear from the above table that Delhi stood at first position with 97.50% of urbanization rate, followed by Chandigarh with 97.25%. At the 10th position, Dadra & Nagar Haveli has low urbanization rate with 46.72%. Urbanization Rate gets affected due to many reasons like- the natural increase in population, commercialization, female fertility rate, birth rate, death rate, health care facilities, industrialization, immigration, emigration, education and other cultural and social variables etc.

7. Per Capita Consumption of Electricity

India is the 3rd largest producer and consumer of electricity worldwide with an installed power capacity of 408.71 Gigawatt as of Oct. 31, 2022. Power demand is expected to grow at an average rate of 6.5% between 2022 and 2024. Due to highest pace of Industrialization in areas like Maharashtra, Tamil Nadu, Gujarat etc. and large scale of cultivation in agriculture in States like Punjab, Haryana, U.P. etc.; there is high demand of power. West Bengal is the top region by peak electricity demand in India. As of last year 2022, peak electricity demand in West Bengal was 71053 Megawatt that accounts for 24.73% of India's peak electricity demand. The top 5 regions (others are Maharashtra, Uttar Pradesh, Gujarat, and Rajasthan) account for 54.75% of it.

8. Employment Pattern & Distribution

The sector-wise distribution of employment among various states in India has been divided as Primary sector which constitutes 48.9% of the total employment, Secondary sector 24.3%, while Tertiary sector has 26.8% employability. Employment Pattern can be understood with the help of the following table-

Table 2
Employment Pattern in India

S. No.	Sector	Percentage
1	Manufacturing	38.5
2	Education	21.7
3	IT/BPO	12
4	Health	16.6

It is clear from the above table that manufacturing sector contributes largest share of 38.5% of total workforce, followed by education at 21.7%, while IT/BPO sector contributes just mere 12% and health at 16.6%. As, manufacturing sector has the highest share so States which have highest number of establishments have high employability. 80% of the establishments engaged 10 to 99 workers. In 2022 Maharashtra had the highest employability of 66%. This was followed by Uttar Pradesh 65% and Kerala 64%. While, rest of the states have low employability percentage.

9. Foreign Direct Investment

India rapidly emerges as a preferred Investment destination. FDI inflows increased 20-fold in last 20 years. FDI inflows rise by 23% during Post-Covid. Top FDI equity inflows come from Singapore 27% and America 18%. The Karnataka emerges as the highest recipient of FDI in India. The highest FDI receiving states for two financial years have been comparatively shown in Diagram 1 at the end of paper.

The diagram 1 shows that Gujarat topped the highest inflow of FDI in 2020-21. Gujarat FDI inflows fall from Rs. 162830 Crore to Rs. 20169 Crore in 2021-22. The Maharashtra has nearly the similar flow of FDI in two financial year. While Karnataka witnessed FDI inflow from Rs. 56884 Crore to Rs. 163795 Crore in 2021-22. Other states have also shown high inflow of FDI from previous financial year.

10. Human Development Index

In India, there are much disparities among various states from Human Development point of view. There are various parameters for measuring human development. Human Development is measured by Human Development Index (HDI). The indicators of such Human Development Index includes— Life Expectancy, Literacy Rate, Mortality Rate etc. It helps facilitate in determining development of nations and regions on various parameters. The regions/states are categorized as Highly Developed, Medium Developed & Low Developed. The following table provides HDI value as per ranking order—

Table 3

Top 10 States of India on the basis of Human Development Index

Rank	State/UT	HDI Value 2021-22
1	Kerala	0.752
2	Goa	0.751
3	Chandigarh	0.744
4	Delhi	0.739
5	Puducherry	0.730
6	Lakshadweep	0.715
7	Himachal Pradesh	0.703
8	Sikkim	0.715
9	Tamil Nadu	0.702
10	Jammu & Kashmir	0.699

Kerala, Goa, Chandigarh, Delhi, Puducherry are among the highly developed states. Lakshadweep, Himachal Pradesh, Sikkim, Tamil Nadu, Jammu & Kashmir are the medium developed states and below the national average of 0.633 comes low developed states.

Consequences of Regional Imbalances

1. Inter-States and Intra State Disputes

Unequal and uneven distributions of resources within states and between states lead to various disputes. These disputes are related to natural resources and their claim on it like— Maharashtra-Karnataka disputes, Narmada disputes, North-East dispute regarding land occupancy, assets distribution disputes for newly formed states like Uttarakhand's dispute with U.P. etc. Many other such issues are still creating problems and lead to mass scale protests and agitations.

2. Migration

In India 68% of the population lives in rural areas. Most number of these people depends upon agriculture for their livelihood. Low productivity, uneven weather conditions results in low income. Besides, the problem

of disguised employment forces them to migrate from rural areas to urban areas in search of livelihood and better life. The States like Bihar & U.P. have the highest migration percentage in India.

3. Social Unrest

Some sections of society have high prosperity and frequent growth. While, various sections are still ignored and they lack behind in distribution of resources. This attitude leads to distrust among those sections and they do protest against the Govt. Some States like Chhattisgarh, M.P. and some parts of Maharashtra have turned to Naxal-infected areas.

4. Regionalism

When migration takes place from one State to another State, the home population of concerned State feels insecure in terms of jobs, opportunities, benefits etc.. A type of discrimination arises in State due to fraction of society.

5. Over-Exploitation of Resources

The States which are highly concentrated and focused have faced the problem of over exploitation of resources.

6. Density of Population

Like natural resources there are various similarities in terms of population. Regional imbalance causes some areas to be more populated due to large concentration of development in such regions.

7. Unequal distribution of Infrastructure

The States like Maharashtra, Gujarat, Tamil Nadu, Karnataka and various metro cities have high-tech infrastructure like transport, electricity, roads, railways, airways, ports etc., while various other States/regions are underdeveloped in basic facilities and left backward due to infrastructure problems.

Suggestions

- 1. Identification of the Backward States**— The problem of regional inequality should be properly measured and the problem of unequal treatment done by Central Government should be abolished by taking decisions regarding identification of backward States.
- 2. Separate Development Programs for each State**— The separate development programs for each State should be made by conducting Technical Economic Survey. For example States like Bihar and U.P. largely depends upon agriculture and have high population density. They lack rural infrastructure, agricultural backwardness and limited supply of resources. Such States need separate development programs for their prosperity.
- 3. Potentialities of New Industries**— Not only existing industries try to remove regional disparities by industrial development but possibilities of development of new industries should also be identified. As much high the potentialities of new industries is there, the regional distribution of industries would also be easier.
- 4. Development of Small and Medium Industries**— In India 80% of the working population is found in small and medium enterprises. U.P. has the large number of small-scale industries. These type of Industries are backbone of economy and bottleneck for Large-Scale Industries. The favourable environment with special benefits should be provided to these industries.
- 5. Incentives**— The Central and State Government provide various types of incentives in the form of grant, subsidies, tax concession, free electricity upto certain limit, rebate in tax etc. for promotion and development of Industries so that Industries could be attracted to invest in State.
- 6. Development of Infrastructure**— Infrastructure is the backbone of any Country. The Central and State Government must focus on the development of various infrastructures like roads, railways, power, transport, ports, air transport etc., Different States have different infrastructure needs. Here, two types of infrastructure- rural and urban; must be paid proper attention on.

7. **Formation of Regional Boards**— According to Article 321 of Constitution of India, there is a provision for formation of Regional Boards granted with special power and rights to remove regional disparities in the States.
8. **Provision of Suitable Funds**— The Central Govt. must thoroughly study the requirements of backward areas and on the basis of this study; sufficient funds should be allocated for their development needs.
9. **Periodical Evaluation**— The achievements of various development programs implemented in backward States should be evaluated from time to time. The actual performance should be matched with the standard parameters so that problems and shortages should be identified properly.
10. **Provision of Structural Facilities**— Prof. Raj Krishna has suggested that largely public investment should be done in backward areas for providing structural facilities, so that the sources of income and employment could be provided to poor.

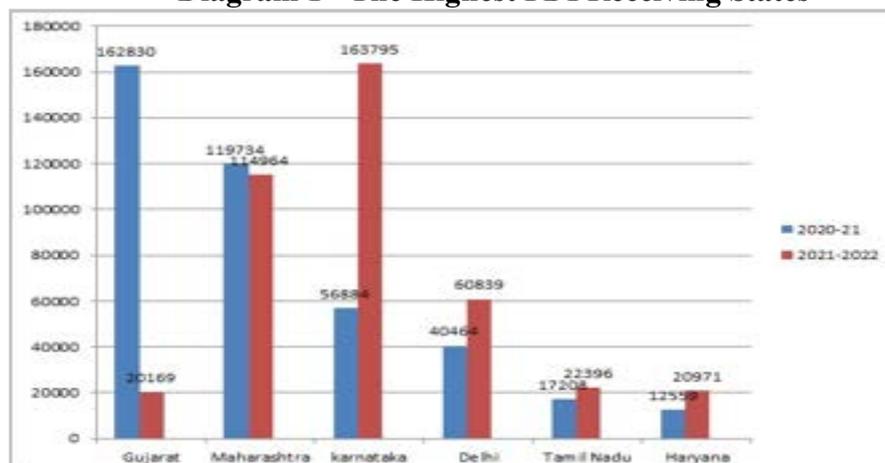
Conclusion

Any nation can't progress if there is a regional disparity. Regional disparity is a hindrance in the way of development and growth of nation. The country like India which is a developing nation has a much need for removing regional imbalance. India is a secular nation which has the largest democracy in the World. This nature binds the nation to think of all sections of society. Here, population is fragmented and dispersed in various States. Each State has its own advantages and disadvantages which actually been looked after by the Central and State Govt. mutually. In this paper various causes, indicators of regional imbalance have been discussed. A light has been thrown on identifying those regions which are really backward and simultaneously various measures in the form of suggestions have been given so as to improve the health of the backward states. It is on the vision and will of the Government that how she can overcome out of the problem of regional disparity. The Government framed many policies and programs so that the backward areas could be lifted on. But the intention matters much here where all the aspects should be considered and equal treatment and favour should be given to undeveloped States. At the end, it may be concluded that there is a big gap between developed and undeveloped States and this gap can only be filled if the Government reconsiders her vision and long term planning.

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Diagram 1 - The Highest FDI Receiving States



ECONOMIC REFORMS AND THEIR IMPACT ON INDIAN STOCK MARKET WITH SPECIAL REFERENCE TO BSE

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Abstract

Due to the swiftness of economic reforms followed in India, the role of stock market has increased during last decade. The stock market reforms in India have clearly demonstrated the country's significant transformation of the capital market. The changes have given investors additional options, as they have become more discriminating and demanding. The capital market reforms were initiated in 1991 as a part of the structural reforms containing industrial deregulation, privatization, globalization, and financial reforms through liberalization of domestic economic and foreign exchange policies. Through the present study an attempt has been made to highlight the impact of various reforms in stock market BSE in India since 1991.

Keywords

Economic Reforms, Indian Stock Market, Sensex, BSE, Industrial Deregulation, Privatization, Globalization.

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Introduction

India's reform process commenced with the goal of boosting economic growth and eradicating poverty. These reforms were critical for improving resource mobilization efficiency, real-economy allocation efficiency, and general macroeconomic stability. The process began in July 1991, when the government announced a fundamental change to a more open economy based on market forces, with a stronger role for the private sector, including foreign investment, and a reform in government's role. The reforms process eased the domestic economy from the control regime of license raj. The economic reforms initiated introduced far-reaching measures, which changed the working and mechanism of the economy. These changes were to sublime the role of public sectors, open avenues for seeking foreign investment, relaxing the trade and exchange controls and providing opportunities to trade with the rest of the world. The reforms unlocked India's enormous growth potential and unleashed powerful entrepreneurial forces.

For three decades, India celebrated and criticized the 1991 reforms. The 1991 reformers claim that the goal wasn't just to get through a Balance of Payments (BOP) crisis; the changes they implemented went beyond the bailout conditions imposed by the International Monetary Fund (IMF). They claim that the reforms were 'home-grown'. In the years preceding up to 1991, government technocrats had been debating and writing about how India's economic policies were impeding the country's development and the structural changes that were required. They argue that the broad range of reforms, including the abolition of the industrial license permit raj, an exchange rate correction, and liberalization of foreign direct investment and trade policies, could be implemented within days of a new government taking office because the blueprints were ready and waiting for the political leadership's approval.

The 1991 BOP crisis, on the other hand, cannot be denied as a watershed moment in the economy. India had previously weathered BOP crises with IMF loans, speeding them up prematurely and avoiding the bailout's conditionalities. 1991 was unlike any other year because India was on the verge of default, forcing politicians to put politics aside and listen to technocrats. Any breach of external duties would have severely harmed India's credibility and resulted in an unavoidable sense of national shame. The government most likely believed that it had no choice but to take corrective action. Dr. Manmohan Singh, a former government technocrat who was well-regarded in global policy circles, was selected as Prime Minister. P. V. Narasimha Rao's finance minister. Dr. Singh had a great deal of experience.

The government's decisions transformed India in addition to rebuilding the BOP. It gradually became less suspicious of private business and more welcoming of international investors. The country developed a taste for markets, and the East India Company's ghost was eventually laid to rest. The corporate order had to be modified. Old-money promoters were crushed by professional upstarts and were forced to withdraw. A large number of Indians were able to get out of poverty. Measurable changes occurred in people's lives. Although not everyone's life was affected in the same way. These achievements are unprecedented in Indian history and would not have been achieved without the adjustments enacted in 1991.

After the crisis passed, the reforms stalled and eventually ended after three years. Following that, some administrations slowly reformed the economy, while others went further. The reformers were forced to bear the brunt of electoral defeats. Economic changes were criticized by the Congress party for its defeats in state elections in 1995 and the national elections in 1996. In 2004, the BJP-led coalition was defeated in legislative elections, which was interpreted as a rejection of Prime Minister Atal Bihari Vajpayee's privatization and other economic reforms agenda. The Congress evolved as the single most powerful political force. Despite the fact that the pace of reforms slowed, successive governments proceeded in the same direction until recently.

Reforming the Financial Markets

When presenting the budget for 1987-88, our former Prime Minister Shree Rajiv Gandhi assured the house that the government would establish a separate Board for the regulation and orderly functioning of stock exchanges and the securities industry in order to promote healthy capital market growth, protect investors'

rights, and prevent trading malpractices. Despite the fact that the Board was constituted, no legislation providing it sufficient authority was passed. This will happen right away, and the Securities and Exchange Board of India was given full statutory authority to manage the Securities Contracts (Regulation) Act and the Companies Act's relevant sections.

The primary reform process began in 1991, and stock markets have been steadily rising since then. One of the most important financial market reforms was the establishment of the Securities and Exchange Board of India in 1991. The goal of forming this body was to defend the interests of securities investors, promote the development and regulation of the securities market, and deal with issues that are related to or incidental to the securities market.

In today's world, India's financial structure is robust, functionally varied, efficient, and globally competitive. The Indian financial sector has been increasingly deregulated and opened up to foreign financial markets since 1991, with the introduction of new instruments and products. The reforms have been driven by a desire for liberalization, and several attempts have been made in this regard, including interest rate and reserve requirement liberalization. In order to lessen the potential of systemic risk, the government has highlighted the need for more strict regulation aimed at enhancing prudential standards, transparency, and oversight.

Post COVID-19 Reality

Bureaucrats and ministers have regained the right to choose which sectors receive tax breaks in the name of boosting investment. Inspector Raj is likely to make reappearance as part of the e-commerce policy. Market confidence has deteriorated. State legislatures are enacting legislation to reserve not only government but also private sector jobs for residents of the states. The grit and confidence of having secured political consensus for reforms is now replaced by hyperbole, hollow bravado and sloganeering.

The reforms are credited with the rapid economic development witnessed between 1991 and 2011 and the significant reduction in poverty shown between 2005 and 2015. However, even during the years of tremendous growth, the Indian economy failed to provide sustainable livelihoods for the masses, leaving a huge section of the Indian workforce economically vulnerable. It was dubbed 'jobless growth' by detractors. Long before the CORONA Virus hit, India's growth story was in shambles. In 2021, the advances against poverty were also shattered. The success against poverty could not be sustained and reversed as a result of the pandemic's health and economic shocks.

Review of Literature

Raghunathan V. (1991) has described the traditional functions of the stock exchanges. A stock exchange has traditionally been an association of individual members known as member brokers, established for the sole aim of regulating and facilitating the buying and selling of securities by the general public and institutions.

Mathur, B. L. (2000) comments on the contribution of the stock exchanges to the nation's economic development. The stock exchanges contribute to economic development by listing stocks, and their trading listed stocks cover approximately 90% of the joint stock sectors in which public companies operate in India. The researcher further argues that the mobilization of the savings facilitates capital resources for the industrial sector, which results in the expansion of the national income, which is one of the indicators of economic development.

Avadhani V.A. (2002) analyzes the impact of liberalization on the emergence of capital markets in India. The expansion of India's capital market was also aided by financial sector reforms. With the start of a process of financial and economic deregulation in July 1991, India's capital markets entered a new era.

Gorge M. C. & Singh Balwinder (2004) have raised a question on survival of the regional stock exchanges. Especially after the emergence of NSE, almost 90% of the total turnover is taking place in BSE and NSE. Hence, the future of regional stock exchange is at stake. They suggested that all the exchanges should have a sustainable business model.

Tiwari, A. & Parray, F. A. (2016) showed that new economic reforms have played an important role in the development of the Indian capital market. Due to these reforms, the capital markets in India have developed a lot, making it possible to compete with international capital markets. SEBI, the regulator of the Indian Capital Market, has brought greater transparency in the affairs of organizations and stock exchanges, though not to the optimum mark yet.

Objectives of the Study

- To analyze the impact of new economic reforms on Indian stock market BSE SENSEX index.
- To provide suggestive measures based on finding of the Study.

Hypotheses of the Study

- H0: There is no significant impact of New Economic reforms on BSE SENSEX index.
- H1: There is significant impact of New Economic reforms on BSE SENSEX index.

BSE Sensex Milestones

On July 25, 1990, the BSE index reached 1000 points. It took the SENSEX a little more than 31 years to climb from 1000 to the current 60000 level. The BJP-led coalition government won a majority in the Lok Sabha on October 11, 1999, after 9 years of waiting. It took another 7 years for the index to increase another 5,000 points to reach 10,000 in February 2006. On October 29, 2007, it surpassed the 20,000-point threshold, and on March 4, 2015, it surpassed the 30,000-point mark. In the following six years, the BSE index soared beyond the 50000 mark in 2021.

Economic Reforms and Their Impact on BSE SENSEX Index through Milestones

- **6000, 11 February 2000** – The SENSEX reached an all-time high of 6,006 points on February 11, 2000, thanks to the information technology boom.
- **7000, 21 June 2005** — The news of the Ambani brothers' settlement improved investor emotions on June 20, 2005, and the stocks of RIL, Reliance Energy, Reliance Capital, and IPCL all saw significant rises. This aided the SENSEX in breaking through the 7,000-point barrier for the first time.
- **8000, 8 September 2005** – The Bombay Stock Exchange's benchmark 30-share index– the SENSEX surpassed the 8,000 level in early trade on September 8, 2005 following vigorous purchasing by foreign and domestic funds.
- **9000, 9 December 2005** — On November 28, 2005, the SENSEX surpassed 9,000 and peaked at 9,000.32 points at the Bombay Stock Exchange during mid-session, fueled by a frenetic buying spree by foreign institutional investors and backed by local operators and retail investors. The SENSEX, on the other hand, first closed above 9,000 points on December 9, 2005.
- **10,000, 7 February 2006** — During the middle of the session on February 6, 2006, the SENSEX reached a high of 10,003 points. On February 7, 2006, the SENSEX finally broke through the 10,000-point barrier.
- **20,000, 11 December 2007** — The SENSEX reached 20,000 for the first time during intra-day trading on October 29, 2007, but closed at 19,977.67 points. However, it wasn't until the 11th of December 2007 that it finally closed above 20,000 points, due to aggressive fund purchasing.
- **21,000, 5 November 2010** – On January 8, 2008, the SENSEX for the first time crossed the 21,000 barrier, reaching an intra-day high of 21,078 points before closing at 20,873. However, the SENSEX did not close above 21,000 points until November 5, 2010, when it closed at 21,004.96.
- **19 February, 2013** – SENSEX becomes S&P SENSEX on February 19, 2013, as BSE signs a deal with Standard and Poor's to utilise the S&P brand for the Sensex and other indices.
- **13 March 2014** – For the first time, the SENSEX surpasses the Hang Seng Index to become the leading Asian stock market index with the highest valuation.
- **22,000, 24 March 2014** — During intra-day trading on March 10, 2014, the SENSEX crossed the 22,000 level for the first time. The index did, however, finally close above the milestone on March 24, 2014, at 22,095.30.

- **23,000, 9 May 2014** – On 9 May 2014, the SENSEX broke through the 23,000 barrier for the first time, but fell just short of the milestone. During the following session, the index closed well above 23,000 points.
- **24,000, 13 May 2014** - The SENSEX broke through the 24,000 barrier for the first time on 13 May 2014, reaching a high of 24,067.11. Thanks to continued foreign fund inflows and widespread retail investor buying following exit polls showing the BJP-led NDA forming the government, which pushed the key indices to new highs. However, it ended the day with a low of 23,905 points.
- **25,000, 16 May 2014** – The SENSEX broke through the 25,000 barrier for the first time on 16 May 2014, reaching a high of 25,364.71 as a result of the BJP-led NDA government’s stunning margin of victory. It did, however, finish considerably below the 25,000 mark. Despite this, the index closed at an all-time high of 24,121.74, marking the first time it had closed above 24,000 points. On June 5, 2014, the SENSEX ended at 25,019.51, its first close above the 25,000 mark.
- **26,000, 7 July 2014**- On 7 July 2014, the SENSEX broke beyond the 26,000 barrier for the first time, peaking at 26,123.55 before closing slightly lower at 26,100.08, in anticipation of a strong reformatory budget from the incoming government.
- **27,000, 2 September 2014** – On 2 September 2014, the SENSEX closed at 27,019.39, its first close above the 27,000 level.
- **5 November 2014, 28,000** - On 5 November 2014, the SENSEX surpassed the 28,000 milestone. The index closed above the milestone for the first time a week later, on November 12, 2014.
- **29,000, 23 January 2015** - The BSE Sensex hit a new high of 29,408 points today, with an all-time closing high of 29,278.84.
- **30,000, 4 March 2015** – Following the Reserve Bank of India’s decision to decrease repo rates, the Sensex crosses the 30000 mark. The SENSEX closed at 30,133.35 on April 26th, marking its first closing above the 30,000 barrier.
- **31,000, 26 May 2017**- On 26 May 2017, the SENSEX broke through the 31,000 barrier for the first time, reaching a high of 31,074.07 before closing slightly lower at 31,028.21.
- **32,000, 13 July 2017** – On 13 July 2017, the SENSEX ended at 32,037.38, its first closing above the 32,000 mark.
- **33,000, 25 October 2017** – The SENSEX finished at 33,042.50, marking the first time it had closed above the 33,000 mark.
- **34,000, 26 December 2017** – The SENSEX finished at 34,010.62, marking the first time it had closed above the 34,000 mark.
- **37,000, 27 July 2018** – During intra-day trade on July 26, 2018, the SENSEX crossed the 37,000 mark for the first time. On July 27, 2018, the index reached a record high.
- **38,000, 9 August 2018** – SENSEX broke through the 38,000 barrier for the first time during intra-day trade, closing at 38,024.37.
- **39,000, 1 April 2019** — During intra-day trade on 1 April 2019, the SENSEX crossed the 39,000 barrier for the first time. The SENSEX finished at 39,056.65 on April 2, 2019.
- **40,000, 23 May 2019** — At 10:45 a.m., the SENSEX exceeded 40,000 for the first time. The Lok Sabha election results for 2019 were just released.
- **42,000, 16 January 2020** - The SENSEX reached an all-time high of 42,059.45 at around 09:47 AM, crossing the 42,000 mark.
- **45,000, 4 December 2020** - At around 10:30 a.m., the SENSEX surpassed the 45,000 mark, reaching an all-time high of 45,033.
- **46,000, 9 December 2020** - The SENSEX reached an all-time high of 46,017 at around 1:30 PM, crossing the 46,000 level.

- **50,000, 21 January 2021** - At around 1:31 PM, the SENSEX reached an all-time high of 50,181.
- **60,000, 24 September 2021** - At around 9:30 a.m., the SENSEX reached an all-time high of 60,218.

Stock markets were usually in good shape throughout the years 1999-2000. Due to domestic uncertainties, the year began on a dismal tone. However, owing to massive FII inflows, an uptrend began in the first week of May 1999, and share prices stayed stable until September 1999. Signs of industrial resurgence, improved corporate sector performance, and robust macroeconomic fundamentals further enhanced market mood. After a brief spell of downtrend in September 1999, the stock markets started looking up again in the first week of October 1999 following the formation of a new government at the Centre and the upgrading of India's international credit ratings from 'stable' to 'positive' by the international credit-rating agencies. The BSE Sensex breached the 5000-mark on October 8, 1999.

The stock markets remained range-bound until December 3, 1999, when they started to increase rapidly, closing the calendar year over the 5000-mark, owing primarily to new FII buying. The uptrend continued in January-February 2000, with the BSE Sensex crossing the 6000-mark for the first time during intra-day trading on February 11, 2000, aided by a smooth transition to the year 2000, increased buying by FIIs, and the passage of key economic reform bills such as the Insurance Regulatory Authority Bill, the Foreign Exchange Management Act, and the Securities Laws (Amendment) Bill 1999.

Since March 2000, the market has been generally subdued due to a number of factors, including a slowdown in FII investment, volatility in the foreign exchange market, uncertainty about international oil prices, and bearishness in international stock markets (particularly the NASDAQ) following the US Fed's interest rate hike.

During intra-day trade on May 23, 2000, the BSE Sensex hit an 11-month low of 3831.86. It has now rebounded, and on July 31, 2000, it closed at 4279.86. Improvements in investor-friendly and sector-specific policies have aided the acceleration of activity in the manufacturing sector since 2003-04. The policy framework was further rationalized and simplified in 2006-07 and 2007-08 to maintain the growth pace, with an emphasis on improving the country's infrastructure.

The BSE plunged 1,408 points to 17,605 on January 21, 2008, resulting in one of the greatest losses in investor wealth. The BSE temporarily halted trading at 2:30 p.m. owing to a technical issue, despite the fact that its circuit filter allows for up to 15% swings before stopping trading for an hour. The fall, dubbed 'Black Monday' by the media, was blamed on a variety of factors by analysts at HSBC mutual fund and JP Morgan, including a shift in the global investment climate, fears of a US recession, and FIIs and foreign hedge funds selling to reallocate funds from risky emerging markets to stable developed markets, a cut in US interest rates, global bourses (often referred to as event related volatility), volatility in commodities markets, a combination of global and local factors huge build-ups in derivatives positions leading to margin calls and that many IPOs had sucked out liquidity from the primary market into the secondary market. HSBC mutual funds analysts predicted further falls in the stock market, and the analysts at JP Morgan were of the opinion that market would fall a further 10-15%.

The Sensex dropped 1,941.67 points on March 9, 2020, while the Nifty-50 dropped 538 points. The dread of a COVID-19 pandemic has wreaked havoc around the world, including in India. Markets also dropped as a result of the current Yes Bank issue. The Sensex closed at 35,634.95 and the Nifty-50 at 10,451.45, both in the red.

The Sensex plunged by 2919.26 points (-8.18 percent) on March 12, 2020, the worst start to a week in history, while the NIFTY-50 fell by 868.2 points (-8.30 percent) when the World Health Organization (WHO) declared the Coronavirus pandemic a 'pandemic'. The Sensex closed at 32778.14, a 33-month low.

The Sensex fell by 2,713.41 points (approximately 8%) on March 16, 2020, the second-worst drop in its history. The NIFTY, on the other hand, fell below the 9200-mark, closing at 9,197.40, as a result of the worldwide economic downturn.

Future Reforms

The Indian capital market's future growth potential is predicted to be consistent and long-term. A few reforms are also in the works, and the government is considering them. It is expected that the restrictions governing External Commercial Borrowings (ECBs) will be modified. There is currently some confusion regarding the taxation rules on income earned abroad by an Indian MNC, and industry is anticipating a clear favorable policy decision in this regard, as well as an increase in the outward remittance limit. Mobile trading and internet-based trading are also expected to increase in the coming years. In the near years, low transaction costs and technology are projected to play a big role.

Conclusion

Economic reforms have had a very positive impact on the Indian stock market. The capital market has grown at a faster pace after the reforms, with the Sensex rising from 1027.38 in 1991 to 60000 in 2021. Stock market volatility has decreased significantly after the changes. The 30 component businesses, which include some of the largest and most actively traded stocks on the stock exchange, are representative of the Indian economy's various industrial sectors. The S&P BSE SENSEX, which has been published since January 1, 1986, is considered the pulse of India's local stock markets. The SENSEX was assigned a base value of 100 on April 1, 1979, and a base year of 1978–79. The BSE debuted DOLLEX-30, a dollar-linked equivalent of the SENSEX, on July 25, 2001. As a result, India's economic reforms have had a progressive impact on the stock market, resulting in lower stock market volatility.

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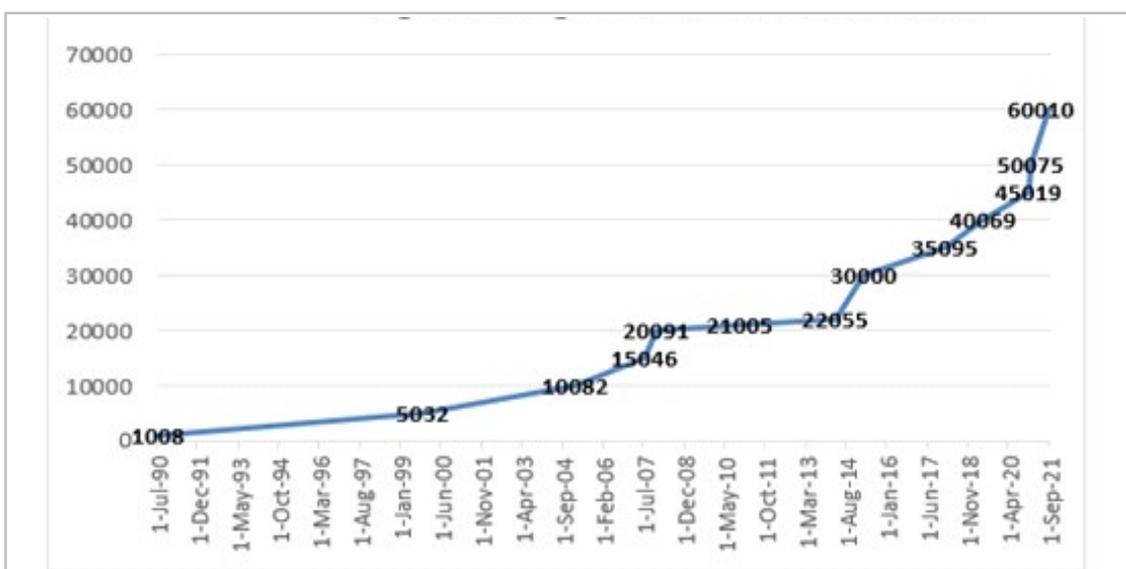
Table 1: The Biggest Single Day Falls in Closing Price from 1992-2020

Date	Sensex Points
28 April 1992	570
17 May 2004	565
8 May 2006	826
22 May 2006	457
17 October 2007	717.43

21 January 2008	1408.35
3 March 2008	900.84
13 March 2008	770.63
6 July 2009	869.65
16 November 2010	444.55
22 September 2011	704
27 February 2012	477.82
16 August 2013	769.41 (Due to depreciation of the Indian Rupee)
24 August 2015	1624.51(meltdown in the Chinese Stock market)
2 February 2018	839.91
8 February 2020	1448.37(Coronavirus outbreak)
23 March 2020	3934.72 (Coronavirus pandemic and nationwide lockdown)

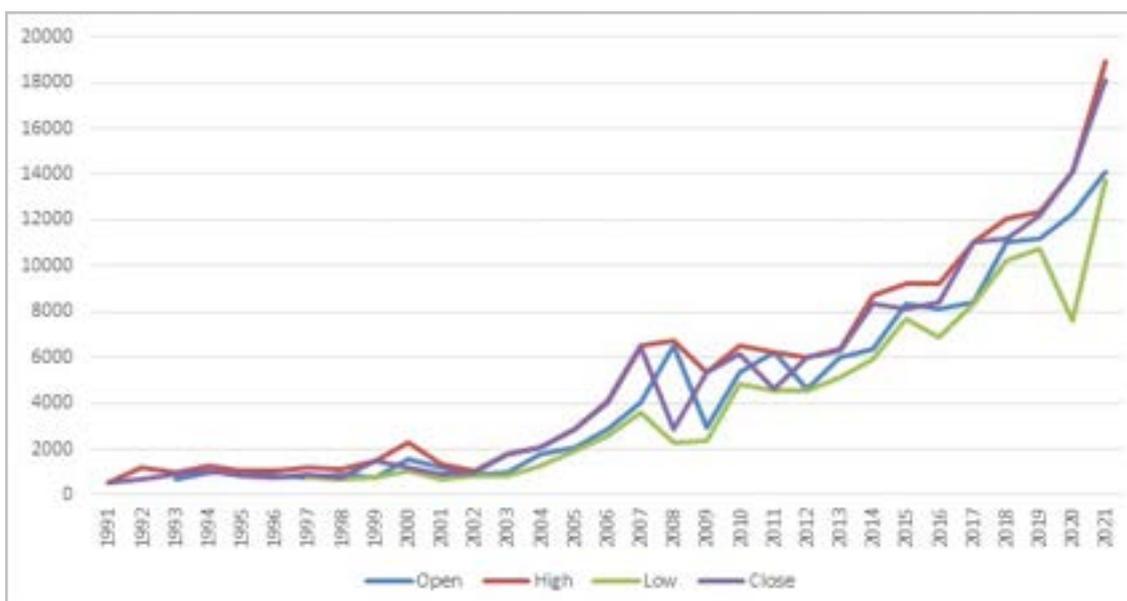
Source: Times of India, New Delhi

Figure 1: Significant Dates in Sensex



Source: BSE Ltd. Daily Historic Indices

Figure 2: BSE SENSEX from 1991 to 2021



Source: BSE Ltd. Historical Indices data

YOUTH UNEMPLOYMENT IN INDIA: CAUSES AND SUGGESTIONS

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Abstract

Rise in the share of youth population due to demographic 'dividend' or the 'youth bulge' seems to be one of the sources of future economic growth in India. Although with increase in educational institutes and enrolment rates in them, the proportion of youth in the labour force has been turning down, because of mismatch between jobs available and the qualification and skills they have. The problem of youth unemployment and under-employment would remain a serious policy issue for many more years to come in India. In this context, this paper examines the focuses on increasing rate of unemployment among the youth. It analyses the trends in labour force and workforce participation rates, unemployment, joblessness, poor working, etc. The poor employability of the workforce would hamper the advantages due to demographic dividend if measures are not taken to improve the educational attainment and skill development of the youth. The paper also tries to analyse the factors leading to youth unemployment. As creating jobs for youth is a major challenge, young Indians are facing major barriers because of low level of human capital, inappropriate educational system, lack of training and skill development for youth. Even after lots of program going on by the government for reduction of unemployment; the problems still exists. This paper also offers some suggestions for productive employment and reduction in unemployment of youth.

Keywords

Unemployment, Youth, Government Initiatives, Skill, Training, Demographic Dividend.

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Introduction

Unemployment is a serious problem among young people nowadays. When a person is actively searching for employment is unable to find a suitable work in the labour market, unemployment arises in the economy. As India is a developing country, nature of unemployment is quite different from the scenario of unemployment in that of developed countries. The huge population in India has led to a greater need for employment opportunities. However the jobs available are lesser than the numbers of job-seekers in the country. Moreover unemployment does not only means that the person does not have a job, likewise, unemployment also includes people working in areas out of their expertise. Young people are a major human resource for development, key agents for social change and driving force for economic development and technological innovation. But utilizing these resources is a major challenge. The youth challenge is considered as the most critical of the 21st century's economic development challenge.

India is facing a jump in working age population which is considered as the demographic dividend. It is a great concern that how this jump in working age population presents the opportunities for growth and prosperity of a nation and what are the implications and opportunities of the jump and; how states are trying to respond to this jump. The critical aspects of the challenge are mostly related to labour market entry where young people encounter difficulties in finding and maintaining a decent job. The growing large number of unemployed youth is one of the most daunting problems faced by developed and developing countries alike. Failure to integrate young people into the labour market has broader consequences for the future prosperity and development of countries. Thus one of the major reasons that contribute to unemployment is the large population of India and the limited availability of resources. Other than this lack of education, lack of employment opportunities and performance issues are some of the factors that lead to unemployment.

Increase in the share of youth population due to 'demographic dividend' or the 'youth bulge' seems to be one of the sources of future economic growth in India. The proportion of people in the age-group 15-24 years has increased over time. The problem of youth unemployment and under-employment would remain a serious policy issue for many more years to come in India. The demographic dividend or youth bulge is expected to increase the working age group and reduce the dependency ratio. In other words, the bulge in the working population will lead to acceleration in growth. However, recent studies have shown that the poor employability of the workforce due to deficit in educational attainment and health may hamper the advantages due to demographic dividend.

Objectives of the Study

1. To study the types of unemployment in India.
2. To focus on educated unemployment among youth.
2. To know the cause of youth unemployment in India.
3. To suggest step/initiatives to be taken for reducing the problem of unemployment.

Research Methodology

The study is purely based on secondary sources of data and; descriptive research has been used as methodology in this paper. The paper throws light on the problem of increasing unemployment in youth mainly in educated youth. And as the paper is for educational purpose only. There is limitation of time and finance. Literature has been reviewed as much as possible for better understanding of the issue. Secondary data is taken from various sources like reports of employment exchange, reports of various Ministries, National Youth Policy 2014 draft, the website of The Centre for Monitoring the Indian Economy etc. Various newspapers, research papers, articles etc. have also been gone through to have a clear understanding of the issue.

Unemployment in Educated Youth

The great saint, Swami Vivekananda said, "Give me hundred youth so that I would revolutionize the country" because he recognized youth as eternal soul holders that led nation towards bright future. They have also capacity to change the destiny of the country. In this way education plays a good role in developing

personality and the capabilities in them. Education is the basic instrument to get desirable job in the market place. But in the contemporary world skilled illiterate persons have more opportunities and chances of getting job than unskilled educated ones (Labour Bureau, 2014). In this view a favourable example persists in India where ‘out of every three graduates one is unemployed’. It is not enough to be a graduate from a reputable or high standard university with high marks to get a suitable job but being a well skilled, innovative and having higher achievements in education is more important to acquire a desirable job in the market place. The intensity of unemployment in unskilled educated youth is serious one in India. It raises social alienation and social anxiety in them. It is evident from the recent news of Uttar Pradesh State where for 368 clerical posts 3 lakh applicants applied for job and 255 were Ph.D. holders in them.

Types of Unemployment

There are various types of unemployment which are prevailing in the country. Some of the types are discussed below, which are major challenges for Indian economy today—

- **Voluntary Unemployment-** It exists when people do not have any work desire for work or they are incapable to work. Idle rich and lazy poor come under this category.
- **Involuntary Unemployment-** It refers to a situation where people are ready to work at current wage-rates but are not in a position to find work. It may take the following form-
 - (i) **Frictional Unemployment-** When a person is temporarily out of work while changing jobs.
 - (ii) **Structural Unemployment-** Unemployment which is associated with economic growth and development is called structural unemployment. It is due to the introduction of new machine or the discovery of a new process of production.
 - (iii) **Cyclical Unemployment-** Unemployment arising on account of movements of trade cycle i.e. boom and slump, inflation and deflation is called cyclical unemployment.
 - (iv) **Technological Unemployment-** This type of Unemployment is the result of change in the techniques of production. The substitution of capital for labour causes this type of unemployment.
- **Disguised Unemployment-** When number of people employed in a work are more than actually required; this is called disguised unemployment.

Causes of Unemployment in India

1. **Inappropriate Educational System-** Indian education system has not developed human resource properly. It fails to train the people for the job requirement of present economic environment. As a result even the highly educated people in India are unemployed.
2. **Lack of Human Resource Planning-** The government policies are not adequate in human resource planning. The employment opportunities generated by government did not increase in accordance of the growing population.
3. **Lack of Entrepreneurship-** In India most of youth are educated for taking up job and their mind set is turned mostly on getting a job and as a result the youth in India hesitates to take the entrepreneurship tasks and fears to take risk.
4. **Fast Growing Population-** The fast growing population in India has been the main cause of increasing unemployment in the country. Since independence India witnessed a rapid increase in population. As a consequence labour force has also increased at the rapid pace.
5. **Capital Intensive Technology-** In our development plans increasing importance has been given to capital intensive techniques. However in labour surplus economy like India use of automatic machinery and equipment is not very justified as it replaces the manual labour force.

Government Initiatives

Here are some initiatives taken by the Government to increase employment opportunities in the economy—

- Integrated Rural Development Programme (IRDP) launched in 1980; aims to create full employment in rural areas.
- Training of Rural Youth for Self-Employment (TRYSEM) launched in 1979; aims to make the unemployment youth in rural areas between 18 to 35 years of the age to acquire self-employment skill and training.
- Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA) launched in 2005; aims at providing Social security by giving guarantee of minimum 100 days of paid work in a year to families that have adult members searching for an unskilled labour intensive work.
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) launched in 2015; aims to enable a large number of youth in country to take up skill training for industries.
- Stand Up India Scheme launched in 2016; aims at providing bank loans from Rs. 10 Lakh to Rs. 1 crore for at least one SC/ST borrower and to minimum one women borrower per branch of the bank to set up a greenfield enterprise.

Suggestions

Here are some suggestions in order to reduce the problem of unemployment in India-

- By giving adequate skill-based and vocational training; chances of getting jobs in industrial and service sector can be increased for unemployed youth.
- Diversification in the agricultural sector will not only increase productivity but also allow division of labour and helps to reduce unemployment.
- Labour intensive technology has to be encouraged by the formal and informal sector in order to increased employment opportunities in both rural and urban areas.
- Improvement in health care services and education increases human resource development and provides more employment opportunities for both skilled and physical workers.
- On the job training should be provided to the existing employees to improve their current skills and, to reduce the tendency of shift from one job to another.

Conclusion

The challenge of unemployment has become complex and complicated in the present era. Every year more young people are entering into the labour force with high percentage that hatches the problem. There is low availability of jobs in the market place in proportion to unskilled manpower that makes the country the home to large number of unemployed people. Equally there persists rigid job market with high scarcity of job that consequences into limited employment opportunities, causing under-employed or unemployed situation. Besides this, more people are unemployed in urban areas than the rural areas and; in the similar language unemployment rate is high in the woman than male. Same is happening with the unskilled graduate youth as compared to the illiterate but skilled. In the absence of formal social security the Indian youth faces the challenges of survival. India is a fastest growing economy with rapid growth of population. The problem of unemployment mainly in youth has become a set-back in the growth of the economy. In order to tackle the challenges of participation and job quality for the youth of India, policy interventions should promote a better quality of education as India has not been able to take advantage of 'demographic dividend' because of low education and skill development opportunities. "It is important to realize however that we can only reap this demographic dividend if we invest on human resource development and skill formation in a massive way and create productive employment for our relatively young working" (Approach to 11th Five Year Plan). To provide on the job training, skill formation on the one hand and productive job creation on the other hand; is also the need of the hour. It is beyond the scope of this paper to provide a full-fledged strategy to address this critical issue. However, some of the above mentioned suggestions can help in reducing the unemployment issue.

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UNEMPLOYMENT - BURNING PROBLEM OF INDIA

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Abstract

Unemployment in India remains a subject of concern since it was first recognized in the 1950s. During that period the Government of India had only few initiatives for employment generation until the first Five Year Plan was drafted in the year 1950-51. This plan laid the foundation for overall and sectorial development in a medium-term perspective for achieving the goal of employment growth and increasing the labour force. The problem of Unemployment is a global phenomenon. International bodies like ILO has predicted the rise in unemployment in India in coming years. The study attempts to find out the reasons of unemployment in India and also depicts the measures to reduce this problem. With increasing population, the labour force in the community increases which leads to unemployment of a large part of the population. But because we have limited resources and limited job opportunities, it is not possible for everyone to get employment.

Keywords

Unemployment, Centre for Monitoring Indian Economy, Sectorial Development.

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Introduction

India is the seventh largest country by area and second largest country by population, located in South Asia. Due to rapidly increasing population, the labour force increases but because we have limited resources and limited job opportunities, it is not possible for everyone to get employment which leads to unemployment of a large part of the population. Increasing population leads to reduction in income, saving as a result unemployment increases. When a person who is searching for job but unable to get the job; this phenomenon is Unemployment.

Objectives

- ✓ To figure out key issues of unemployment in India- types, estimation, causes etc.,
- ✓ To analyse the government initiatives for reducing unemployment in India,
- ✓ To suggest ways to reduce unemployment in India.

Types of Unemployment

Open Unemployment

Open unemployment is a situation where a person is able and willing to work but there is no work available to him/her. This type of unemployment is generally seen in our economy. This is also known as naked unemployment.

Under Employment

Under employment is the under-use of a worker. In this type the person is employed but the nature of job can't use the abilities or skills of the worker properly. This job may be either part-time or leaves the worker idle for a period of time.

Disguised Unemployment

Disguised unemployment occurs in developing countries where large populations create a surplus in the labor force. This occurs mostly in informal labour markets, which are capable of consuming large amounts of labour. Disguised or clandestine unemployment may refer to any portion of the population unemployed at maximum potential.

Seasonal Unemployment

Seasonal unemployment is caused by different industries or parts of the labour market being available during different seasons. During production seasons workers are engaged but during off seasons they become unemployed.

Cyclical Unemployment

According to Keynesian Economics, cyclical unemployment is a natural result of the business cycle. In times of recession if all consumers become fearful at once, consumers will attempt to increase their savings at the same time, which means there will be a decrease in spending, and businesses will not be able to employ all employable workers.

Structural Unemployment

Structural unemployment is caused by a mismatch in the demographics of workers and the types of jobs available, either when there are jobs available that workers don't have the skills for, or when there are workers available but no jobs to fill.

Frictional Unemployment

Frictional unemployment is caused by temporary transitions in workers' lives, such as when a worker moves to a new city and has to find a new job.

Technological Unemployment

Technological Unemployment is caused when individuals lose their jobs due to technological advancement. Typically, technological unemployment occurs with the introduction of new machinery or technology.

Educated Unemployment

Educated unemployment is when a person is educated and is not able to find a suitable and efficient job for himself.

Estimation of Unemployment

1. **NSSO Surveys:** The National Sample Survey Office (NSSO) has been the key governmental agency in India at the national and state levels to study employment, unemployment and unemployment rates through sample surveys.
2. **Labour Bureau Reports:** The Indian Labour Bureau also publishes roundabout annual compilations of unemployment data by individual state government's labour department reports; those derived from the Annual Survey of Industries, Occupational Wage Surveys, Job Profile Survey, Family Income and Expenditure Surveys and; other regular and irregular field surveys. It also considers the reports of various 3rd parties related to the field.
3. **CMIE Reports:** CMIE, or Centre for Monitoring Indian Economy, is a leading business information company. It was established in 1976, primarily as an independent think tank. CMIE is a privately owned and professionally managed company head-quartered at Mumbai. It provides services to the entire spectrum of business information consumers including governments, academia, financial markets, business enterprises, professionals and media; through its large scale primary data collection and information product development through analytics and forecasting. CMIE produces economic and business databases and develops specialised analytical tools to deliver these to its customers for decision making and for research. CMIE provides comprehensive data on Unemployment categorized on various factors like male-female and rural-urban etc.
4. **ILO Reports:** The UN International Labour Organization publishes its statistics data for jobless (unemployment) for various countries of the world including India which is based on the international standards.

Causes of Unemployment in India

1. **Increase in Population:** Constant increase in population has been considerable over the last half-century. The country's overall population is made up of more than 1.3 billion people, second only to that of China. It is one of the main causes of unemployment. The current rate of unemployment is 7.8% in March 2023 as per CMIE reports.
2. **Under-developed Agriculture Sector:** Under-developed Agriculture Sector of India due to low productivity & low technology; provides seasonal employment. So this gives rise to unemployment.
3. **Slow Economic Growth:** This means that as the population increases, the economy cannot keep up with demands for employment and an increasing share of people are unable to find work. The result is insufficient levels of employment nationwide.
4. **Slow Growth of Industrialisation:** Similarly, while industrialization has been considerable, its rate of growth is nevertheless fairly slow. There is a major emphasis on industrialization nationwide, which has elevated the Indian economy; however, industrial growth continues to generate relatively few new jobs overall as compared to increase in population.
5. **Shortage of Means of Production:** Quite simply, limited by the quantum of materials, equipment, and energy available to fuel it; India industries are unable to raise their level to global standards thus resulting in low productivity. It further cause rise in unemployment.
6. **Ineffective (or absent) Economic Planning:** This is a major factor of unemployment in India. Problematically, there are not any effective nationwide plans to account for the gap between labour supply and labour demand. It is hereby declared that the supply and demand for labour be in balance to ensure that those who need employment or job are eligible to get themselves otherwise, many individuals will compete for interesting job. Effective Implementation aspects of plans available are also neglected.

Govt. Measures to Reduce Unemployment In India

Here's some steps/schemes of government to reduce (correct) unemployment in India—

- **Sampoorna Gramin Rozgar Yojana (SGRY):** On September 25, 2001, the Sampoorna Gramin Rozgar Yojana was launched by the Central Government of India by uniting Gram Samridhi Yojana and Assurance Yojana. Under Sampoorna Gramin Rozgar Yojana, employment and food will be provided to the poor citizens of the country. Food items will also be made available to poor citizens under this scheme.
- **Employment Assurance Scheme (EAS):** In 1993, this scheme was launched for implementation in 1778 identified backward blocks of different States. The block selected were in the drought prone areas, desert areas, tribal areas and hilly areas. Later, the scheme was extended to the remaining blocks of the country in phased manner. It aims or objectives for providing hundred days work for unemployment unskilled physical workers especially for rural areas during slack agriculture season. It is a scheme to remove seasonal unemployment.
- **Integrated Rural Development Programme (IRDP):** The Government of India introduced IRDP in 1978-79, intending to create full employment opportunities in the rural areas. This program included agriculture, forests, fisheries, animal husbandry, cottage industries, construction of canals, roads etc.
- **The Swarna Jayanti Rozgar Yojana:** The plan, which started on 1st December 1997, is meant for providing employment to unemployed in urban areas. It aims at providing self or wage employment to unemployed youth of urban areas. It works upon two plans: Urban Self- Employment Programme & Urban Wage Employment Programme.
- **The Swarna Jayanti Gram Swarozgar Yojana (SGSY):** The Swarna Jayanti Gram Swarozgar Yojana (SGSY) is an initiative launched by the Government of India to provide sustainable income to poor people living in rural areas of the country. The scheme was launched on April 1, 1999.

Suggestions to Reduce Unemployment in India

Despite the measures taken by the government, India remains a country experiencing severe unemployment problems. This section seeks to propose strategies for reducing unemployment in India. It is desirable to reduce tax rates and increased government spending which will eventually increase the aggregate demand and the rate of economic growth. Government should invest more in human capital development to increase the employability in our country. It should also emphasize more with the necessary skills which can make them employable. Unemployment is a serious problem. Its consequences are very fatal. Its removal is in the interest of both the individual and the society. It can be removed only in an organized and planned manner; it is not possible only by government efforts. There is a need for true joint efforts of the individual, the society and the government in the prevention of unemployment. Control of population growth is necessary to remove unemployment. The proportion in which the means of employment increases, the increase in population is seen in manifold proportion. That is why it is necessary to stop the increase in population. If you look at it like this, it appears to be just one reason, but if you go deep into it, then this one reason is the mother of many other reasons.

Impact of COVID-19 on Unemployment in India

Due to the lockdown imposed for the prevention of COVID-19, the world's largest and strongest global economies have also collapsed. In the midst of the CORONA crisis, lakhs of people all over the world have lost their jobs. At the same time, crores of people have become unemployed due to the lockdown. According to a study, around 1.25 Crore people have lost their jobs due to the lockdown in India. Maximum jobs for people in Tourism, Travel, Hospitality, Automobile, Aviation, Transport, Retail, IT Sector and Startups Sector have gone.

Conclusion

India is a fast growing economy. There has been enormous improvement in the unemployment scenario since the time it was recognized as a challenge. The government is implementing various measures for increasing

the employment rate and has succeeded to a great extent. Participation of women and the marginalized groups speaks about the success of the policy measures. The wide spread skill development programmes have gained popularity across the nation. There are many measures and schemes undertaken by country's government and concerned agencies to curb unemployment. With better enforcement of the strategies mentioned above, the employment level can be significantly improved. Unemployment is a serious and an important challenge which needs to be looked at and removed from the country. Unemployment creates negative effects on the unemployed as they are jobless and suffer from worse prospects to find new jobs and those who are employed feel less secure to keep their jobs in future. However, for the overall development of the economy, governments and individuals have to take efficient steps in increasing productivity and improving the standard of living by reducing the problem of Unemployment.

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ECONOMIC RECESSION - CAUSES AND REMEDIES

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Abstract

Recession can be defined as decline in the growth of the economy which is for two consecutive quarters followed by decline of GDP from previous quarter. GDP includes government spending, spending of consumer, investment by business and balance of export over import. In recession time the spending power of people comes down as they lose their job. The effect of recession falls on both the consumers and the businesses. The causes of recession may be due to decrease in real wages, deflation, high interest rate, unstable government, deficit fiscal policy and so on. The impact of recession are decrease of assets' price, declining of real income, budget deficit, unemployment etc. As we all know the main cause of recession is decline in the demand of goods and services from consumer side, business side and even from government side. To handle this situation steps should be taken like reduction in tax rate, interest rate, increase in government spending, more supply of money so that consumer can spend more on goods and services. Regulations should be little liberal. By these measures and efforts taken by the government of any country in the world recession can be removed easily. In the past few years due to COVID-19, whole world suffered with recession but with efforts of government and support of public many countries came out from recession.

Keywords

Deflation, Consumer, COVID-19, Money Supply, Investment, Budget, Fiscal Policy, Unemployment.

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When the private or public sector drop down their normal spending in the economy it causes recession which creates financial crisis. So we can define recession as decline in the growth of the economy which is for two consecutive quarters followed by decline of GDP from previous quarter. GDP includes government spending, spending of consumer, investment by business and balance of export over import. So the decline of any of these may cause economic recession. We can take the example of Sri Lanka which suffered most due to the recession in the economy. In recession time the spending power of people comes down as they lose their job which finally affect the economy of the country.

Causes of Recession

We can understand the causes of recession on the economy in the following ways-

1. Loss of Consumers & Business Confidence

Due to the change in the policies of government the business loses its confidence which results in declining of consumers' confidence. With the loss of confidence among consumer, they stop buying products. When the business goes down there is rise in unemployment; economic growth weakens, interest rate increases, consumer spending become low. Thus manufacturers cut the production in response to decrease in demand.

2. Money Supply

Another cause of recession is money supply. For the growing economy the money is needed . When money is short in supply the growth of the economy starts declining which results in less production of goods and services. For example, if in the economy there were Rs.2000 that represents 200 bags @ Rs.10 each. With the time, 300 bags are being produced but there are only Rs.2000 in the economy. That means these bags are only worth Rs.6.67 each. In this circumstance the situation of debt arises which could not be paid.

3. Pandemic

In the current situation, pandemic is the most important reason of recession. The COVID-19 has hit the whole economy of the world. In all the three waves not only troubled the people of the world but economy suffered too. Even after the situation becomes normal, the world is still facing the problem as the consumer is still disinclined to go to hotels, visit tourist places, malls etc. due to fear. This results in long time recession which causes job cuts and reduced money spending.

4. Deflation

The situation in which goods and services are sold at reduced value and people wait for lower price is termed as deflation. In deflation rate of interest increases due to which people wait for purchasing as they are incapable to pay money. The reason of not paying money is that they can't borrow money as rate of interest is high. As the demand reduced so the manufacturer cut the wages in order to reduce the cost. When the wages are reduced the rate of unemployment increases. In this scenario the whole economy suffers directly or indirectly. In deflation, the use of debt financing is reduced which makes the Govt. less extravagant but saving based equity financing is increased .

5. Reduction in Real Wages

If the prices of goods and services rise more than the rate of wages, it means there is a reduction in wages. Here wages in monetary term don't reduce but their real value decrease. For example if earlier they pay 20% of their wages on goods and services but now paying 40%, it means the real value of their wages has reduced.

6. Calamities

Calamities like earthquakes, floods, Typhoon, Tsunami etc. affect the economy of a country. Generally these disasters occur in any particular area or region so only that area or region gets affected adversely. For instance in 2021, Philippines faced the disaster named Typhoon that hit the economy by affecting several of industries and markets. The damage was thousands of lost lives including over half a Billion Dollar monetary damages.

7. Fiscal Policy

Fiscal policy means the use of government spending and tax policies to influence economic conditions of the country. When the government impose taxes on the public, they start saving as the taxes are high in comparison to their earnings. When the consumer reduce their spending on goods and services, the economy gets adversely affected. When the government reduces the amount of their spending, GDP decreases. Employment is highly affected by the government policy when the government starts reducing the salary. With reduced salary the consumers start reducing the spending. So whatever the fiscal policy of the government is, it affects the consumer and their spending. Thus there are too much chances of recession.

8. Political Instability

The unstable government affects the both; the consumer & the business. With the instability of the government the public does not rely on the capability of the government. Public has a doubt whether the government policies which include taxes, new rules and regulations are how much beneficial for the public? As a result of untrust on the government, the consumers reduce their spending on business. Low investment affects the economy and thus affects the GDP which cause recession.

9. Crashing of Stock Market

Crashing of stock market put a reverse impact on the economy of every country. With the growth in price of stock market the investment increases as the public has faith that their investment is fruitful; but with the reduction of prices they lose the trust and reduce their investment. If the businesses can't raise money for growth; economy suffers and it leads a situation of recession. Recently during COVID-19 mostly every country's economy faced the situation of stock market crash. Some examples of stock market crash are The Wall Street Crash 1929, Black Monday 1987, The Great recession 2008, The Flash Crash 2010 & The OPEC Crash 2020 etc.

10. Deregulation

On the removal of important regulations the recession triggered. In 1982, when Garn-St Germain Depository Institutions Act was passed in United States, it became the main cause of recession. In 1990 also, savings and loan crisis became the reason of recession as more than 1000 banks with total assets of \$500 Billion failed as a result of land flips, illegal activities and unreasonable loans.

11. Increase in Interest Rates

One of important cause of recession is increase in interest rates. With the increased interest rate the public comes under pressure as they have to spend more in the form of credit and mortgage debt. Under this situation the repayment of loan they have to pay; is more in comparison to the amount they borrow. With this reason they reduce spending on goods and services. The decrease in demand leads to reduction in production. With increased rate of interest the businessman is also affected as he has to repay more than the borrowed amount. Again the same cycle repeats which causes recession.

12. War Recession

The country where war happens frequently; faces recession. Many countries dealt with recession after World War II, The Korean War, The Vietnam War, The Gulf War and now a days very common Russia and Ukraine war. With the end of war, the GDP falls and rate of unemployment rises.

Remedies

1. Tax Reduction

In order to overcome recession, the government has to reduce the rate of tax. For reducing tax, budget should be widened. With this step less tax is received by the government but the consumer gets something in their pockets which aggregately boosts the economy.

It is considerable while reducing the tax that what is the inclination of consumer. It means how much more consumer will spend on goods and services in case of reduction of tax. If the tendency of spending of consumer is increased the economy will boost up and more opportunities of job creation will be there which reduces the rate of unemployment.

2. Reduction in Interest Rates

For encouraging the consumer and business to spend more in the economy the reduction in interest rates is the essential step taken by the government. With low interest rates the consumer saving are increased and they spend more in the economy. Businesses have to pay back less with low rate of interest which provides a boost to the firm's cash flow. With reduced rate of interest more borrowings are from banks which result into two benefits to the economy; firstly more interest will be received with more borrowing and secondly more opportunities for firm to invest in better equipment. Better equipment expand business which help in increasing demand.

3. Span of Economic Policies

There should be enhancement in the policies which are made for the public. For the growth of economy changes in the policies are required. Which type of policy is needed; depends upon the situation economy is facing. Accordingly strategy should be developed.

4. Expansion in Insurance on Unemployment

During recession unemployment rises due to which growth of GDP decreases. To overcome this situation there should be expansion in the insurance of unemployment which give some relief to the public and develop some trust on the government.

5. Increase in Government Spending

With the increase in government spending the economy gets boosted. The boosted economy improves the growth of GDP but in long term. It means increased spending improve the growth of GDP but after a long time. Public work programs and investment in infrastructure help the worker as they get improved wages who are then able to spend more and in this way economy boosts up. This boost up process take long time and also cost effective as the government is spending more on workers in the form of wages than the spending on welfare programs.

6. Removal of Regulations

During recession the whole economy struggles to come out from this situation; in this case it is better to remove some business regulations which are burden for the public. By removing these regulations, it improves the efficiency of business and thus makes the goods cheaper for the consumer.

Regulations should not be removed only from business but also in other areas like human resource rules. With the relief in human resource rules; better employees should be appointed with improved salary and better workforce and thus generating economic output.

7. Devaluation of Currency

Most of the economists suggest the devaluation of currency during recession. A devaluation of currency results in boost of aggregate demand of goods and services. The devaluation of currency improves the export of goods and also increase the demand of domestic goods. There is chance of risk when even with reduced valued the market is unavailable; like it happened in Africa. There is a chance of risk when entire world is facing recession then by devaluing the value of currency followed by other countries is too risky. In this case no country would get the benefit of devaluation.

8. Quantitative Easing

When all the above measures are not such helpful as planned, the Central Bank increase or decrease the money supply when rate of interest is nearly zero. The Central Bank purchases the bonds of government in order to manipulate the supply of money. This increase the bank reserve and encourage banks lending to businesses. With this step rate of interest of bonds reduces and investment spending increases. There are some disadvantages of this action of Central Bank like possibility of financial losses, difficulty in assessing actually how much money is required for money supply, loss of confidence in the economy and risk of success of plan executed by the banks etc.

9. Economic Impact Payment

Economic impact payment means when a person suffers from some disaster, he gets a relief from government to overcome from the situation. This benefit is provided by the government to individual or children on submitting the required documents. This facility has been specially provided to the victims of COVID-19. COVID-19 is one of the causes of recession in current situation.

Conclusion

Recession is a decline of GDP in two consecutive quarters. The reason may be various like lack of consumers' confidence, deficit fiscal policy, natural disasters etc. Recessions throws effect on employment which raises unemployment; throws effect on consumers which decreases the demand of goods and services; throws effect on businesses that cut down the wages; and throws effect on society which become unable to make its both end meet. The above mentioned effects of recession last longer as it is 'Cause and Effect' & 'Effect and Cause' situation. So while choosing the options to overcome this situation; all the important points and factors should be considered seriously while implementing them. With the effective measures taken by the government recession can be minimised.

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ROLE OF NEW TECHNOLOGY TO IMPROVE AGRICULTURAL COMMODITY MARKET

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Abstract

We live in a technology era. Technology has changed the whole world and everything is possible with the help of technology. In the agriculture sector the use of technology has increased. Technology has improved the quality & quantity of agriculture output. It helps the farmers to earn profit by producing at least cost. Some technologies used in agriculture are drones, soil & water sensors, and weather tracking etc. which help farmers to conduct agricultural activities easily and conveniently. Technology also helps farmers to sell their product in the commodity market. Today's Era is online Era. Everything can be sold or purchased online. Farmers can also use the technology to sell their produce online. Online trading help farmers to earn more and more profit. The reason behind this is the removal of middle men in sale and purchase of agricultural produce.

Keywords

New Technology, New Opportunities, Commodity Market, Drones, Sensors.

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Introduction

The world has become habitual of technology because technology helps them to do their task easily and conveniently. In each sector technology helps to do work easily and it helps the person do their work quickly. It helps to save time for the person because it can also be utilized at any other place.

Every sector can utilize technology benefits but in agriculture this is not easy to use. Only some people or educated farmers can use new technology to cultivate their crops and take advantage of these.

The world's first entirely machine operated crop i.e. a crop sown and tended without a human ever entering the field; was harvested in 2017; a milestone in digital agriculture, sometimes known as 'e-agriculture' or 'smart farming'.

Fact Findings

Digital Technology

The word 'digital' comes from Latin—'digitus' which means finger. Finger is one of the oldest tools for counting. When information is stored, transmitted or forwarded in digital format, it is converted into numbers at the most basic machine-level as 'zeroes and ones'. In the context of this chapter, the term represents technology that relies on the use of micro-processors. Hence computers and applications that are dependent on computers such as the Internet, as well as other devices such as video cameras, and mobile devices such as phones and personal-digital assistants (PDAs) are also covered in technology.

It includes mobile-computer internet, digitally delivered services, technology and devices, data analytics, artificial intelligence and apps. All these are changing agriculture and the food system. For examples agri-food value chain need it at different stages; farm machinery automation reduces the labour cost, it helps in decreasing the cost of agriculture produce; remote satellite data and in-situ sensors increase the quality and reduce the cost of monitoring crop growth and quality of land or water and; new technology and digital logistics services for agri-food supply chain and also providing fruitful information to the consumers.

Digital Technology and Government

It can also help the government to improve the efficiency and effectiveness of policies and programs which already exist in helping in better designing of policies & programs. Readily available and high quality satellite images reduce the cost of monitoring of many agricultural activities. By the use of Technology Govt. can focus on policies for the benefits of the farmers. Digital technology also helps by way of automation of administrative processes for agriculture and the development of existing government services.

So, digital technologies can help in trade of agriculture products. It can connect the suppliers to new markets. It also provides some new ways for governments to monitor and provide faster and more efficient procedures that are favorable for agricultural products and farmers.

Some New Technologies which help Indian Farmers

Utilization and adoption of new technology in agriculture help the farmers to develop their crops as per the demand of the market. Use of smartphone in rural areas has helped the agri-business sector. The new technologies which help farmers to solve their ongoing or future problems easily and quickly; are as follows—

- 1. Drones-** This is the future of agriculture. Drones helps the farmers to monitor crop health, pest detection analysis of soil health, irrigation management, crop scrutinizing and livestock management etc. Drone Technology is based on sensors.
- 2. E-Commerce Input Market-** Output market is highly dependent on dealers or middleman. They are raising the price of the agri-products but farmers cannot take that benefit. E-Commerce input markets help a farmer to sell their products directly to the customers. It also helps farmers to produce different types of agri-products on the basis of feedbacks of buyers.
- 3. Soil and Water Sensors-** The most important innovation for the farmers is soil and water sensors. These are durable, modest and inexpensive. These are much affordable for the farmers. Sensors provide a number of benefits to the farmers. These sensors also help in detecting moisture and nitrogen level

and this information helps the farmers to maintain proper level of water and fertilizers as per requirements of the field and crops. The result of this is more efficient use of resources and reduction in cost. Also it helps to be more environmentally friendly by conserving water, limiting erosion and reducing fertilizer level.

4. **Weather Tracking-** It is good for the farmers to know about the weather forecasting. The online weather services that focus on agriculture; can be accessed by the farmers with the help of mobile apps. Farmers are able to forecast weather by way of analysing weather reports and take precautions to protect their crops thus mitigating their losses to a significant degree.
5. **Pervasive Automation-** Pervasive Automation is a technology that reduces operator's workload. For example it includes those vehicles which are controlled by robotics or remotely through terminals etc. such as Real Time Kinematic (RTK) navigation systems etc. Mostly equipment related to agriculture are using the ISOBUS standards for automation.
6. **Indoor Vertical Farming-** Indoor vertical farming technique helps to take more produce and increase the quality of the yield. This also helps to grow those crops who need a closed and controlled environment. This technology use shelves mounted vertically to increase crops yield in limited space.
7. **Other Techniques-** Hydroponics is a gardening practice that grows plants in water and nutrients solutions. Aeroponic suspends the roots of the crops in the air with develops by spraying them with water and nutrients. These techniques reduce labour cost due to the use of robots for harvesting and planting.

Benefits of Technology in Farming

1. Higher crop productivity.
2. Decrease in the use of water and fertilizers.
3. Reduced impact on natural ecosystems.
4. Less outflow of chemicals into rivers and groundwater.
5. Increased workers' safety.
6. Greater efficiency and lower cost.
7. Reduced environmental and ecological impact.
8. Safe growing conditions and safe hygienic food.
9. Increase in farm income through improved product quality and increased quality controls.
10. Timely recognizing nutrient deficiency in plants and notifying agriculture producers of the type and amount of fertilizers and other amendments needed.

New Opportunities

New opportunities in agriculture promote value addition in targeted sectors introduced in new crops and; develop various crop based producer groups to provide stronger link between producer and buyers throughout the region. The various opportunities are—

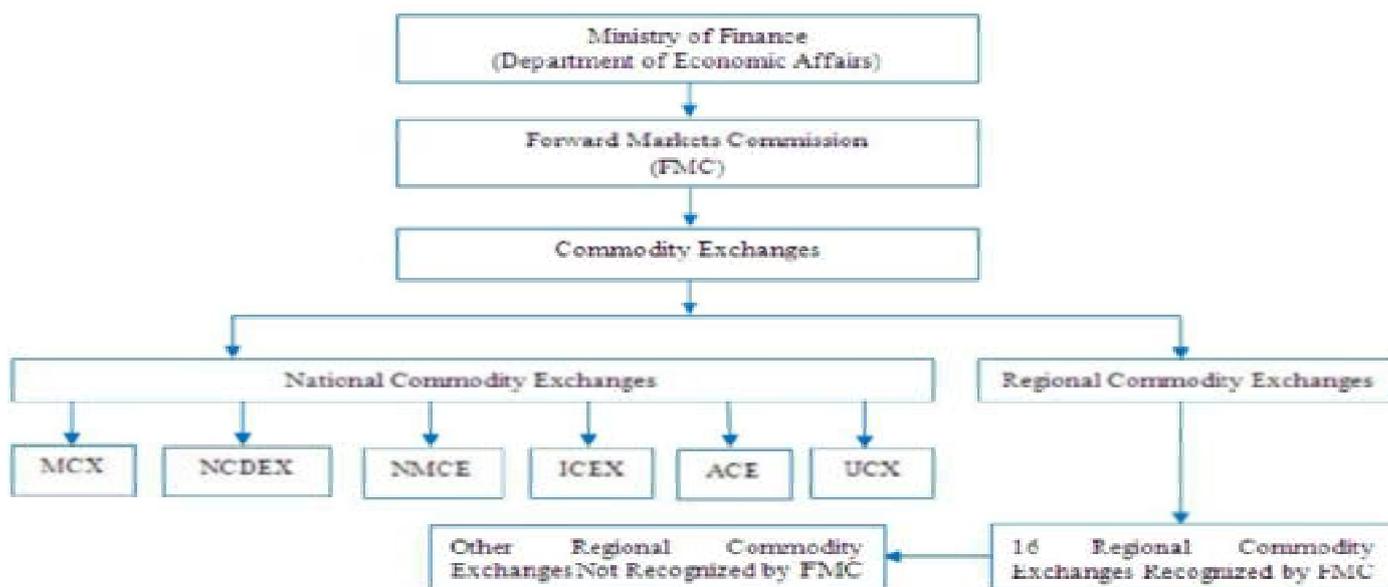
- **Increased Affordable and Accessible Credit-** Due to increased productivity of agriculture by using various means of Information & Technology, Govt. and its various financial institutions along with banks have increased the various affordable and accessible credit schemes to the framers
- **Link Farmers to Market-** Technology has helped the farmers to link with the physical market as well as online market. IT sector helps organizing study tours and promotional events and also provide good relationship between buyer and producers. This helps the farmer to use new technologies for crop production, new varieties to enhance yield & quality and new higher priced crops. It also aware farmers about new opportunities arising from raw materials produced domestically.
- **Diversified and Increased Agricultural Product-** IT has allowed farmers to expand production by training farmers on the use of new technology and value adding processing.
- **Improved Food Quality and Safety-** New opportunities created by way of IT also provide improved food quality and safety. Agriculture produce is now of international standards.

Commodity Market

It is a market or a place where goods and services sold to the buyers. So commodity market is a market place for buying and selling and trading raw materials as primary products. These are divided into two broad categories-

- **Hard Commodities-** It includes natural resources that must be mined or extracted such as gold, rubber and oil etc.
- **Soft Commodities-** These include agriculture products or livestock such as corn, wheat, coffee, sugar, soyabeans etc.

Organizational Structure of Indian Commodity Market



Ministry of Finance

It is a ministry within the Government of India concerned with the economy of India. Current Finance Minister is Nirmala Sitharaman. The Ministry of Finance is the apex controlling authority of four Central Civil Services namely Indian Revenue Services, Indian Audit and Account Services, Indian Economics Services and Indian Civil Account Services.

Forward Market Commission

FMC is the regulatory body for the commodity market and future market in India. It is a division of the Securities and Exchange Board of India (SEBI), Ministry of Finance, Government of India. The main function of FMC is to advise the Central Government in respect of recognition or the withdrawal of recognition from any association/market.

Commodity Exchanges

A commodities exchange is a legal entity that determines and enforces rules and procedures for trading standardized commodity contracts and related investment products. A commodities exchange also refers to the physical center where trading takes place.

National Commodity Exchange

National Commodity & Derivatives Exchange Limited (NCDEX); this Exchange is a professionally managed online commodity exchange with diverse product offerings setting a benchmark for both agriculture and non-agriculture commodities derivatives segment.

Regional Commodity Exchange

Regional stock exchange is a stock exchange not located in country's primary financial center. Regional companies are listed on this exchange. Often, companies that cannot meet the strict listing requirements of a national exchange may qualify for a listing on a regional exchange.

Wholesale Price Index Annual Average Inflation Rates (%)

(Base = 2011-12)

Description	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
All Commodities	1.7	3.0	4.3	1.7	1.3	13.0
Primary Articles	3.5	1.3	2.8	6.8	1.7	10.3
Food Articles	4.0	2.1	0.3	8.4	3.1	4.1
Non Food Articles	3.4	-2.1	2.9	4.5	1.4	21.1
Minerals	7.1	8.3	11.4	13.2	6.7	19.6
Crude Petroleum	4.8	1.9	29.7	-12.7	-15.8	77.9
Natural Gas	-21.2	-5.3	18.6	6.6	-21.5	4.3
Fuel and Power	-0.2	8.1	11.6	-1.8	-8.0	32.6
Mineral Oil	-0.8	12.6	17.2	-4.6	-14.2	59.3
Manufactured Products	1.4	2.8	3.6	0.3	2.7	11.1

Source- www.industry.nic.in

From the above data we can see that the inflation rate of all commodities increased in 2017-18, 2018-19 but it declined in 2019-20 but it again inflates and increases in 2021-22. It shows that inflation started in our country and prices of all commodities went up. The same thing happened to the primary articles. Only in food articles inflation rate goes down. Inflation rate of non-food articles also goes up in 2021-22. Maximum effect of inflation is on crude petroleum which was 77.9 in 2021-22. So we can conclude that inflation was high in all commodities.

Conclusion

In the agriculture sector the use of technology has increased. Technology has improved the quality & quantity of agriculture output. It helps the farmers to earn profit by producing at least cost. Some technologies used in agriculture are drones, soil & water sensors, and weather tracking etc. which help farmers to conduct agricultural activities easily and conveniently. Technology also helps farmers to sell their product in the commodity market. Due to the use of various techniques of IT; a lot of opportunities have been created in the agriculture sector like Increased Affordable and Accessible Credit, Linkage of Farmers to Market, Diversified and Increased Agricultural Product, Improved Food Quality and Safety etc. But still there is a lot of scope for technology in the agriculture sector.

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A STUDY ON THE EFFECTS OF POLLUTION ON HUMAN LIFE AND ENVIRONMENT

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Abstract

Pollution is a slow poison that devours our life cycle. The purpose of the study is to raise awareness of pollution and its crisis. Pollution occurs when toxic chemicals, volcanic ash, and other harmful particles mix in the environment. It affects our respiratory system and our cardiovascular system. For their comfort zone, humans also play an important role in environmental pollution. Although this is our planet, we are also directly or indirectly polluted. Not only people, animals, birds, nature, etc., everyone is affected by it. The world is grappling with this problem. Our average life expectancy is reduced, but there is nothing we can do about it. So, if we are committed to protect our environment, we can succeed.

Keywords

Pollution, Human life, Environment, People, Developing.

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Introduction

In modern age, pollution is very common. Everybody knows about it. Actually pollution is a very small word but it means a lot. Our environment is mixture of various gases and elements in a certain proportion. When this balance disturbs, it is called pollution. Here we are talking about balance of Oxygen, Carbon-dioxide, Nitrogen, Hydrogen etc. and different elements. Now the question arises- what are the factors and how they affect this balance and also our Environment. Interference of foreign particles called pollutants in the environment; imbalance this ratio. These pollutants may include chemicals, geochemical substances or biological products. It means pollution may occur in several forms. It may be categorised on environmental basis and also on pollutants basis. If we consider environmental basis, pollution may affect our life in the form of Air, Soil, Noise, Thermal, Water and Marine etc. On the other side on pollution basis, it may affect in the form of Smoke, Gaseous, Sewage, Heavy metals, Pesticides, Oil & petrochemical, Effluents, Radio actives etc. It means every part or every side of our life not only for human but also birds, animals, plants and weather is not secure.

Pollution in India

As we know India is a developing country, India is a fast-growing country. Hopefully in a short time, it will be included in developed countries. The process to become developed country from a developing country, needs development; it means –Industrialisation, high technology, betterment in all aspects. Unfortunately, it is one aspect. Other aspect comes in the form of pollution that means emissions of harmful gases, metals, particles, radio-actives etc.

In present scenario, India is facing great problem in the form of pollution. There are so many ways by which we are facing contamination of various hazardous elements. Air Pollution is very common and a severe problem.

Air Pollution

With the manifold increase in industrialization, so many unwanted toxic elements get introduced in air. These substances may be recognised in the form of hazardous gases, dust, heavy metals, organic compounds, radio-active elements etc. Smoke from the industrial chimneys is one of the most responsible factors of pollution. Transportation is second other aspect responsible for polluted air. Fertilizer factories situated in Ahmedabad and Gorakhpur emits carbon monoxide, carbon dioxide, dust, sulphur dioxide etc. Urea industries increases ammonia. Likewise steel industries release smoke grit, dust etc. (Rourkela, Durgapur, Jamshedpur, Bhilai). Petroleum refineries are responsible for gases like –Sulphur dioxide, and nitrogen oxide. Cement factories, stone crushers and hot mix plants emit plenty of dust. Chemical manufacturing industries emit hazardous gases and acid vapours. NEERI (National Environmental Engineering Research Institute) in 1978-79, 1980-81 collected data regarding pollution (taking parameters of SO₂, NO_x, SPM- Suspended particulate matters) among Kanpur, Delhi, Calcutta, Nagpur, Hyderabad, Madras, Bombay, Ahmedabad and Jaipur. According to study of NEERI; Calcutta is most polluted city. Rest are as follows in decreasing manner- Bombay, Delhi, Ahmedabad, Kanpur, Hyderabad, Madras, Nagpur, Jaipur.

According to one report in 1995 about 10,647 premature death occurred due to pollution in Calcutta. In 2016, Global urban air pollution level increased up to 8%. Kanpur city is known as leather city also. Here pollution level also remains in worst condition. After month of October, here air quality becomes deteriorating. In 2017 Air Quality Index (AQI) Of Kanpur was 455.

In May 2018, PM 2.5 level of (micro grames per cubic meter) of four city was Kanpur- 173, Faridabad- 172, Varanasi- 151, and Gaya- 149. In March and April 2020 (AQI) of different city in India was – Ghaziabad (U.P.)- 115, Delhi-100, Gurugram, Haryana- 96, Noida (U.P.)- 95, Calcutta (WB)- 78, Mumbai- 72, Hyderabad, Telangana- 65, Mandideep (M.P.)- 55, Kozhikoda Kerala- 48. In 2022, concentration of pollution in Rajasthan, Bhiwandi reached up to extreme level. Here annual PM 2.5 level reaches up to 92.7 ml/m³ which was 7 times higher than WHO guidelines.

Water Pollution

Most of the part of our earth is covered with water, but maximum of water is saline. Approximately 2.6% is in fresh and sweet form which is consumed by human beings including all animals. Due to advancement, industrialisation, untreated sewage and solid wastes; this sweet water is becoming contaminated and becoming injurious to health. In national capital Delhi, river Yamuna is most polluted, if we talk about Maharashtra, it has highly polluted river stretches (53). In 2018, CPCB i.e., Central Pollution Control Board found 351 polluted river stretches. It is also noticed that river stretches in 31 States and Union territories do not fulfil the quality criteria. River and stretches found in Kerala (21), Karnataka (17), Goa (10), Uttar Pradesh (12), Assam (44), Madhya Pradesh (22), West Bengal (17) also not fulfil quality criteria even they are in worst condition. Ganga, Yamuna, Hindon, Gomti, Varuna, Kalindi are polluted rivers of Uttar Pradesh. Girri, Bear, Pabbar, Ashwani, Sirsa, Sukhene, Monkanda are polluted river of Himachal Pradesh. Chuntkol, Ban Ganga, Devika are polluted rivers of Jammu and Kashmir. Gheggar, Sutlej Kali Bein are polluted rivers in Punjab. Chambal and Benas of Rajasthan are polluted rivers. In this way maximum sweet and fresh water of river and surface water has been contaminated. This is alarming situation for our life.

Noise Pollution

Dump of unwanted sound in the atmosphere is known as Noise Pollution. First of all Robert Alex Baren (1964) gave attention on the noise pollution. After, that on regular basis noise pollution become a threat to human life. In present scenario it has reached to an alarming condition.

In January 2023, Earth 5R carried out a survey in 15 Indian cities. The results are alarming and surprising. They found that noise levels have increased nearly 50% higher than the permissible limit of 50Db. According to a report of Frontier 2022 by the United Nation Environmental Programme (UNEP); Moradabad (U.P.) has become most noise polluted city in India. Likewise, Asansol (89db), Calcutta (89db), Jaipur (84db), Delhi (83db) are worse in case of noise pollution.. In Moradabad it reaches up to (114db).

Here we are mentioning boundaries and sound generated by different sources – Rocket engine – 180db - painful, Jet plane – 150db – painful, Hooting of train – 130db – uncomfortable, Thunder clap – 120db – uncomfortable, Jet plant (100’ away) – 105db – uncomfortable, Motor cycle (25’ away) – 90db – very loud,

Food blender – 85db – very loud, Ordinary conversation – 60db – moderate loud

Self-wisper – 25db – very quiet .

According to CPCB, there are different permissible noise level in India— In industrial areas 75db – for daytime and 70db at night; in commercial areas 65db for daytime and 55db at night and in residential areas 55db for daytime and 45db at night.

According to state government there are ‘Silent Zones’ also. These areas lie within 100 meters of premises of schools, hospitals, colleges and courts. Here the noise limits are – 50db for daytime and 40db at night.

Soil Pollution

Soil is one of the five elements, essential for life. In India, it had normal ph. value. But after passing decades of life, its value has crashed down. In 1998 Denti et.al, in 1999 Sendra et.al, studied to determine risk caused by presence of metals in soil on human health. There are so many pollutants which are responsible for deteriorating soil quality e.g., Polycyclic aromatic hydrocarbons, mercury, zinc, lead, arsenic, copper, fertilizer, pesticides, sewage, etc. Soil pollution may be of Naturally caused or Anthropogenic i.e., caused by human activities.

There are some pollutants which naturally accumulated in soil. It happens by the atmosphere due to differential accumulation of soil or transportation of soil pollutants with precipitation e.g. in some dry, arid ecosystem accumulation of compounds containing the perchlorate anion occur naturally. Another example can be coated like during thunderstorm perchlorates containing chlorine and certain metals can be formed in soil naturally.

Human activities responsible for soil contamination may be listed as follows-

- Industrial advancement to fulfil our desire but improper disposal and management of the toxic wastes like– Plasticizers/dispersants, Polychlorinated biphenyls (PCBs), chlorinated industrial solvents, dioxins.
- Agricultural industry makes chemical fertilizers, pesticide
- s, herbicides, excessive and inefficient use of which reduces soil quality. Herbicides e.g.– Carbamates, Triazines, Amides, Aliphatic acids. Insecticides like– Arsenic containing compound, Pyrethrum, Organophosphates, Chlorinated hydrocarbons. Fungicides like– Thiocarbamates, Copper sulphate, Mercury containing compounds.
- Spill of diesel and petrol, containing toxic hydrocarbons. Xenobiotics i.e., Pollutants synthesised by human beings. Polycyclic Aromatic Hydrocarbons (PAHs) e.g., Naphthalene, phenylene, anthracene.
- Old building demolition.
- Metal casting factories.
- Improper management of sewage etc.

Effects of Pollution

Global Warming– Due to more and more emission of carbon dioxide, chlorofluorocarbons, nitrous oxide and methane in atmosphere; increase global warming. As a result, Glaciers are disappearing, which will increase sea water level. River stretches of low-lying area will sub merged. It will increase flood and disruption of habitats.

Acid Rain– It is a deposition or precipitations of acidic compounds in atmosphere like oxides of sulphur, nitrogen aerosols, which mixes with water and other chemical compounds before falling on ground in the form of rain. It occurs both for wet deposition (acid rain) with water or dry deposition in the absence of moisture. In both condition it is harmful to human beings.

Effect on Aquatic System- Mostly water bodies have their own cleaning system but the large number of pollutants results in the destruction of this self-purification system. Toxicity of pollutants is affected by a lot of environmental factors like– oxygen contents, pH, temperature, chlorides, hardness of water etc. Polluted water promotes fungi, colonial bacteria diatoms, blue-green algae, green algae, mosses etc. In anaerobic condition foul smelling gases are produced. Due to decomposition of plants material on a large scale; will change carbon dioxide concentration, which will change pH value. value of water. In return changing pH value; oxygen and temperature will change physio chemical characteristics of water.

Effect on Marine System- Spill of diesel and petrol and core oil is very common. Intermingle of polluted water from river and stretches is also one more reason of marine water pollution. Also, we cannot ignore water comes from reactors, explosions and atomic test done in sea. Overall due to all these things fauna and flora of marine water get adversely affected. Phytoplankton's, Zooplanktons, algae, species, invertebrates, coral reefs, fish, birds and mammals are badly affected by oil pollution. Due to this fish mortality rate increases. Due to loss of buoyancy and sticky feathers, birds' mortality also increases. In 1989 near Alaska, leakage from oil tankers results damage to coral reef and approximately 390 thousand of birds were dead. In 1991, during Gulf War about 200 million gallons of oil spilled which adversely affected marine ecosystem.

Effects on Crops and Plants- If there occurs any change in environment, whether it is in air, water, or marine; it directly or indirectly expose to fumes and smokes. Pollutants released from our vehicle or transportation, containing heavy metals and hazardous pollutants, remain directly exposed to plants. These are absorbed by stomata and tissue system. Likewise in water and marine condition, all contaminated water having hazardous pollutants enter plants, leaf, and other vegetables and transported to high levels.

Effect on Human Beings- As human body is concerned with five elements named Air, Water, Earth, Fire, and space. If there occurs any type of disturbances & contamination in any form of environment i.e. Air, water, marine, atmosphere etc.; It will directly affect adversely on human body, which can be exposed in different forms.

Disturbance of sound shows following effects on human beings--

- 150 dB- severe depression, impairment of hearing ability, panic attacks.
- 120 dB– brain disturbs, loss of memory, nervous system disorder, pregnant woman and child in her womb disturbs.
- 100 dB- high blood pressure, cardiovascular effects, aggression, gastric ulcers.
- 90 dB- ear drum and inner part of ear disturbs.
- 85 dB- tension, fatigue, headache, efficiency also affect.
- 70 dB- sleep disturbance, irritation, mental tension etc.

Radio-active Effects on Human Beings

There are so many wastes which emerges from atomic reactors, having different types of radioactive isotopes, which in turn enters into biological system and transferred to higher levels. Radioactive pollution may badly affect cell membrane, nuclei, chromosomes, mitochondria, lysozymes, inhibition of cell division, transformation to malign ate state, loss of sight, central nervous system, inactivation of bone marrow, ulcers, blood cancers, mutation, short life etc. High dose of radiation causes Acute Radiation Syndrome (ARS) or Cutaneous Radiation Injuries (CRI) Radiation Sickness results like– cancer, cardiovascular disease, nausea and vomiting etc.

Effect of Heavy Metals due to Water Pollution

- **Arsenic**- kidney damage, lung cancer, liver cirrhosis, ulcers, mental disturbances.
- **Cobalt**- Low blood pressure, paralysis, bone defects, diarrhoea, lung irritation.
- **Cadmium**- Hepatic injury, restarted growth, anaemia, deformation, CNS injury, kidney damage, bone deformation, testicular atrophy, tumour formation, higher blood pressure.
- **Selenium**– Spleen damage, nervousness, blindness, fever, low blood pressure, vomiting, liver, kidney, dental problem etc.
- **Copper**– Coma, uraemia, hypertension, sporadic fever etc.
- **Mercury**– Diarrhoea, abdominal pain, haemolysis, headache etc.
- **Zinc**– Cramps, vomiting, renal damage, etc.

Effects of Air Pollution

- **Dust**– Cough, cold, sneezing, respiratory diseases etc.
- **Sulphur dioxide**– respiratory disease, situation, irritation of thought and eyes.
- **Nitrogen dioxide**– Bronchitis, oedema of lungs, irritation.
- **Hydrogen Sulphide**– Danger of respiratory paralysis and asphyxiation, irritation of respiratory passage.
- **Hydrogen Fluoride**– Respiratory disease, mottling of teeth , irritation, disease of bones.

Control of Pollution

Now it is essential that we should try to control all types of pollution. It may be done as follows–

- Waste gases may be released at higher level by using tall chimneys in industries to reduce air pollution.
- By cleaning the exhaust gases after combustion by using some catalyst, emission from motor vehicle may be reduced.
- In industries by installing pollution control equipment, pollution may be reduced.
- Bad effect of sulphur dioxide may be reduced by two ways, one by removing sulphur after burning and second by desulphurisation of fuel before its use.
- More efficient motor engines will also reduce air pollution.
- Regular tuning of vehicles, Pooling of vehicles, using fewer polluting fuels (hydrogen gas), using biological filter and bio scribbles, using public transportation etc.
- Planting more and more trees.

- Waste water treatment is good source to avoid water pollution.
- Use of integrated pest management, proper drainage system, use of nitrogen fixing plough, minimum use of pesticides, herbicides and fertilizers.
- The better way to avoid pollution is awareness and reduction of pollution sources.

Conclusion

Pollution is badly affecting environment, fauna and flora, animals including human beings. In 2021, in India annual average PM 2.5 levels reached 58.1 micrograms per cubic meter (Hg/m^3). In 2022, in India annual average PM 2.5 level reached 53.3 micrograms per cubic meter (Mg/m^3). If we put our keen eyes on pollution date and its origin, we can control and manage pollution level in all countries. Cities and rural areas of India are most polluted places. So, with the help of monitoring date policy makers; we will be able to fill the gap. Data shows that India ranked fifth most polluting country among the 117 countries around the world. If there is no change in present scenario; 1126000 prematix mortalities are expected each year by 2050. We should also keep in our mind that what cost we are paying for pollution. So, it is our moral duty that we should aware everyone about pollution's bad effect and should do positive work on our personal levels also.

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EFFECT OF INCREASE IN THE PRICE OF COMMODITIES ON THE GENERAL PUBLIC

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Abstract

The progress of any country depends on deep thinking and high mentality. Although the progress of a country is determined by the higher work capacity of the workers of the country, but the excellent working capacity of the workers and the thinking of the policy makers help in the way of overall development of the country. Provided that the prudent human beings should discharge do their duties properly with the increasing population generating employment opportunities. It is the main challenge to the nation. The deficit financing system is helpful in generation of employment. But to what level does employment will increase, how much will inflation effect the prices; to what level will production increase; at what price will that goods be sold in the market after cost and wages? General public is in the trouble due to the continuous increase in the price of the commodities. They are completely unaware of the situation that how is it possible to maintain a developing and satisfying standard of living when there is increase the prices of commodities at this speed.

Keywords

Unemployment, Production, Standard of Living, Business Cycles, Middlemen.

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Introduction

At present the rising prices of commodities in the Indian market are putting a very heavy burden on the pockets of the poor people. It also deprives the poor people from purchasing their essential commodities. The prices are also increased due to implementation of GST. In economic world tax payers have major role in progress of the nation and they support the development of country. The higher the tax paying capacity of the country, the progress of that nation will be determined accordingly. But the excellent working capacity of the labour force of the country and the high thinking of the policy makers there; will be helpful in paving the way for the overall progress of the country provided that prudent human being there discharge their duties properly. We should keep in mind that rapid increase in population is the big challenge for generation of employment. Labour is the main factor of production. Complete potential of labour continuously co-operates in the progress of country but the low wage rate can surely effect its working potential. Weak working potential effect directly the country's progress. The question is to be considered- 'Without effecting the labour income potential by adjusting the production according to the demand and providing useful goods to the public so that the good can be made available to consumer at right time; is production possible'.

Present Situation of Economy

At present, inflation is at its peak in India. Production activities are not processing at a fast pace. It is not possible to increase the production at the rate at which the demand for goods is increasing. Due to the lack of labour mobility it is becoming very difficult to increase the supply of goods according to the demand of producers and traders. Due to non-supply of commodities on time, this demand is very helpful in increasing the prices of the commodities in the market. The continuous increase in the value of commodities is depreciating the value of currency which is affecting the pockets of consumers. Due to the slow trading activities commodities are not reaching to production houses and traders on time. This is the reason that due to less supply of goods, by producing adulterated and fake goods, they are providing fake goods in the market. The price are also increasing due to increase in inflation and decrease in production of goods. The current state of Indian economy is more dire. Due to increase in the prices of petrol and gas, there has been a huge increase in the fares of the vehicles, which is directly affecting the normal citizens of the country. The poor person is facing the problem ultimately due to the increase in prices of all commodities. The government keep lower class in mind and keep those things for free or cheap which are necessary for the poor persons. A dynamic economy take care of its citizens who live their life under low income group. If the poor person is deprived of his essential consumption items, then his work capacity will definitely be affected, which will lead to loss of production capacity of the people in the economy. Gradually the production will start decreasing and it will become helpful in increase of prices.

The income of consumer is not increasing as much the prices of commodities are increasing. The poor person is still striving for his livelihood but due to the huge increase in the price of commodities, he has to be deprived of some quantity of his essential commodities. The price of essential commodities have also increased due to GST on essential commodities. Generally government should keep essential commodities out of GST so that the poor can get out of unnecessary taxation. Distribution of free ration by the government to poor & low income group persons and to farmers having barren land; is making the people idle. They are not interested in any productive activity. The burden of this free ration distribution is falling on other people which is being collected by the government in the form of taxation. The people are now helpless due to the free ration distribution program by government due to which they are considering it appropriate to get free ration by not doing farming. Instead of giving free ration Govt. should provide them work opportunities. Government should stop distributing free ration and encourage the public to do agriculture work & productive activities so that the fields do not remain barren again.

Effect of Price Rise

The effect of price rise is also seen on the working class. The wages of the workers are not increasing at such a pace, as the prices of commodities are increasing. The continuous increase in the prices of commodities is damaging the working capacity of those people who are working on low wages. The consumer section is

being looted the most due to the increase in prices and they have to pay more for the goods than before. The consumer class is facing the biggest impact of price hike. The budget tendency of the public is also affected by the price rise. Due to the influence of the budget turned, the amount of money for necessary work is reduced. Due to all these development gets blocked.

Monetary Policy

The monetary policy of a country is one which is supposed to maintain price stability. Stability in prices increases the credibility of the country and also maintains trusts at the global level. Stability of value is necessary for the country's credibility. If the prices rise continuously then consumption tendency of public will definitely get affected. Due to the lack of consumption, the working capacity can also decrease, which will affect the production and the production will also start decreasing.

Promotion of Saving

The government should keep essential commodities tax free. By keeping tax free even a poor person cannot be deprived of the consumption of essential commodities and the person can also fulfill his foresight purpose through small savings. Normally it is seen that the person wants to save but due to excessive price rise, his planning gets affected. For the purchasing power of essential commodities, they have to keep more amount of money with them. Due to which the saving starts decreasing, and a person starts spending maximum part of his income on consumption items.

Production

India needs to pay a lot of attention to technological development at the present time. It is more beneficial in the social interest to reduce the dependence on foreign technology and to emphasize its own technical development. Choice of better technology is more important for real competition with China and other countries of the world.

We have to establish latest technology in all sectors by increasing the expenditure on it. India have to make its labour efficiency better for increasing the production power which will make India a powerful producer. Excellent human resources should be developed, latest technology should be used in the interest of the country by making use of human resource knowledge. Suitable employment opportunities should be available to the scientists, engineers and meritorious students of our country so that they can render their services in the country.

Raw Material Cost

Production will also be affected by the increase in price of raw material. If the costs increase then the raw material for production will become costlier. The increase in costs will automatically increase the price. It is natural to have an impact on production due to continuous increase in cost.

People's Participation in the Service Sector

The participation of people in service sector/tertiary sector is increasing by a good speed at present, it seems that people's interest towards the agriculture sector has started decreasing. In case of agriculture at present middlemen are getting maximum benefit. Where the labour is giving excessive production in low wages, some middlemen are loosening the pockets of the public by selling some item at exorbitant prices. Middlemen are getting profits but farmers and labour not. It is not fair because the goods are being sold at several times at the cost of the goods being manufactured by farmers to middlemen.

State of Business Cycle

The sudden change in the economy will generate cyclical fluctuations which will give rise to business cycles. In such situation, there will be a boom in economy for some time, but this boom will not last long because this boom will encourage excessive production, which can put brakes in the event of a boom in economy. After boom there comes period of Depression. The govt. must control the prices during business cycles.

Promotion of Long Term Savings

Long term savings should be promoted by the Govt. because only due to credit created by long term savings of public; banks and other financial institutions are able to provide long term loan to industrialists for

industrial development to speed up the economy. If the public does not make long-term savings in banks due to excessive taxation, then it will have a direct impact on the industries which are providing industrial production and employment by taking long-term loans. This will affect the generation of employment. Also those industries will be unable to provide employment which are running on loans from banks.

Conclusion

General public is in the trouble due to the continuous increase in the price of the commodities. They are completely unaware of the situation that how is it possible to maintain a developing and satisfying standard of living when there is increase the prices of commodities at this speed. If new employment opportunities are not created in the economy on time, then unemployment will increase continuously in the economy which will create an earthquake in the economy. There is a great need for self-employment and employment-oriented education, technical education, scientific education and inventions, innovation and research, which provide a new direction to the country. Whatever be the situation, the budget should contain the means to control the prices of the commodities pertaining to low-income and medium-income groups.

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GLOBALISATION AND TRANSNATIONAL POLITICS: A CRITICAL REVIEW OF THEORY, NEW MEDIA AND FAKE NEWS

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Abstract

In this paper the effects of Globalisation have been studied on a macro level and with a broader & philosophical point of view. It has been also studied that how technology and Internet have empowered social movements. A detailed study has been done of the Global Fake News Phenomenon. It has been concluded in this paper that pooling knowledge and information have been key impacts of globalization. Although globalization has connected the world economically, culturally and politically; yet it cannot be said that there are no repercussions. About the regulation of the Internet and social media; it is easier said than done considering the mesh of complicated network and critiques of censorship. An efficient system must be set in place to regulate the flow of information on Facebook, Twitter and other such platforms.

Keywords

Globalisation, Global Fake News, Technology, Internet, Social Media Platforms.

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Introduction

The capitalist economy has always been the driving force of globalization. Although theorists argue that expansion of capitalism is not enough to define globalization, it is certainly a proof that globalization theory has outlived itself. Sparks (2005) in Thussu (2010) gives the example of Indian dominant broadcaster Doordarshan that was initially driven by cultural and political logic but is now more inclined towards economic logic. However, political and cultural influence in media has not vanished. Broadcasters in theocracies continue to produce religiously and culturally sensitive content and those in authoritarian states often censor content that is politically incorrect.

Globalization in the Modern World

Organizations' need to expand business and find relevant market segments. It continues to motivate them to move beyond their borders. Google is the biggest example of this with offices in 50 countries and still growing. The tech giant continues to expand its reach and the most recent example is its alleged plans to return to China despite censoring issues with the Chinese government. Ethical or not, just the talks of returning back to the second largest economy of the world proves that Google doesn't want to lose a business opportunity regardless of the constraints. Google is important but most certainly not the only organization that is spreading its wings globally. Facebook's acquisitions of tech companies across the world, the recent establishment of Marvel Studios in Dubai, Lockheed Martin's initiative to build F-16 wings in India are examples of global economic expansion.

Pooling knowledge and information has been another key impacts of globalization that has barely been touched by the scholars given the fact that most of this research was conducted in the pre-Internet and social media era. The Internet has been a powerful globalizing tool, enabling information sharing regardless of barriers like national borders and distances. It has also eased global business practices be it online banking, accessing software and digital business tools or providing a platform for sharing media and culture. Hence the Internet alone supports technoscape, financescape, media scape, ethnoscape as well as ideoscape of globalization.

Although globalization has connected the world economically, culturally and politically, it cannot be said that there were no repercussions. The global industrial development may have increased interdependence of nations but it has created serious gaps in development creating first world and third worlds in countries (Parameswaran, 2008). This supports the Giddens' theory of world system division into the core, periphery and semi-periphery where the core or the center reaps the benefits while the periphery and semi-periphery serve as market place but do not necessarily benefit from the transnational business. One may argue that globalization is creating global jobs in periphery and semi-periphery regions but these workers don't have decision-making powers. This labor commodification into different classes of workers has created a development gap.

Globalization has led centralization of power that is either enjoyed by the US or the west in general (Thussu, 2010). Although Sparks briefly mentions the prospect of emerging competitors of the US, the US is still the undisputed leader in terms of economic and political influence as well as wealth. Even in the media scape, globalization has led consolidation of power among a handful American conglomerates that lead the media industry globally.

Globalization has also led to cultural hybridity according to both Kraidy and Sparks. Media has become economically driven and studios focus on content that will be accepted by a more global audience. For that purpose, they often produce content that visually and technologically seductive to appeal to the audience in developing countries who are aspired by the US. Kraidy says that this reduces content diversity and leads to corporate based cultural bias as producers think that movies based on US ethnicity won't work. This may have been true in the 90s but the perception of international audience is changing with time. It is also important to understand that western media has acclimatized audience in such a way that diversity is appreciated. Apart from enjoying commercial films produced by Disney, Marvel, etc., the audience is becoming aware of other critically acclaimed ethnic movies like *12 Years a Slave*, *Concussion*, etc. This can be credited to the publicity of Oscars through the Internet and advent of online media service providers like Amazon Prime and Netflix.

Online service providers and their role in encouraging diversity through local content originating from different parts of the world is a potential dimension for future research on cultural globalization.

Globalization may diminish some aspects of nationalist feelings but sometimes it also intensifies localized nationalist sentiments (Giddens, 1991) and resentment towards global agents (Parameswaran, 2008). Iran, for example, has been critical of the western media broadcasted in the country. Another example is the Rashtriya Swayamsevak Sangh (RSS) in India that has been against the westernization and influence of western jobs on their ethnicity and culture (Parameswaran, 2008). Investment in defense and weapons continues to grow as a result of industrialization of war in the globalized world. Even the developing nations with poor economic conditions invest extensively in weapons. Although Sparks argue that investment in weapons makes it easier to negotiate peace; a serious consequence of this is nuclear experiments conducted by nations in attempts to out maneuver each other.

New Media, Technology and Social Movements

The ability of social movements to change public opinion and drive participation is dependent on the ability to shape the debate in public sphere (Castells). This is precisely why technology and Internet have empowered social movements as they allow quality information sharing, scope for global coverage, transnational participation, provide platform to connect with other activists and creative ways to propagate ideologies (Bennet, 2003).

Organization's ability to use networking in a flexible, interactive and borderless form determines its capacity in both public sphere and civil society (Castells). Traditional media is commercially driven and this has reduced the space for news related to awareness issues and activism. However, the Internet has provided activists with a multi-dimensional networking system in the global activism domain (Bennet, 2003). Activists have been known to use technology and social media for sharing information with their global counterparts to expand the reach of the movement. Such widespread use of technology through cellphone messaging and instant strategy was seen in the "Battle of Seattle" during 1999 meetings of the World Trade Organization where demonstrations were staged simultaneously in 83 cities spanned across the globe to overthrow Philippine President Estrada.

The use of technology and social media has not been limited to political activism but has been deployed by human rights activists, social activists and environmental activists alike. Advanced communication technologies have reduced the cost of and speed of communication routines (Bennet, 2003). This is essential to activism; as fast and efficient sharing of messages has bridged the communication gap between like-minded organizations and activists that have similar vision and mission. An example of this is the creative collaboration between Greenpeace and Adbusters that held Coca-Cola accountable for harsh environmental effects due to the use of gasses in the cooling and sealing of Coke bottles. Because of it; Coca-Cola had to commit the change of the chemicals used in its manufacturing process.

Communication technologies also enable activists to develop global networks that are decentralized and led by different global organizations that are divided in classes yet connected through ideologies. The SPIN model introduced by Gerlach and Hines in 1968 best explains this decentralized structure of global activist network. The advantage of this model is that the structure continues to exist even if few of the activists change their role or exit the network.

One of the biggest advantages of use of technology and Internet in social movements is the convergence of media systems such that personal content can find ways to reach mass media channels. It often happens that traditional media channels gather news content and information from online sources. Viral Facebook post, YouTube video or Tweet have potential to be shared through print and broadcast media channels. This convergence further expands the reach of social movements and offers a larger scope for global penetration. Me-too movement is the most recent example of media convergence. Although the movement was initially started through social networking sites, it was widely publicized by news broadcasting channels and print media.

Internet also allows creative ways to promote social movements. Activists often use memes to make their cause and ideologies more relatable to the general audience. Another creative way for activism is culture jamming that turns corporate power against itself by “co-opting, hacking, mocking and re-contextualizing meanings” (Bennet, 2003). This technique was employed by Jonah Peretti against Nike to mock its promise of personal freedom by merging it to the image of exploited workers in Nike’s Asian factories. These creative measures have the potential of going viral online and reach a larger audience. Chinese activists also employed this technique on Tiananmen anniversary and used rubber ducks to symbolize tanks that killed hundreds of protesters in Tiananmen Square, Beijing. However, authorities later censored the duck.

With media-regulating institutions like Central Propaganda or Public Department (CPD) and General Administration for Press and Publication (GAPP), the prospects of social movements seem impossible in China. However, technology has, if not liberated; provided a medium for Chinese activists to form personal ties, deliberate and renegotiate boundaries of journalism and activism with authorities (Repnikova, 2017). Social media has provided these activists a platform to monitor general public opinion regarding a variety of issues. Networking through social platforms like WeChat has become easier despite vast distances and; activists wait till the subject they would like to report about is no longer sensitive according to the central authorities.

One of the limitations of using Internet and technology for driving social movements is that their efficiency depends on the context of the movement. Some movements can be started online but require physical protests and demonstrations in order to make a difference as was proven in the case of the Battle in Seattle. On the other hand, some regionally driven social movements cannot utilize social media simply because there exists a digital divide. Running a social movement in regions of Africa through technology or Internet will be difficult as people are not digitally educated and it will be difficult to mobilize them (Deibert and Rohozinski, 2010).

The use of technology and Internet has also been exploited both politically and commercially. Social media has been broadly used for malicious political activities, creating conspiracy myths and negative political advertising for political gains. Another issue is cyber-theft of sensitive information and security breaches that compromise national security of nations and their political figures. The freedom of Internet use has led to some issues; the most serious of these being polarizing of radical religious groups like the Al-Qaeda and ISIS that no longer need to physically recruit individuals for their violent cause (Deibert and Rohozinski, 2010).

Global Fake News Phenomenon

The current climate of media mistrust, not only in the US but everywhere else, has raised some serious concerns regarding fake news. Most of these concerns have directly or indirectly been related to the advent of social media. Although social media and search engine algorithms are central to this issue, their presence does not explain the root-causes of the global fake news phenomenon.

Boczkowski (2017) in Roudakova (2017) says that fake news stories have been around as long as truthful ones. Although the statement itself is not very illuminating, it points out that fake news phenomenon did not emerge with social media. Fake news is deeply embedded in the conspiracy myth making to achieve economic and political goals. The Pussy Riot controversy has proved how the communicative function of conspiracy theories can be used to change political discourses and create political identities (Yablokov, 2014 in Roudakova, 2017). In this study, we see how the Kremlin regime and Patriarch Kirill unite the people against the imaginary *other*, replicating the typical “Us” versus “Them” populist idea.

Performance of the band Pussy Riot, delivered in the Russian Orthodox Church to stage a protest against President Putin, was portrayed as an attempt of the western forces to threaten the Russian nationalistic values. State-owned media in collaboration with the Kremlin supporters and Kirill successfully constructed a conspiracy myth that members of Pussy Riot were perverts who seek to destroy the Church with the help of the LGBT community. However, the construct that Pussy Riot and the opposition party were being paid by western influencers who disagreed with Russia’s intervention in Syria became more popular and led Putin to victory.

The Pussy Riot case is a clear example of how state-owned media negatively publicized the band and those in opposition of the Kremlin regime. Covering prayer services as embodiment of ‘the public’, passing

orthodox beliefs as the Russian national identity, regular negative portrayal of those who opposed Putin, interviewing Kremlin supporters and downplaying the relations between the Orthodox Church and Kremlin regime highlight media biases. These are examples of misinformation, fact manipulation, and incomplete information that can be categorized under fake news to achieve political goals.

Another of the major reasons behind fake news phenomenon is the commercially driven journalistic model (Pickard, 2017; Rudakova). The news media industry has been so reliant on advertisements that quality of news has deteriorated. This can be seen in Rudakova's analysis of the journalism practitioners and the defragmentation of journalism in Russia. The liberal media laws and practices introduced in Russia in 1990 could not save newspapers from the pressure for profits after the first wave of inflation hit the country. When prices of paper rose and demand reduced, owners of newspapers were forced to rely on electoral campaign and political advertisements for revenue. After the 1994 mayor election campaign in Nizhny Novgorod, people's trust in the media declined due to biased reporting and monetizing of electoral campaigns. Although this case doesn't necessarily point to conspiracy theories or fake news, it is important to understand that biased reporting on the basis of opinions is not news but distorted information that is another category of fake news. Unfortunately, biases in reporting has since long been a part of journalism.

The American newspaper industry has lost more than a third of its employees since 2006 due to decline in revenue and circulation. Some of the newspapers are trying to survive through digital circulation rather than print. Lack of resources has led to a decline in local journalism, investigative journalism and hard-hitting news. This phenomena has been replaced by blogs that sell more engaging and sensationalized content offering tough competition in the domain of online ad placements. To compete with these news sources, cable news organizations and media outlets are relying on information they can sell rather than information that is valuable to the public. The statement of CBS CEO Leslie Moonves, "Trump's candidacy may not be good for America, but it is damn good for CBS" is a proof of this.

To top these problems, Facebook and its dominance of the world's information system has accelerated the spread of misinformation. The autonomy of the platform allows anyone to share information. Though these autonomous features have been pivotal in liberating individuals in the authoritarian regimes (Boczkowski, 2017), they have also increased fake news propagation online. Another serious concern is the difficulty in recognizing the legitimacy of news sources on Facebook since setting a fake account is quite easy. Partisan groups often exploit the liberal features of Facebook for negative political advertising.

Algorithmic curation on these platforms does not help the situation. Social media is bound to select a piece of information on the basis of keywords. News posts that goes viral will appear and reappear on Facebook news feed as the algorithms picks highly searched and clicked keywords, regardless of whether the information is true or not. The Swift Boat story is one such example. Facebook revenue model is unable to distinguish between fake and true news story. Regardless, a sensational fake story will earn profits for Facebook after it goes viral. This unregulated model of Facebook and other such social platforms (WeChat in China has been a popular platform for spreading rumors) have intensified the fake news phenomenon.

Conclusion

On the basis of the analysis made in this paper it can be concluded that pooling knowledge and information have been key impacts of globalization. Although globalization has connected the world economically, culturally and politically; yet it cannot be said that there are no repercussions. The global industrial development may have increased interdependence of nations but it has created serious gaps in development creating first world and third worlds in countries. Globalization has led centralization of power. Globalization has also led to cultural hybridity. Globalization may diminish some aspects of nationalist feelings but sometimes it also intensifies localized nationalist sentiments.

Also it is concluded that about the regulation of the Internet and social media; it is easier said than done considering the mesh of complicated network and critiques of censorship. Many countries have known to

temporarily shut down information system by exerting political pressures on Internet Service Providers (ISPs). However, this is not a viable solution as it can lead to enormous monetary loss to economies that rely on the Internet. These reasons make it difficult to come up with legal solutions that both preserve the right to freedom and protect the exploitation of Internet as a tool for social movements.

With reference to Fake News Phenomenon; it is very difficult to tackle the root causes of global fake news phenomenon. There are certain ways to reduce the political and economic influence on news providers. Public funding model, non-profit funding and community broadband networks (Pickard, 2016) are a few ways to demolish the commercially driven journalistic models. Enhancing media literacy is another way to tackle fake news. This doesn't guarantee that fake news will come to an end but viewers will be able to differentiate between authentic news, misinformation and fake information. Most important of all, Facebook, Twitter and other such platforms should be recognized as news sources and an efficient system must be set in place to regulate the flow of information on such platforms. This should either be done by implementing more efficient algorithms or through manual regulatory committees comprising Facebook experts, journalists and law makers.

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FEMINISM AND SEXUAL POLITICS IN MARGARET ATWOOD'S SURFACING

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Abstract

Margaret Eleanor Atwood was born on 18th November 1939 in Ottawa, Ontario (Canada). Atwood started writing poems and plays at the age of 6 years old. She graduated in 1961 from University of Toronto. Her Professors were Jay Macpherson and Northrop Frye. Atwood taught at York University in Toronto from 1971 to 1972. During this time, Atwood published six collection of poetry and also published three novels, 'Surfacing' (1972); 'Lady Oracle' (1976); and 'Life Before Man' (1979). 'Survival: A Thematic Guide to Canadian literature' (1972) established Atwood as an important and emerging voice in Canadian literature. The current paper highlights Feminism and sexual politics in Canadian literature with special reference to Margaret Atwood's surfacing.

Keywords

Feminism, Sexual Politics, Psyche, Culture, Civilization, Victimization, Female consciousness, Canadian literature, Atwood, Gender, Hyper equalization, Patriarchy, Masculinity, Femininity.

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The present paper explores feminism in Canadian literature. The novel *Surfacing* explores the story of an unnamed woman, who goes to her homeland in Canada (Northern Quebec) to search the mysterious disappearance of her father. She goes with her friend Joe and another couple David and Anna. It is a journey of self-discovery. The unnamed protagonist immerses herself in a process of remembrance through which her past and present interwine.

Feminism represents one of the most important social, economic and aesthetic revolution of modern times. Feminists examine the experiences of women from all races and classes and culture. It emerges as a concept that can encompass both an ideology and a moment for socio-political change based on a critical analysis of male privilege and women's subordination within any given society.

"Feminism is a movement from the point of view of, by and for women." (Alice Jardine)

Chaman Nahal elaborates thus "I define feminism as a mode of existence in which the woman is free of the dependence syndrome. There is a dependence syndrome: Whether it is the husband or the father or the community or whether it is a religious group, ethnic group when free themselves of the dependence syndrome and lead a normal life, my idea of feminism materializes."

One of the most remarkable names in modern, Canadian literature, Margaret Atwood as a novelist, critic and poet; is a champion of the land, a myth maker and canoniser. She is an international best seller and winner of more than 50 literary awards including the prestigious Booker prize for literature as well as Canada's own Governor General Awards for both her fiction and her poetry. Atwood seems to have declared war on all constricting conventions and carping social norms through her novel 'Surfacing'. *Surfacing* presents women in a predicament where escape, not reconciliation or subjugation, is the answer. Atwood's novel *Surfacing* is overtly feminist with its unambiguous condemnation and rejection of male imperialism upon woman which is but another expression of the 'male killer' civilization ruthlessly engaged in needless destruction. Here is basically a woman's search for some mystic inner power and would give her the strengths to refuse to be a victim.

"Man is to woman as technology is to nature as the United States is to Canada as dominator is to dominated."

We must keep these lines in mind while reading the theme of sexual politics in Atwood's *Surfacing*.

Atwood has implied a basic analogy between a woman's personal victimization by the male dominated society and the ecological destruction of Canada under American economic imperialism. In the novel *Surfacing* Atwood hailing from totally different cultural contexts takes up the interior journey of a human being, an archetypal figure who struggles for a new pattern of order. Her protagonist tries to rediscover a creative possibility within the individual layers of their self. The woman, in the novel, is an archetypal figure who tries to find her mooring to extricate herself from her anguished state. She concentrates on the submerged inner world of an individual.

The heroine of *Surfacing* is a victim of man and society. The novel traces the experiences of the unnamed central female character including a devastating extramarital affair, abortion and the death of her father which led to her alienation and ultimately to her mad identification with the exploited Canadian wilderness.

The anonymous heroine of *Surfacing* presents through her narrative involving two time spans— past childhood juxtaposed with present adulthood— the eternal dilemma of man-woman relationship.

On the Surface, Margaret Atwood's *Surfacing* recounts the experience of a youth Canadian divorcee who returns to her home of the childhood with three friends. She fails as a painter and her name is not mentioned. Her lover Joe accompanies her. He is a potter who does not make the grade. Her other two friends, David, a failed rebel and Anna, a failed wife also go with her in search of her 'lost' father. The nameless narrator wants to investigate the sudden disappearance of her father from an isolated island in one of the large lakes of Northern Quebec.

When she returns to the Island she is exposed to memories of her childhood. The search for her father leads into something else an exploration of her inner self, her nature as a woman and her place in nature. She herself admits: For many rational points of view I am absurd. But there are no longer any rational points of view.

Solitude is, of course, a necessary condition of the spirit quest, and so is the shedding of all attributes of human existence, of all that makes one human and social. She smashes everything that is breakable in the house, defaces the books, and slashes the blankets and beds. She burns all her drawings, past and present, and most important to her, she burns all the images with her parents-

“Everything from history must be eliminated the cards and the arrogant square pages.”

She is submerged into mystical vision when she dives into the lake from which, She surfaces to rediscover her last innocence, with a new acceptance of herself and her powers in the natural world.

She discards her clothes, “peeling them away from my flesh like wallpaper.” She wraps herself in one of the “wounded blanket..... until the fur grows.”

She forbids herself the food in the cabin, and “..... eats the green peas out of their shells..... I scrape the carrots from the earth with my fingers..... I pull up one of the beets and scratch the dirt from it and grow at it but the rind is tough, I’m not strong enough yet.” (p.183)

“She licks the scratches on her body: no fur yet on my skin, it’s too early.” (p.192)

This is sexual politics in its most over-powering form. The writer has pointed a monstrous image of the feminine. The heroine’s equating of herself with the animals shows male brutality. Atwood here seems to be protesting against the woman’s silent acceptance of her femininity as passivity, as inferiority.

The heroine completely identifies herself with the damaged landscape.

“I lean against a tree, I am a tree leaning.” (p.187)

She then moves a step further and says:

“I am not an animal or a tree. I am the thing in which the ... moves and grow, I am a place.” (p.187)

The nameless narrator rejects her oppressive environment. She rebels against the false materialism and vulgarity of the American society. She rejects her marriage. She distrusts love as a form of male possessiveness. She no longer believes in it:

“He (the art teacher) said he loved me, the magic world, it was supposed to make every-thing light up. I’ll never trust that world again.” (p.44)

Hence her relationship with Joe is devoid of any emotions.

“Perhaps that was what he liked about me What impressed him cool he called it was the way I took off my clothes and put them on again later very smoothly as if I were feeling no emotion. But I really wasn’t.” (p.24)

Joe is just her sexual companion and not an emotional companion. She tolerates him only not as a physical necessity.

“Everything I value about him seems to be physical: the rost is either unknown disagreeable or ridiculous.” (p.54)

At one point of the narrative he is referred as:

“..... merely an object in the bed, like a sack or a large turnip.” (p.92)

He has an inflated ego:

“Secretly he would like them to set up a kind park for him, like a bird sanctuary. Beautiful Joe.” (p.4)

When Joe suggests that they should get married the narrator:

“... wanted to laugh,.....he’d never asked whether I loved him, that was supposed to come first.....” (p.86)

The heroine turns down his proposal because she felt that if she agreed she would be submitted herself to his male superiority:

“It was because I didn’t want to, that’s why it would gratify him, it would be a sacrifice, of my reluctance, my distaste.” (p.87)

The nameless narrator is a divorcee with a sense of guilt. The dead body of the child under water, brings on a sudden memory that she had an abortion. She travels back to the lonely island disgusted with the false notion of floating on the surface life. Similar to the agitated self of Sita who is fed up with the ugly life of Bombay, the nameless narrator has a strong desire to find out an order, a balance to her inner fury on the island. She tries to explore the rock painting beneath the lake. She wants to understand the secret language. The language system does not belong to her; does not address her perception of reality. When Joe asks her if she loves him, she says: "It was language again. I couldn't use it because it wasn't mine. He must have known what it meant but it was an imprecise word....." (p.107)

After her visionary experience in the lake, she is still more acutely aware of the obstructionness of the supposed logic of language. Language divides us into fragments. she is able to interpret things without the use of that language system to differentiate objects by their very essence, their shape and form:

"Sight flowing ahead of me over the ground, eyes filtering the shapes, the names of things fading but their forms and uses remaining, The animals learned what to eat without nouns." (p.151)

She plunges into the lake and many realizations occur to her. In the process of knowing her past, she is transformed into a new being.

The novel is a continuation, a renewal of life in the self of the nameless narrator. Her dive into the lake below the surface is a crucial event. She is descending into her subconscious. She has recognized her dead father. The incident serves to realize her own blocked senses. The image of her dead father corresponds to the memories of her nearly drowned brother. The latter of which she suddenly recognizes as a substitute for her memory of her aborted foetus. It is also a nightmare of her lost child. She dies a symbolic death beneath the surface:

"I could not accept it, that mutilation ruin, I'd made, I needed a different version."

She is separated into two parts, owing to the raging conflict within. One part exists on the visible world. Another part is buried under the surface. Her relationship with her ex-husband, her present lover Joe and David and Anna, her friends who are known to her very recently consists of separate self. The direct encounter of her father's corpse leads into the surfacing from death into renewal of life. She identifies through the dive into her visible part, her 'free floating', new born self. She realizes her twin-double:

"My other shape was in the water not my reflection but my shadow, foreshortened, outline blurred rays streaming out from a round the head."

The re-living of memories of her past is a process in her psychic quest. She is able to capture lucid moments of pristine spiritual harmony with nature through the re-enactment of her memory and by observing her relationship with her friends David and Anna and her lover Joe. She emerges as a 'whole' woman cured of her sick disease of mind:

"When I am clean I come up out of the lake leaving my false body floated on the surface a cloth decoy; it jiggles in the waves I make nudges, gentle against the dock. They offered clothing as a token formerly that was partial but the gods are demanding absolute they want all."

She joins herself into the mysterious, elemental forces of Nature. She is in a mystical mental force travel '... accepts me as part of the land' and 'Around me the space rustles owl sound, across the lake or inside me distance controls, A light wind, the small waves talking against the shore multilingual water are indications of the change that has happened.'

She sheds all she has acquired from society and lives alone. She lives like a wild beast on roots she returns to a consciousness beyond her racial self. She hopes that her unborn child will be 'The first true human', she has a vision of her father in which she realizes that, he is an intruder upon nature.

The father makes a determined effort to destroy his cabin. The rational mind gives way to a heightened state. It is possible for a secret communion with the dark powers of Nature. She returns to 'my own time' will be based on new energies which are released from a life enhancing power:

“In surfacing, the nameless narrator fully evolves into a new being who is free of guilt and shame. She merges with the living preserves of Nature. The dive into the lake and the surfacing point to a state of ‘to trust is to let go’.”

Conclusion

For the young narrator the journey is infect a journey into her past which is really a journey into her feminine self. The events unfolding out of a return to the scene of her childhood enable her to realize herself as a whole being. She will no longer accept a position of powerlessness with the patriarchal social order. Hence we can safely say that the novel is a strong statement about sexual politics. Here Atwood has focused more directly on the psychological dimensions and strategies of sexual politics.

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COLOR PURPLE: A WOMANISTIC JOURNEY FROM SEXUAL SLAVERY TO FREEDOM WITH THE SENSE OF SELF-ASSERTION

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Abstract

*The present paper focuses on the homogeneity of the black women in regards to their common journey from sexual slavery to freedom with their sense of self-assertion. The study attempts to depict how Alice Walker in her most celebrated fiction *The Color Purple* has portrayed the pathetic condition of black women who are sexually molested, racially discriminated and; face domestic and sexual violence within and outside of their community. Walker's black women characters are raped and brutally tortured by male. They are not treated as human being but as slaves. Walker coins the term womanism to bring a sense of self-assertion in black women and make them enable to fight collectively against the problems of the black women. She uses lesbianism as a weapon to encounter male sexuality. Her black protagonist, Celie who is frequently raped by her so called father Alphonso and later by her husband Mr. Albert, liberates herself from sexual slavery after having sexual relations with Shug Avery. Through lesbianism she learn how to love self and first time feel pleasure of her body's sexual organs. She starts her pant sewing business and transforms herself from a sexual slave to a skillful business woman and acquires the sense of self assertion by making herself economical independent. She also becomes a role model for other black women too to liberate themselves economically and obtain their sense of self-assertion to enjoy the real freedom of their life.*

Keywords

Sexual Slavery, Racial Discrimination, Domestic Violence, Lesbianism, Womanism, Self Assertion, Economic Independence.

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The black women in Afro-American Community have been as the second rate human beings, who face continuous sexual and domestic violence, racial discrimination, economical and physical exploitation. Though America witnessed the rise of feminist movement that was led by white feminists activist, but it confined to the white women's issues like domestic violence, sexual harassment, equal pay for equal work, and equal social rights. It neglected the brutality and miserable experiences of black women who were treated as slave not only in their community but outside too, and; also neglected their racial exploitation. To raise the issues of black women's life and to encounter egotistical tendency of white feminist, Alice Walker, one of the prominent black womanist writer, coin the term 'Womanism' that defines the black women's struggle against racism and sexism. She use this term to break the existed boundary between black male and woman, and tries to establish equality on the bases of gender. In her famous essay *In Search of Our Mother's Gardens: Womanist Prose* (1983), she says, "Womanist a black feminist or feminist of color...A woman who loves other women, sexually and/ non-sexually. Appreciate and prefers women's culture, women's emotional flexibility (values tears as a natural counterbalance of laughter), and women's strength."

The present paper focuses on the homogeneity of the black women in regards to their common journey from sexual slavery to freedom with their sense of self-assertion. The *Color Purple* focuses on the lives of black females of Georgia region, who face almost same problem of sexual harassment, racism, economical exploitation and domestic violence. The novel begins in epistolary form with a threatening command- "You better never tell nobody but God. It'd kill your mammy"³. The speaker of the statement is unidentified, but it reveals male domination that imposed silence on female sex and snatches from her the voice of self-expression and segregated her. It is also important in the context of the statement that the woman is powerless creature in the male dominant society and has no existence as well as companion to share her feelings of affliction against her sexual assault and physical exploitation except God who is responsible for her miserable existence. But it is also an irony that God is himself a symbol of male and is responsible for the death of Celie's mother (or female sex) who is the main character of the novel. In context of male domination, Celie begins to write letters to God and shares her personal experience of sexual molestation. Her very first letter discloses the secret of threatening which can be told to no one except God as he is only one who has to do with sexuality, with morality, with male sexual misbehavior with a female child. Her sexual confession is a part of male sexual domination. She is not allowed to make an expression against her sexual encounter except to write it in the form of a letter to God.

These letters show that Celie is a sexual slave who has no right even to cry against the pain caused of the male sexual violence. Whenever she grieved she is threatened and silenced. She constantly raped and beaten by her so-called father Alphonso. As a result of her step-father's sexual crime, she gave birth to a girl child, whom her father stole and pretend to kill her in the woods. Again she has a second child, a boy who is also stolen by her father. After the death of her mother, Alphonso brings home a new wife. But it could not bring any change in the precarious condition of Celie. She still remains a subject of constant abuse. Later, Alphonso set his lusty eyes from Celie to her younger sister Nettie. Like Celie, he wanted to hunt her sexually. To save Nettie, Celie suggests her to marry Mister, a man whose proposal came for marriage. Although Celie is well aware that Mister has an affair with Shug Avery, a sultry Lounge singer, and had children from his previous wife. But it is the irony of Celie's fate that Alphonso refuses to let Nettie marry, instead it he offers Mister 'The ugly' Celie.

It shows that Celie existence within male dominated family is not as a living human being, but as spoiled goods or an animal which is very easily sold from one hand to another in the market. She is first sexually used by her step father and then handed to another man Mister. In a very insulting tone Alphonso utters, "He needs to get rid of her because she is too old to live at home with others.". It shows that a female in the eyes of a male is only a subject of consumption and she is used to satisfy male's sexual desires. She becomes useless when the desires are gratified and handover to another male as an object.

Celie's marriage with Mister brings no attraction or dreams of romance in her life. It remains untouched with the blessings and happiness of a married life. Her marriage life was a kind of compromise which she

accept at the cost of her previous sexual slavery. It was a kind of beginning another type of slavery within a patriarchal society. She has no rainbow color in her marital life. All the colorful dreams of married life which might be in the eyes of a newly married bride shattered on her wedding day, when Celie is beaten badly by Mister's twelve years old boy. Though the boy stand for Celie as step son, but being a male he has right to practice all patriarchal power of domination. In such patriarchal set-up Celie's life becomes a tale of endless suffering which could not change from one situation to another or one male to another. She expressed the misery of her wedding day in her letter when she writes:

"I spend my wedding day running from the oldest boy. He twelve. His mama died in his arms and he don't want to hear nothing but no new one. He pick up a rock and laid my head open. The blood run down tween my breasts."

Even Mister's behavior towards Celie is not good. He also beats her mercilessly, as Celie informs, "He beat me like he beat the children." He shows his monopoligical authority over Celie and very rudely justifies it when he claims, "She is my wife. I have right to beat her." The novel not only reflects Celie's predicaments but it also pose a picture of her younger sister, Nettie who is also tried to rape by her step father Alphonso. She runs away from Alphonso's house and takes shelter at Celie's house. It is another example of male domination and helplessness of a female. Nettie wishes to escape from her sexual encounter at the hand of Alphonso. She hopes that her virginity will be protected in the house of her elder sister but she does not aware with the fate of female sex who remain a subject to sexual hunt for male. She does not know Mister also has a passionate sexual desire for her. He wishes her, "One night in bed." This situation of Nettie's life presents an equal story to Celie at the homogeneity level.

Sofia is another major female character of the novel. Alice Walker introduces Sofia, as a woman of strong will with a large, spunky physical structure. She is the wife of Harpo, the stepson of Celie. Walker presents her in the novel as the first woman who refuses to accept both the patriarchy and racist supremacy. She challenges the male domination and fights back against the physical violence of Harpo. It is a surprising thing for Celie because throughout her life she has been remaining a subject to male violence. But she never collects her courage to stand against it. When she sees Sofia, her mind fills with a sense of jealous. Celie's constant suppression makes her a sadist. She wishes Sofia to be like herself. For this reason, she instigates Harpo to beat Sofia. She accepts her jealousy against Sofia's resistance when she utters, "I say it cause I'm a fool. I say it cause I'm jealous of you. I say I cause you do what I can't." Though Sofiya strongly fight against male violence, but fails to counter racist violence. The tale of Sofia's suffering is not different to Celie. In her past, she was also a subject of male violence and seduction. Sofia tells Celie the story of her suffering such as:

"All my life I had to fight. I had to fight my daddy. I had to fight my brothers. I had to fight my cousins and my uncles. A girl child aren't safe in a family of men. But I never thought I'd have to fight in my own house. She let out her breath. I loves Harpo, she say. God knows I do. But I'll kill him dead before I let him beat me."

This shows that Sofia also remain a subject to male sexual violence in her own family. Like Celie she also face sexual molestation in the hand of her father, brothers and uncles. Like Celie her personal life experience even in her law's house have no difference except Celie is mother-in-law of Sofia. Sofia equally faces sexual-physical violence in the hand of her husband. On the basis of personal life experience both female are at the equal place. Beside this Sofia face physical violence on the name of racial differences. In America racial difference has always remained a burning issue. Mostly white population of America do not accept black existence. They look them as their slave and do not consider black as the human beings. The white people look them as the born slave and think as if they have monopoligical right to exploit them. Sofia imprisoned as she refused to serve a white woman, who was the wife of the mayor.

Squeak also shares the experience of sexual molestation. She is the younger sister of Sofia and lives with Sofia's husband Harpo. She takes care of Sofia's children in her absence. Squeak makes her effort to liberate Sofia from jail. For this purpose, she met with her uncle, the warden of the jail. But she had no idea that the man whom she considered her uncle and expected for his help, had dirty look on her. He took disadvantage

of Squeak's helplessness. He seduced her in return of her help as Squeak utters, "He took my hat off . . . told me to undo my dress." It shows that the female characters of Walker are facing the same problem of sexual harassment. Their existence is not accepted by male as human beings rather than a slave who is used to satisfy his sexual desires forcefully without any fear of protest or punishment.

Alice Walker emphasizes on the need of black women's self-revelation to encounter male sexuality. For this purpose she uses lesbianism as a weapon against the male sexual dominating power. She thinks that it may be helpful for women to control libidinal power of male and threaten to their existence and subdue their desire. She shifted the conventional sexual paradigm from heterosexuality to lesbianism. As a womanist, Walker does not believe that stereotypical heterosexuality is necessary for female. She considers it as an oppressive power that debar a woman from accessing the sexual pleasure. She advocates for sexual freedom of black women and encourage them to break the shackles of sexual slavery that hostile them for a long time. To this sexual slavery of black women, Bernard Bell calls as a part of "Politics of sex of male that exploit black women physically and psychologically."

Walker in 'The Color Purple' challenges male politics of sex which they apply to make female sexual slave. She encounters male mentality through lesbianism intercourses between Celie and Shug Avery. Celie's meeting with Shug bring a positive change in her life. She learns from Shug how to love self and feels the real pleasure of her body's sexual organs.

Celie in the company of Shug, first time taste sexual pleasure. This sexual intercourse with Shug, is like the beginning of the journey of Celie from sexual slavery to liberty and realization of selfhood. It gives Celie an opportunity for the exploration of her sexual desires that were deserted by her so called step father and her husband. She rejects heterosexuality that subverted her sexual desires. Her sexual longings for Shug is like her resistance against male domination. Walker uses Lesbianism for Celie as a means of getting her lost sense of love and freedom from Sexual Slavery. It may be considered as a step against the male prohibition. Celie breaks this prohibition. Her relations with Shug makes her able to liberate herself from past identity. She gains a new identity of a free woman who learn to love with herself. Danial W. Ross in "Celie in the Looking Glass: The Desire for selfhood in The Color Purple" explain the new identity of Celie such as, "With her new found identity Celie will be able to break free from the masculine prohibition against speech and to join a community of women, thus freeing herself from dependence and subjugation to male brutality."

To bring a sense of self assertion, Walker also emphasizes on the need of black women's economical independence. She presents her optimistic stance in this direction and makes her effort to develop an economical consciousness among the black women so that they might be able to fight against the privilege racism, male oriented economical system. Walker is well aware with this fact that without bringing a sense of economical autonomy, no transformation could be possible in the plightful condition of black women. To inculcate a sense of self-assertion among the black women, Walker raises their voices and blazes their dreams of acquiring economical independence. Her characters like Shug, realize her talent and encounter the male's mentality of marginalization to women. Due to her talent of singing, she earns a lot of money and spends a luxurious life. Being economically independent, she never stays at one place, she frequently changes her boyfriends. She has intimate relations with various people and treated them as her slave. Despite of this, no one can dare to challenge her womanity. She sleeps whole night with whoever she desires. She is the perfect example of Walker's 'Womanist' whom she in "In Search of Our Mothers' Gardens Womanist Prose" defines as, "A serious independent minded woman intent on going possession of her own space in the world". About her sturdy image, Celie says:

"She singing all over the country these days. Everybody knows her name. She know everybody, too. Know Sophie Tucker, know Duke Ellington, know folk ain't never heard of. And money. She make so much money she don't know what to do with it. She got a fine house in Memphis, another car. She got one hundred pretty dress. A room full of shoes."

This shows that economical independence could make a woman so powerful that they can easily break the old taboos and acquire equality to male. The economically self-sufficient women can easily attain a sense

of self-assertion and establish self-identity and subjectivity in the male dominated community. It is Shug who rises a sense of self-assertion within Celie to reject the male supremacy and turn her from a coward woman to a woman of independent spirits. She inspires her to recognize her talent of sewing pants for women and turned her to be a skillful business woman who flourish her business beyond expectations. She succeed to earn much money. About her business Celie writes in one of the letters to Nettie, her younger sister:

“I sit in the dining room making pants after pants. I got pants now in every color and size under the sun. Since us started making pants down home, I ain’t been able to stop. I change the cloth, I change the print, I change the waist, I change the pocket. I change the hem; I change the fullness of the leg.”

Due to her business, Celie now turn to be a new woman who attain her sense of self assertion and pave a way for all those black women who have been preying male violence and economically, racially marginalized. She succeeds to build her image of an economical-independent woman in patriarchal society. After breaking the male oriented image of black women such as “Ugly, Stubborn”, Celie redefine her self-image of a hardworking women who enjoys fame as a business women in Afro-American society. About Celie ceaseless courage Linda Abbandonato says,: “ Celie’ burden in building a self on the sight of negation is shared by any women any woman who attempts to establish an identity outside of patriarchal definition. . . But it is no easy task for women to authorize themselves as women, to disengage their feminine identity from the ideological master narratives that inscribe it.” Celie sewing pants is not just a skill, but it is symbolically a language which Celie adopt fight against patriarchal economical policy of dependency. With help of her own language of sewing, Celie lay foundation of women’s golden future of selfhood. She even succeeded to change arrogant attitude of her husband Mister Albert. He is now no more a cruel towards her. He becomes a friend of her and in her company sews shirts. Like Celie, Squeak also undergoes for a transformation. She, being hybrid as her mother was a black woman and father was white, demands to be called her by her real name, Mary Agnes. To acquire a sense of self assertion, she chose a career of singing. Like Shug, she also visits club and sing in her voice. She also become economically independent. Sofia re-marriages Harpo and starts to work at Celie’s clothing store.

Conclusion

Thus, Alice Walker’s women characters liberated themselves from sexual slavery that was forcefully imposed on them by the patriarchal society. Their resistance against the sexual slavery is like a continuous journey which they made homogeneously. They collectively make effort against subversive tendency of male and successfully encounter it and acquire the sense of self assertion that pave a way for establishing the womanistic approach of self-identity, subjectivity, economically independent and gender based equality.

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ACTS OF RESISTANCE: ARTICULATING FEMININE REBELLION AND NEGOTIATING THE COERCIVE FORCES OF THE PATRIARCHY IN CHITRA BANERJEE DIVAKARUNI'S 'ARRANGED MARRIAGES'

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Abstract

This research paper seeks to explore the acts of feminine rebellion (both active and passive) in the short stories anthologized in Chitra Banerjee Divakaruni's 'Arranged Marriages'. The main aim of the research paper is to bring into fore the insidious nature of the patriarchal setup of the Indian society and how it oppresses the lives of the women characters in the collection, often coercing them to act against their will and forcing them to resign to a life ridden with physical and emotional violence. The paper then goes on to shed light on the numerous acts of resistance of these female characters and how through both active struggle and little acts of rebellion the female characters in the stories succeed in disrupting the vicious cycle of oppression and violence.

Keywords

Feminine Rebellion, Patriarchy, Oppression, Coercion, Physical Violence, Emotional Violence, Resistance, Struggle.

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Anindita Bose

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In 'The Bats', the first story of Divakaruni's 'Arranged Marriages', the narrator- an unnamed little girl bears witness to her mother's plight at the hands of her brutal, abusive father. The story is woven in the structure of a bildungsroman where the narrator grows up into a knowledge and understanding of the vicious circle of abuse and reconciliation that is her parent's marriage; in the process losing her innocence and her girlish belief in the magic of the silver ring that she found on one of her soirees with her grandpa-uncle; whose home served as a refuge during one of the several crisis in her parent's marriage.

At the beginning of the story; the description of the marital squabbles between the parents as seen through the young narrator's eyes has a curious blend of innocence and melancholy. It is the same euphemistic expression of domestic discord that is usually prevalent in traditional Indian societies where a husband hitting a wife is often considered as an act of love generated out of possessiveness.

The child describes her father "Since she [mother] usually put me to bed before he came home, I didn't see him much. I heard him though, shouts that shook the walls of my bedroom like they were paper, the sounds of falling dishes. Things fell a lot when Father was around, maybe because he was so large." (Divakaruni 2).

When the mother decides to leave the father for the first time and takes the narrator to a distant grandfather who the child lovingly calls grandpa-uncle, the child for the first time experiences an exhilarating sensation of love, stability and adventure that was absent in her parent's abusive home although the mother is torn between a new sense of freedom and a sense of relentless loss and guilt over leaving her marital home. This struggle that the mother goes through- which is emblematic of an age old struggle between servile devotion and self-actualization, between adhering to normative traditions and individuality- that every Indian woman goes through is vividly given expression by the child narrator "One night I woke up to her [mother] crying, just like before. I lay there listening to those racking, muffled sobs that seemed to go on forever. It was like sliding into a dark, bottomless hole." (Divakaruni 7).

The eponymous bats in the story- the bats that spoil the mangoes in the orchard and those grandpa-uncle decides to poison to save the crop is symbolic of the pernicious relationship between the parents. The bats even after they die in numbers after the poison is spread keep coming back to the orchard. Right after this narrative juncture in the story, the mother decides to return home after receiving a letter of apology from the father and again steps into the never-ending circle of abuse and reconciliation through which the narrator grows up. This vicious circle is enabled by the patriarchal structure of Indian society where value is ascribed to a woman based on her role as an efficient and devoted wife and mother. There is no identity for a woman outside the marital and maternal space and the rootlessness and a sense of unending emptiness that the mother feels while being separated from her husband is what makes her return time and again to the abusive space of her marital home. This identity crisis has been traced by Beauvoir as being inextricably connected to the woman's reproductive abilities. Beauvoir points out—

"From earliest nomadic times, women have suffered the bondage of reproduction", a function which must be viewed as natural and not as comprising a deliberate project through which she might affirm her existence." (Second Sex, 57). "Man on the other hand, was able to transcend his animal nature through invention, risk taking, and refashioning the earth. While women's activity was immanent, remaining closely bound to her body, man's activity created values, and prevailed over the confused forces of life, subduing both nature and woman." (Second Sex, 59-60)

The protagonist of 'Silver Pavements, Golden roofs'- the third story in Divakaruni's collection- is a young girl who is visiting America for the very first time, leaving behind a life conditioned by a traditional value system that is the pivot of Indian society. The story is a vivid account of a young girl's journey from a wide-eyed hopefulness to a sense of disillusionment with life and the institution of marriage to a more matured optimism. On the prelude of her visit, she is an enchanted visitor who expects a magical place of 'golden roofs and silver pavements' (the words gold and silver associated often with royalty and magic). She also expects her life to take a fairytale turn in the new land where there is a hopeful answer awaiting for her childhood sing song question- "Will I marry a prince from a far- off magic land, where the pavements are silver and the roofs are all

gold?” (Divakaruni 46). Entangled with this desire of meeting her prince that will complete her is a feminine sensibility that longs for a male counterpart to give their existence worth and meaningful validation.

Simone de Beauvoir in her groundbreaking treatise ‘The Second Sex’ says of this need for actualization and validation of women by men- “Another contributing factor to women’s subordination is her own reluctance to forego the traditional advantages conferred on them by their protective male superiors.” (19)

While the protagonist of the story harbors this secret desire of being united with the hero of her childhood fantasies in the land which happens to be a fantasy to many first generation immigrants, her aunt-the woman who gives her refuge in that new land is living the sordid reality of a woman displaced from her roots, culture and homeland. The relationship Aunt Pratima shares with her husband Ram is of a duality between simmering hate and overpowering love, between despisement and sympathy, between a sense of dubious imprisonment and mutual dependency. This duality of the relationship between Pratima and her husband is mirrored in the relationship she shares with America as well. This entanglement between the spouses is expressed by the protagonist- “I cannot stop thinking of Uncle and Aunt. I would rather think only of Aunt, but like the shawls of the bride and groom at an Indian wedding ceremony, their lives are inextricably knotted together.” (Divakaruni 44).

The narrator also realizes that her aunt, though at first seemingly helpless and trapped in her marriage, does possess some agency over her husband. Though the uncle physically overpowers her aunt, it is her aunt who has psychological power over her husband. Her aunt’s resistance is therefore acted out in her quiet solidity and stoicism which makes the uncle dependent on the marriage and the aunt in an irrevocable manner.

In the eighth story in the collection, named ‘Ultrasound’ the two protagonists- Anju and Runu go through a crisis in identity and disillusionment with their respective marriages while they are pregnant with their first child. The story is a poignant account of how women are relegated to their roles of childbearing and childrearing and how all their worth comes from how efficiently they adhere to the norms of the household space. At first, both of their lives, which though have taken very different courses, seem to be happy enough. Anju says of her and Runu’s Marriages- “Four years have passed since and we are happy enough. Our husbands are kind and dependable and take good care of us. In Indian culture that is the same as love.” (Divakaruni 213).

The sense of crippling insecurity and emotional violence that a woman goes through in a traditional Indian setup when she falls short of living up to her primary function of childbearing is explored in Runu’s predicament during the first five years of her marriage when she fails to get pregnant. Anju recounts this in detail:

“Runu’s mother-in-law had taken her to the shrine of Shashti, goddess of childbirth. The family priest had asked Runu to wear a good-luck amulet on a copper chain around her waist to appease the angry planets. They’d taken her for a medical checkup to make sure there were no problems with her system.” (217)

When Anju advises Runu to leave her husband’s home after finding out that she is being forced to abort her child that they’ve just found out is a girl; she is chastised as being irrational and unreasonable by everyone else in her family. According to Sunil, “The abortion is the lesser of the two evils.” (227). He expresses a typically traditional male-centric point of view where women are ostracized if they fail to ingratiate herself in the traditional family structure. The primary reservation that Sunil has regarding Runu’s situation is her supposed incapability to provide for herself and her child. The financial dependency that Runu has on her in- laws is considered to be reason enough for her to obey her in- laws and go through with the abortion in complete negation of her will. Simone de Beauvoir, feminist thinker and literary theorist champions the financial independence of women, she is assured that when women will arrive at- “complete economic and social equality, which will bring about an inner metamorphosis”. (Second Sex, 686). And both man and woman will exist *both* for self and for the other- “mutually recognizing each other as subject, each will yet remain for the other an *other*.” “In this recognition, in this reciprocity, will the slavery of half of humanity be abolished.” (Second Sex, 688).

The two best friends act out their resistance to the coercive forces of patriarchy in their own ways. Runu by leaving her husband's home to protect her unborn child and Anju by standing up to Sunil and using her pregnancy as a means to cajole her husband into submission and acceptance of helping Runu sustain herself and the child.

In the seventh story, 'The Disappearance', the protagonist is an Indian man living in America with his wife and child. At first it seems, his is a perfect life with a good job and a devoted wife whom he has chosen after his own preference, "a quiet, pretty girl, not brash, like Calcutta girls are nowadays with too many Western ideas. Someone who would be relieved to have her husband make the major decisions. But she had to be smart, at least a year of college, someone he could introduce to his friends with pride." (Divakaruni 171). This careful picking of character traits in a prospective bride is a common practice in the patriarchal setup of the Indian society where marriage is almost a commercial bargain with the groom expecting unquestioning devotion and servility from the wife in return for financial stability. The man in his ignorance and self-righteousness believes that he is a good husband to her. He believes he is not unreasonably hard on her like other typical Indian husbands and disciplines her in matters which are absolutely necessary. He casually mentions how he cajoled her into giving up certain desires of hers which to him seemed insignificant- a product of her feminine whimsicality- like her wanting to take up a job, or go back to school, or try American dresses. Even the sexual violence that he perpetrates on his wife over days and years is nonchalantly mentioned by him in the course of the narrative arc of the story:

"The night before she disappeared she'd started cleaning windows, taken out the Windex and the rags as soon as she'd put the boy to bed, even though he said, "Let's go. Surely he couldn't be blamed for raising his voice at those times, or for grabbing her by the elbow and pulling her to the bed." (172)

The act of resistance to this continuous emotional and sexual violence by the wife is revealed to the reader at the very end of the story when the narrator finds out that the wife's disappearance is not a result of any external mechanisation, that she did not fall victim to a planned abduction; that she left the household on her own accord, leaving behind her home and child because she couldn't bear the bondages of her marital life anymore. The unnamed wife does not speak in the story, she has no voice and the readers only get glimpses into her true being here and there where the male narrator falters in his glorifying and self-righteous description of his marriage and his wife. She is a character who exists on the margins and whose struggle is made ostensible by her silences and her resignation. The narrator recounts- "And he always told himself he'd stop if she really begged him, if she cried. After some time, though, she would quit struggling and let him do what he wanted." (173) Gayatri Chakraborty Spivak talks of these silences of the marginalized in her seminal work 'Can the Subaltern Speak?': "When we come to the concomitant question of the consciousness of the subaltern (According to Spivak, subaltern refers to those who don't give orders; they only receive orders), the notion of what the work cannot say becomes important." (28)

Spivak also says "...the ideological construction of gender keeps the male dominant...the subaltern as female is even more deeply in shadow." (28).

The muffled voices of women leading on with their lives with the knowledge and lived experience of unnamable horrors happening to them or the women around them just to preserve the semblance of harmony in their marital lives for the sake of social and financial security is what constitutes the theme of Divakaruni's 'The Maid Servant's Story', the sixth story in the anthology. The narrator's mother and aunt - seemingly simple, middle-aged Indian women- have an enormous weight being witnesses to an injustice happening to another main character in the story; the titular maid servant. The narrator's now long-dead father had sexually violated their young maid servant when her mother was heavily pregnant and deposed to a hospital bed, an incident her aunt was an eyewitness to but had never made that revelation for fear of ending her elder sister's marriage and making both her sister and her beloved niece and nephew social pariahs. The narrator's aunt- Deepak Mashi reveals this incident to the narrator as a cautionary tale veiled as a fictional account in order to warn the narrator of the poignant and dubious life that is inevitably the fate of every woman in the patriarchal setup of the society.

The aunt recounts in her story about the younger sister (which is revealed to be the aunt herself) and her dilemma over whether or not to reveal the knowledge she had of her brother-in-law raping the main servant is vividly expressed- “The thought of acting on her own, of setting in motion some uncontrollable force that might eventually shatter her sister’s marriage (for she wasn’t tractable, her sister, not like her- who knew what she might take it in her head to do if she found out what had happened?) filled her with dread.” (147).

The feeble justification that the younger sister reiterates to herself—

“And besides, she told herself, staring down at the dappled sunlight playing over the red and gold dahlias that edged the driveway, perhaps she was overreacting. These things happened- even her sheltered provincial existence she’d heard of them often enough. At least her brother-in-law didn’t have a ‘keep’, a mistress set up in a separate household, as affluent Bengali men often did. He didn’t go off with his friends for ‘musical’ weekends which everyone knew, singers and dancers who were happy to provide other services as well. In his way he loved his wife and was a good father to his little girl. Perhaps the best thing would be to forget what had happened, to forgive him his moment’s lapse (he was a man, after all, with those uncontrollable male urges she’d been warned of time and again). To pray it wouldn’t recur.” (147).

Is an expression of the pernicious nature of the patriarchal society and how insidious its roots are penetrating the psyche of both men and women- making the men derive power and amusement out of their gross lapses in moral character and abuse of authority while making the women live a life ridden with anxiety and guilt; torn between the urge to break free of the net of deceit, duplicity and oppression; and the fear of being social outcasts which silences their resistance effectively.

While the sisters deal with the indirect oppression of the patriarchy with a quiet acquiescence and a hardened and willful resignation, the maid servant- the victim of direct oppression in the story- acts out a direct resistance by turning over the rules of patriarchy against itself. Forced to lose her refuge with the two sisters, raped and defiled the elder sister’s husband, she willfully goes back to prostitution, using sex as a means to sustain herself in the same world where she was victimized by forceful sex.

Conclusion

The women in Divakaruni’s ‘Arranged Marriages’, though stuck in a cycle of oppression, loss and coercion at the hands of the pernicious forces of the patriarchy, manage to play out their resistance in one way or the other- some through active struggle, while others through a quiet stoicism, some through walking out of their abusive household spaces while others through little acts of disobedience.

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A STUDY OF ANTON CHEKHOV'S 'THE LAMENT' WITH SPECIAL REFERENCE TO PSYCHOLOGICAL APPROACH OF EMPATHY

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Abstract

Anton Chekhov and his short story 'The Lament' is well known name in Russian literature. The protagonist of the story is one of pathetic character 'Iona', who looks for empathy of others from very beginning to the end of the story. Because his son's death tormented him internally, he became unable to tolerate such a heart aching pain of his son's premature death. His forever loss of his son kills him slowly in the form of loneliness as time passes. In psychology it's very important to express pain to others for mental wellbeing. And lot of theories also reflect this fact. Carl Roger's humanistic approach also talks about empathy. Present study is also an attempt to discuss Iona's story on the basis of human psychology about need of expression. In the story on one hand he fails to express his grief in case of humans but on another hand he succeeded in the case of his loyal horse.

Keywords

Psychology, Pain, Death, Empathy, Humanistic, Protagonist.

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Introduction

“Empathy is understanding the sorrow or loss of another person. Put yourself in the other person’s shoes and imagine how you would feel.”— Byron Pulsifer

Anton Pavlovich Chekhov was a famous Russian play writer and short story writer who is considered as a great writer of all time. He was a physician and a literary scholar as well. He had a great knowledge of human behaviour and their emotional shifts in various life situations. He once said, “Medicine is my lawful wife and literature is my mistress”. (1) His famous short story ‘The Lament’ is also a realistic emotional depiction of human sadness. In this story Anton Chekhov portrays Iona as a pathetic character, who has no chance to express his sad emotions about his dear son’s unexpected death as he said in the story, “My son has died, and I am alive...A wonderful thing, death mistook the door... instead of coming to me, it went to my son.....”. (Chekhov, TL: 5)

By profession Iona was a cab driver and it seems quite normal for him that he was always surrounded with lots of people but as story progressed, we see he was all alone in the midst of crowd. Because no one had time and interest to listen his feelings. Firstly, he met with an officer with him he tried to express his emotions initially he listened but interrupted and scolded him for his reckless driving. In Chekhov’s words:

Iona looks around at the officer and moves his lips. He evidently wants to say something but the only sound that issues is a snuffle.

‘What?’ asks the officer.

Iona twists his mouth into a smile and, with an effort, says hoarsely:

‘My son, Barin, died this week.’

‘Hm! What did he die of?’

Iona turns with his whole body towards his fare and says: ‘And who knows! They say high fever. He was three days in the hospital and then died... God’s will be done.’

“Turn round! The devil! Sounds from the darkness. Have you popped off, old doggie, eh? Use your eyes!’

‘Go on, go on,’ says the officer, ‘otherwise we shall not get there by tomorrow. Hurry up a bit!’ (TL: 3)

Disheartened Iona meets with group of three young boys they all are very miser in case of morality. They did not pay attention to Iona’s old age as well as his emotions, while using slang and abusive language for Iona and treated his horse as lifeless or machine. Only at one point of time one of them tries to comfort Iona by saying, “We must all die.” (TL: 5). After dropping them at their destination once again Iona tries to search someone, with whom he can share his agony. He sees a porter and with him he tries to talk, but porter shows less interest in Iona. With heavy heart he returns to home with his horse. Now he sees a half sleep person who wants to drink water but when Iona tries to help him and wants to reveal his hearts agony with him, he also rejected Iona’s plea for empathy. In Iona’s words:

‘Do you want a drink ?’ Iona asks him.

‘Don’t I want a drink!’

That’s so? Your good health. But listen, mate-you know, my son is dead...Did you hear? This week, in the hospital...

It’s a long story.’

Iona looks to see what effect his words have, but sees none-the young man has hidden his face and is fast asleep again.

The old man sighs and scratches his head. Just as much as the young one wants to drink, the old man wants to talk. It

will soon be a week since his son died, and he has not been able to speak about it properly to anyone. (TL: 6)

Finally, he became faded up with the self-centeredness of human beings but he still feels need to express his sadness. As we all know women are considered more sensitive universally. So Iona said to himself, "It is better, too, to talk to women; two words are enough to make them sob." (TL: 7) But suddenly he dismissed the idea of sharing emotions with the humans, because he already faced various failure attempts in expressing his grief. And now he finds only a way to express his feelings with his loyal horse. First, he feeds his horse then Iona opens his heart, which is full of lots of grief, pain, misery, discontentment and intolerable pain of loss. As Chekhov describes— "Iona is silent for a moment, then continues: That's how it is, my old horse. There's no more Kuzma Ionitch. He has left us to live, and he went off pop. Now let's say you had a foal, you were the foal's mother and, suddenly, let's say, that foal went and left you to live after him. It would be sad, wouldn't it?' The little horse munches, listens and breathes over its master's hand...". (TL: 7)

On the basis of present discussion, we find that how much important is need of expression for us. As we all know we humans are social entities and express our feelings and emotions through language. In our day-to-day life, communication helps us to build relationships by allowing us to share our experiences, needs and helps us to connect with others. Psychologist Titchener coined the term 'Empathy' to describe the capacity of human beings to be in tune with another through reflection and shared experience (3). In the same way in the whole story Iona also longs for expression of his grief. Psychologist Carl Rogers also talks about empathy and its need. He defines it as, "Empathy is the ability to understand another person's experience in the world, as if you were that person, without ever losing the "as if" sense." (4) But in Chekhov's story 'The Lament' we do not find sense of empathy in Iona's case because in his surroundings; everyone is busy in materialistic tasks. While for mental and emotional health everyone needs help and support of others. In Iona's case when this need of expression and sharing grief unfulfilled by society, he takes help of his loyal horse. If he does not express his grief to his horse then in future; there is very high chance of it that he has to suffer some mental disorder because intensity of his grief is very high. It is very important for us to follow humanistic approach in our life for wellbeing of ourselves as well as others.

However, empathy is not only a word but it works like breath and life for a body. Because if others have feeling of empathy for us in our grief and traumatic situation, then we feel free in ourselves for expression of such emotions like sorrow, misery, tears, grief. These are very powerful emotions hard to resist for anyone, who suffers and trying to cope with. After expressing such feelings, mentally we feel light and rejuvenated because this whole process provides peace of mind and feeling of togetherness. When anything becomes overwhelming and intolerable then it comes outside in many ways; it depends on its nature and situation. It reflects in both forms— positive and negative. Sometimes our positive emotion comes out in the form of literary creation. Other time in negative situations, it comes outside in form of disease, suicide, mental and emotional imbalance, absence of mindfulness, lack of awareness and attentiveness for work, lack of confidence, not feeling worthy for himself or herself etc. Most of the negative traits which reflect due to less empathy of others can be easily seen in the story of Iona. When story starts, we see Iona, who was sitting motionlessly like a defunct covered with snow—

"The cabdriver, Iona Potapov, is quite white and looks like a phantom : he is bent double as far as a human body can bend double; he is seated on his box: he never makes a move. If a whole snowdrift fell on him, it seems as if he would not find it necessary to shake it off. His little horse is also quite white, and remains motionless; its immobility, its angularity and its straight wooden-looking legs, even close by, give

it the appearance of a gingerbread horse worth a
Kopek. It is, no doubt, plunged in deep thought.” (TL: 2)

Iona was wholeheartedly indulged in deep thinking of his son’s death. He was fully covered with snow but not conscious about it and don’t do any effort to clean it. At this point of time when one officer called him for cab, he was not attentive to reply officer in first call. He was so much in deep sorrow that he couldn’t realize his self-worth and do not react on any such act which are insulted, cheated and ignoring him. When humpback boy offered fare Two Griveniks to him for three passengers, Iona easily convinced without any bargaining—

“ ‘Cabby, to the Police Bridge!’ in a cracked voice
calls the humpback. ‘The three of us for Two Griveniks.’
Iona picks up his reins and smacks his lips. Two Griveniks
is not a fair price, but he does not mind whether it is a
rouble or five kopeks- to him it is all the same now, so long
as they are fares.” (TL: 4)

When Iona tries to join three young boys’ talk for some relief from his pain and sorrow then humpback boy insulted him even then he only praises them. As Chekhov describes:

‘He-he’, grains Iona, ‘what gay young gentlemen!’
‘Pshaw, go to the devil! Says the humpback indignantly.
‘Are you going to get on or not, you old pest? Is that
the way to drive? Use the whip a bit! Go on, devil, go
on, give it to him well!’ (TL: 4-5)

On this comment Iona didn’t answer and express any type of anger and dissatisfaction towards them, because internally he had been already suffered a lot. Emotional tide is going on in his internal world, which has not found a place to reflect in outer world. This whole process of human harshness is going to make him more silent and patience. But in contrary way as much as he became silent as much as his heart longing for a someone’s shoulder on which he can mourn, cry, fall his tears to empty his heart’s intolerable pain of his dear son’s death.

Conclusion

On the basis of above discussion, we find that kindness, sympathy and empathy these are our natural qualities as a human. It is essential for us to receive empathy from others in pain and always being empathetic for others to console their pain. Otherwise, anyone can easily find himself in Iona’s situation. In whole story he didn’t find any human being who can listen his mournful story about the death of his dear son. After lot of rejections from the side of humans, finally he only finds his loyal horse to whom he opens his heart to lament on the death of his son. If, he didn’t express his grief to his horse then he has high risk of being ill mentally and emotionally for long time or forever, because intensity of his pain was so high. It is very important for us to follow humanistic approach in our life for wellbeing of ourselves as well as others.

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SIR C.V. RAMAN AND RAMAN EFFECT - FROM ORIGIN TO APPLICATIONS

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Abstract

In the present paper, Raman Effect and Sir C.V. Raman's contribution in fundamental sciences have been reviewed and its applications and impact in the modern world of sciences have been studied in detail. Starting from Sir C.V. Raman's early life, his interest in physics to his achievement of Nobel Prize in physics for the discovery of Raman Effect have been discussed. The importance of Raman Effect in almost all fields of modern sciences have been examined in depth. Raman Effect relation with other modern scientific tools and techniques enhancing its applications in today's technical world have been established and demonstrated. Finally, some of the recent research work involving Raman Effect application for detection and other purposes have been mentioned and reviewed.

Keywords

Raman effect, Nobel Prize, Bio Analytes, Raman Spectroscopy, Physics.

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Introduction

India has a rich scientific background. The mention of ‘*The wonder that was India*’ can be found in Rigveda. Detailed studies on mathematics, grammar, astronomy, logic, cognitive science and medicine can be easily found in old Indian sculptures like Vedas, Upanishads and Puranas (Kak). Ancient Indian scientists such as Aryabhata, Varahamihira, Brahmagupta, Bhaskara have contributed a lot in developing early astronomy and mathematics through their Siddhantas which formed the basis of entire astronomical and mathematical development (*Indian Scientists: From Ancient to Modern Era - Clear IAS*). According to a famous historian Hugh Thurston, “Not only did Aryabhata believed that earth rotates, but there are also glimmerings in his system (and the other similar systems) of the possible underlying theory in which the earth (as well as the planets) orbits around the sun, rather than the sun orbiting around the earth. The evidence is that the basic planetary periods are relative to the sun.” (Kak)

Moving to the modern era in the period before Independence, i.e. the period from 1850’s to 1950’s when the entire world was witnessing a significant breakthroughs and discoveries in Science, the time when scientists like Albert Einstein and Max Plank were challenging the conventional Old scientific theories; contributions from Indian scientists played a significant role. Pioneering work and research by the Scientists such as Srinivas Ramanujam, J. C. Bose, C.V. Raman, S. Chandrashekhar, and S. N. Bose played a crucial role in development of some fundamental scientific aspects and theories. In this article, we will review briefly about Sir C. V. Raman, his life, his contribution to scientific society, the Raman Effect, its applications in the modern world and some recent research on the same.

Sir C. V. Raman and his experiments

Early life of Sir C. V. Raman

Sir C. V. Raman was born in Tiruchirappalli, Tamil Nadu, India on 7th November, 1888. Being son of a mathematics and science teacher, he got scientific atmosphere since his childhood (Bhagavantam). Raman published his 1st scientific research paper at an early age of 18, still being a graduate student on the topic ‘Unsymmetrical diffraction bands due to a rectangular aperture’ in the famous British journal *Philosophical Magazine* (Raman, “LV. Unsymmetrical Diffraction-Bands Due to a Rectangular Aperture”). During his posting in Calcutta as an IFS officer in 1907, Raman befriended several academicians such as Ashutosh Dey, Ashutosh Mukherjee who was vice chancellor of University of Calcutta and Amrita Lal Sircar, founder and secretary of Indian Association for Cultivation of Sciences (IACS). With their support, he was allowed to conduct his scientific research at IACS at free timings apart from job (Mukherji and Mukhopadhyay). Up till 1919, Raman guided and conducted several researches with many students at IACS. Raman resigned as civil servant and joined fully fledged as Professor at Calcutta University in 1917 (Mukherji and Mukhopadhyay).

Raman’s Initial Fascination with Light

Up till 1921, Raman’s field of study was vibrations, sounds of instruments like violin, veena etc. (M.A.) However, in 1921, while returning from London from a lecture hosted by famous English Physicists, Sir J. J. Thomson and Sir Rutherford, Raman became fascinated with deep blue colour of the Mediterranean Sea. He proved Lord Rayleigh’s explanation for the blue colour of the sea as the reflection of light wrong and proved that it was due to the phenomenon of scattering of light by the water molecules (Raman, “The Colour of the Sea”). This began Raman’s with the scattering of light. Along with his research group in Calcutta, he did then a huge series of experiments on scattering of light by liquids as well as some solids (*This Month in Physics History*).

Raman Effect and its discovery

Scattering of Light

Raman and his one of the student K.S. Krishnan did several rigorous experiments on scattering of light. Raman initially used sunlight to conduct his scattering experiments. He used violet filter to filter out only violet light from the sunlight which possess all the 7 colours and passed it through a liquid sample. He observed that

most of the light coming out from the liquid possess same colour as the incident violet light which was already defined as the Rayleigh scattered light (Mallik). However, Raman and Krishnan saw that some of the scattered light possessed different colour, which could be isolated using a green filter placed between the liquid sample and the observer. Raman could see same results using approximately 60 different liquids. The entire effect was named as Raman Effect. The early Raman experiments were totally based on visual effects just using a prism, liquid samples, filters and the observer (Mallik)(Raman and Krishnan). Figure 2 shows a simple schematic for scattering of light and Raman effect.

Raman Effect is a very weak effect since only few light particles out of a million light particles could show it that is why it took so long for this effect to be discovered. Raman discovered this effect on 28th February 1928 and received the Nobel Prize in Physics for the same in 1930 (*The Nobel Prize in Physics 1930 - NobelPrize.Org*). Raman was disappointed when he did not receive the prize in 1928 and 1929 (*Raman and His Effect - G. Venkataraman - Google Books*). In 1930, he was so confident of receiving the Nobel Prize that he booked his flight tickets in July itself while the prize was to be announced in November. 28th February is celebrated now as National Science day all over India remembering the great Physicist Sir Raman and his discovery. Raman Effect in itself was one of the early experiment proving the quantum nature of light. Raman told during one of his talks that when he received the Noble Prize he hardly spent Rs. 200 on his equipment (Long). However, later Raman developed a spectrograph as shown in Figure 3(a) which used a monochromatic light from a mercury lamp which could fall on the sample and could be photographed (Singh). Figure 3(b) shows the 3 paragraph paper on discovery of Raman scattering sent by Sir Raman and Krishnan to Nature published on 31st March, 1928.

Raman Effect as Physics and Chemistry Tool & development of advanced Raman Systems

By the end of 1930's Raman effect became a popular tool for non-destructive physical and chemical analysis and became a 'fingerprint' tool for their identification (*C.V. Raman The Raman Effect - Landmark - American Chemical Society*). It began to be used even for study of a mixture of analytes. It could be applied to the study of solids as well as gases in addition to liquids. The intensity of the spectral lines obtained was directly proportional to amount of material present so it could also be used for quantitative studies (*The Raman Effect*). In first 7-8 years after the discovery of Raman effect, about 700 research papers were published related to the studies on Raman effect (*C.V. Raman The Raman Effect - Landmark - American Chemical Society*).

By the beginning of 1960's Raman realized the need of even more intense light source in order to amplify the spectral lines obtained as a result of scattering and therefore the use of Laser light sources in Raman systems came into the picture (*Indian Journal of Physics*). By 1980's various other research techniques began to incorporated along with Raman effect such as Fourier transform Raman spectrometers (FT-Raman), Surface enhanced Raman spectroscopy etc. and Raman effect began to be used for various detection as well as study applications all over the globe. Photobiologists and photo chemists could now use Raman Effect to obtain spectra of chemical species with life time as low as 10^{-11} seconds (*C.V. Raman The Raman Effect - Landmark - American Chemical Society*). Raman systems could be now used in drug detection, chemical detection, pharmaceutical industries etc. (Wolverson). Raman spectroscopy then also became popular in the biotechnology and life sciences for detection and study(Brauchle and Schenke-Layland). A huge commercial manufacturing of Raman systems all over the globe was witnessed in the science community (Brauchle and Schenke-Layland). The instrument with different wavelengths of light source, different resolutions and other varying features came in huge demand in the scientific community for research and application purpose (*Raman Spectroscopy Application Fields - HORIBA*).

Modern Raman Systems and Related Research

Modern Raman Setup and their market

The Raman spectroscopy in itself being a crucial scientific phenomenon fascinated the scientific community not only for basic fundamental research but also possess a huge technical and industrial application

(Wolverson). So, Raman Effect having a significant contribution in both science as well as engineering community is till date a hot topic of research. Today, using a so-called simple technique developed by a great Indian scientist, Sir C. V. Raman; western companies are manufacturing Raman systems with attractive and varying features. One may find table top to handheld Raman setups in the market. A Raman system worth crores which may occupy entire room to pocket size light weight Raman Systems are today available in the market. (Figure 4). Some of different types Raman systems in different sizes available in the market. The list undoubtedly goes endless. Ironically very few are manufactured in Indian companies. Almost 90% of the Raman setup possess foreign tags of manufacture.

In our lab in Department of Physics, IIT Delhi; we extensively use Raman Effect for our research and study purpose. We use Raman Effect incorporated with a metal surface phenomenon termed as surface enhanced Raman spectroscopy. In this phenomenon, the interaction of incoming laser light from the system interact with the chemicals or analytes present over any of the rough metal surface in such a way that the scattered light intensity get enhanced by a factor of 10^5 - 10^7 . The phenomenon is termed as surface enhanced Raman spectroscopy (SERS). This process therefore overcomes the basic limitation of Raman spectroscopy of quite weak intensity. Therefore we may easily detect the analytes of quite weak signals also very easily.

Detection of Bio Analytes and Diseases

The phenomenon of SERS can be easily employed for the detection of biological compounds, bacteria, viruses, proteins etc. each having their own 'fingerprint' Raman spectra even in very less amount (Kumar et al.). Therefore it can be used for early detection of diseases and find a huge application in biomedical and disease detection field. Presence of some virus or bacteria in blood samples even in regime of nan litres can be easily detected. Scientists have reported detection of single molecules of substances using SERS (Wang et al.). A special type of metallic substrate called SERS substrate is needed to be prepared over which the compound to be detected or studied is drop casted mostly in liquid form. The sample is allowed to dry and its Raman spectra is obtained and analysed. In our lab we have carried out detection of diseases like dengue, malaria and HIV directly using clinical samples in collaboration with Medical institutes such as National Institute of Malaria Research (NIMR), National AIDS research Institute (NARI), AIIMS Delhi, AIIMS Rishikesh etc. (Yadav, Senapati, Desai, et al.)(Gahlaut et al.). A project is written initially in collaboration, approved by the funding agency, ethical clearance is taken by the 2 collaborating institutes and then the experiments are performed. Since most of the experiments are performed in the Medical institutes themselves in Biosafety laboratories after proper training so in all those measurements we carry Handheld Raman setups to the medical institutes for the measurements. Figure 5(a) shows dengue detection using SERS platform over dengue positive clinical samples. We carried out measurements over samples of 102 different individuals. We were easily able to distinguish dengue positive, negative and healthy samples using SERS technique. Figure 5(b) shows HIV detection done over clinical HIV samples procured at NARI Pune. We used 5 different subtypes of HIV-1 for our experiments carried over 3 different types of SERS substrates using 95 clinical samples. We could show that SERS being a sensitive phenomenon could distinguish HIV-1 samples based on their tropism (Yadav, Senapati, Kulkarni, et al.).

There are certain more funded projects ongoing at our laboratory for the detection and separation of several other biochemical, drugs and explosives using SERS as well as normal Raman spectroscopy. In order to promote Make in India and also commercialize our device which may meet all the features as per the research, we have collaborated with our industrial partner New Age technology, Gurgaon in order to develop a handheld Raman instrument with an inbuilt software which along with scanning the clinical sample to take SERS data may also immediately tell whether the patient is Dengue positive or negative. Our research group at IIT Delhi is already working on this project funded by 'Impacting Research Innovation and Technology (IMPRINT), India'. Figure 6 shows the outline of the instrument under development. The entire setup will be further miniaturized in a single small handheld device which may be easily carried for on-field dengue detection.

Conclusion

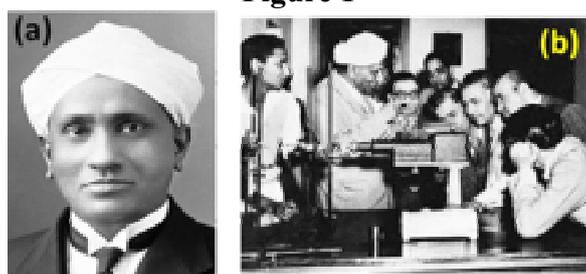
In the present article, starting from the early life of Sir C. V. Raman, his journey for discovery of Raman Effect and winning the Nobel Prize has been discussed. I have briefly discussed the Raman Effect, its importance and applications in various branches of basic sciences and applied sciences. Moving further, present Raman systems, incorporation of Raman spectroscopy with other scientific techniques has been reviewed. Briefly, the current research work being carried out using applications of Raman spectroscopy is outlined and then some of the work carried in our laboratory at IIT Delhi, its applications and commercialization has been discussed. The basic idea behind this article is to make the readers familiar with how a simple research done by a scientist in colonized India made such a great impact in scientific community and is still making. Researchers and engineers all over the globe are still leaving no stone unturned to make the technique better than before, making its use in more and more applications for mankind as well as making money through its commercialization. The discovery of Raman Effect is a clear example for the present scientific community that we do not need big laboratories or resources to do good research. All we need is a good idea, the resources will come to us by themselves.

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Figure 1



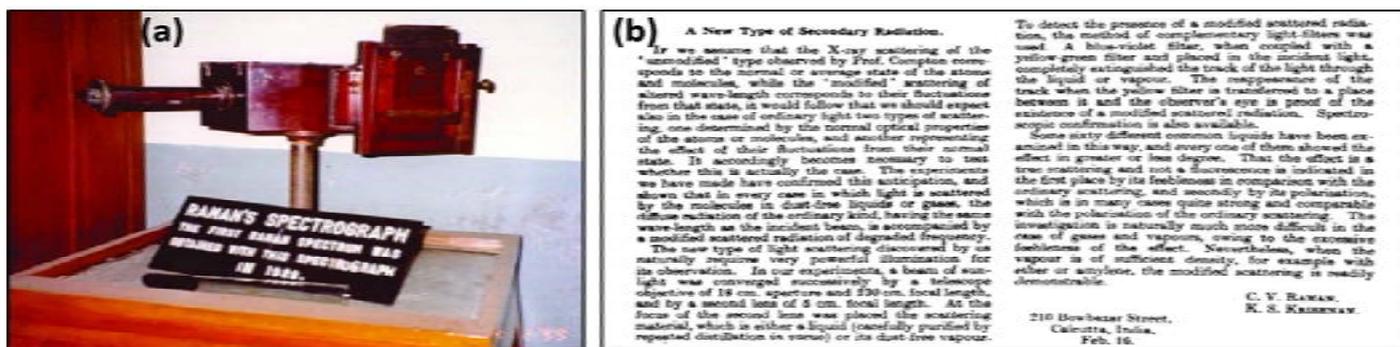
(a) A digital picture of Sir C.V. Raman in 1930
 (b) Sir Raman with his spectroscope explaining Raman Effect

Figure 2



(a) Phenomenon of scattering of sunlight through Prism
 (b) Schematic showing the original scattering experiment performed by Sir C. V. Raman (*C. V. Raman The Raman Effect - Landmark - American Chemical Society*)

Figure 3



(a) Spectroscope used by Sir C. V. Raman

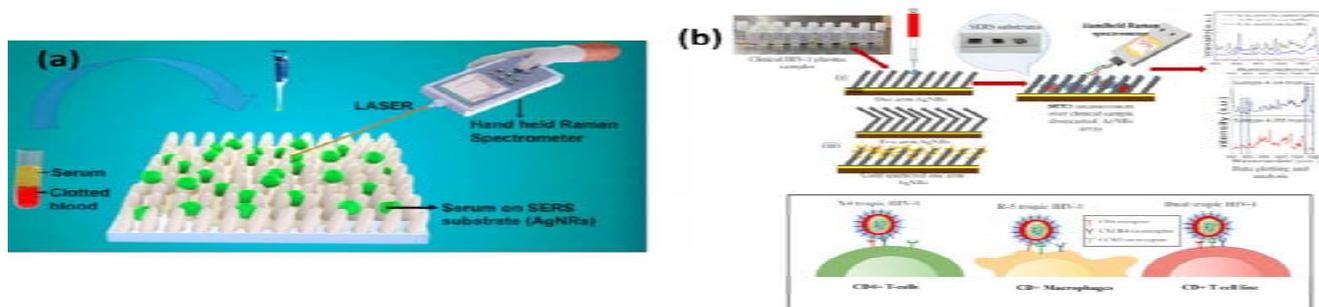
(b) 3 paragraph paper on discovery of Raman scattering sent by Sir Raman and Krishnan to Nature (Raman and Krishnan)

Figure 4



Different types of Raman systems available in the market today

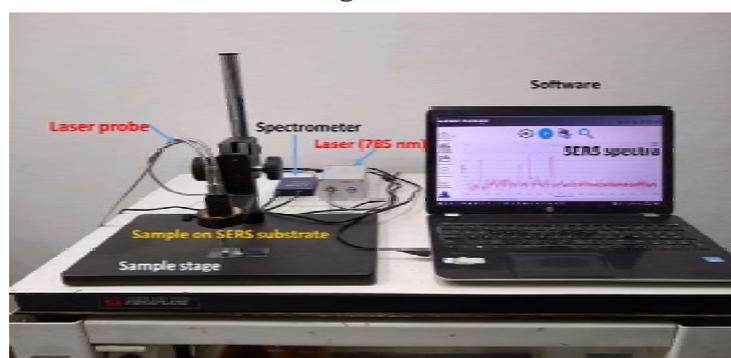
Figure 5



(a) Dengue detection using SERS technique

(b) HIV-1 detection over 3 different types of SERS substrates using SERS technique

Figure 6



Portable Raman set-up under developing stage in lab. Trials are running on the system to optimize. Miniaturization in the form of hand-held device is to be done.

ON FINDING MAXIMUM STABLE MATCHING AND ITS APPLICATIONS

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Abstract

We consider the Stable Marriage problem with ties and incomplete preference lists. A matching in the Stable Marriage problem instance is a set of pairs (consisting of persons of opposite genders) such that no two pairs have a person in common. A matching that does not admit any blocking pair is called a stable matching, where a blocking pair is a pair such that both the persons in this pair are currently not matched together, but if they do so, then both of them would strictly improve their rank in the corresponding preference lists. The problem of finding the maximum size stable matching given an instance of the Stable Marriage problem with ties and incomplete lists has been established in the literature and is known to be NP-complete. One can note that the graph corresponding to such an instance is the bipartite graph. We strengthen this result by proving that this problem remains NP-complete when the corresponding input graph is perfect elimination bipartite graph.

Keywords

Stable Matching, NP-complete, Stable Marriage problem.

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Introduction

An instance of the classical Stable Marriage problem consists of two sets each of cardinality n consisting of boys and girls, respectively. In graph-theoretic terminology, we consider a bipartite graph in which both the partite sets are of cardinality n . Every person (girl/boy) has a *preference list* in which(s) he ranks all the members of the opposite set in strict order of preference. A *matching* in the Stable Marriage problem instance is a set of boy-girl pairs such that no two pairs have a boy or girl in common, i.e., no two edges have a common vertex. A matching A is said to be *stable* if it does not admit any blocking pair, where a *blocking pair* is a boy-girl pair, say (b, g) , such that b and g are currently not matched with each other in the matching A , but if they get matched together then both of them would strictly improve in terms of their ranking in the corresponding preference lists. Gale and Shapley (Gale, 1962) have shown that a stable matching always exists in a Stable Marriage problem instance.

A key variant of the Stable Marriage problem known in the literature is *Stable Marriage problem with ties*, where a *tie* in the preference list of a boy b (respectively girl g) is a set of girls (respectively boys) which are equally ranked by b (respectively g). Another interesting variant of the Stable Marriage problem is the case when preference lists may not be complete, i.e., each boy (respectively girl) may not rank every girl (respectively boy) in order of preference. This variant is known as *Stable Marriage problem with incomplete lists*. The variant that we have considered in this paper is *Stable Marriage problem with incomplete lists and ties*, i.e., the preference lists may be incomplete and at the same time may contain ties. When ties are there in the preference lists, the matchings which are stable can be of different sizes. The problem of finding the stable matching of maximum size in the Stable Marriage problem instance with ties and incomplete lists has been extensively studied in the literature and is of great importance as it has many applications in social sciences and in real-life (Roth, 1984, Yuan, 1996). Indeed, the Nobel Prize for Economics in 2012 was awarded to Alvin Roth and Lloyd Shapley for their phenomenal contribution to the theory of stable allocations. For more insight on the stable matching theory and applications, see (Abdulkadiroçlu, 2005, Abraham, 2007, Manlove, 2013, Roth, 2004, 2005, 2007).

Coming back to the variant considered in this paper, three different stability concepts – *weak*, *strong*, and *super* are introduced in the literature in presence of ties (Irving, 1994). We call a matching *weakly stable matching* if there is no boy and girl such that both are currently not matched together but if they do so, then both of them would *strictly* improve their rank in the corresponding preference lists. The weak stability concept has been considered most in the literature out of the above three. Also in this paper, we have considered the weak stability concept in presence of ties. Therefore, for the remainder of the paper, by the terms *stable matching* and *stability*, we mean *weakly stable matching* and *weak stability*, respectively, in presence of ties.

The problem of finding the *maximum size stable matching* given an instance of the Stable Marriage problem with incomplete lists and ties, denoted by *MSM*, is known to be NP-complete (Iwama et al. 2002, Manlove et al. 2002). Note that the input graph corresponding to such an instance is the bipartite graph. We denote by *MSM PEBG*, the problem of finding the maximum size stable matching in an instance of Stable Marriage problem with incomplete lists and ties when the corresponding input graph is perfect elimination bipartite graph, a sub-class of bipartite graphs. We strengthen the above result by proving that *MSM PEBG* problem is NP-complete.

Preliminaries

We define some basic terminology which would be helpful in the rest of the paper. Let $B = \{ b_1, b_2, b_3, \dots, b_n \}$ and $G = \{ g_1, g_2, g_3, \dots, g_n \}$ be two sets, each of cardinality n , consisting of boys and girls respectively. A *matching* M is a subset of $B \times G$ such that $|M(b_i)| \leq 1$ for all $b_i \in B$ and $|M(g_j)| \leq 1$ for all $g_j \in G$, where $M(b_i)$ denotes the set of all girls matched with b_i and $M(g_j)$ denotes the set of all boys matched with g_j . A *blocking pair* of a matching M is a boy-girl pair $(b_i, g_j) \in B \times G$ such that b_i is unmatched *or* prefers g_j to $M(b_i)$, and g_j is unmatched *or* prefers b_i to $M(g_j)$. A *stable matching* is a matching without any blocking pair.

For a graph $H = (V, E)$, the set of neighbors of a vertex x is $N(x) = \{y \in V \mid (x,y) \in E\}$. By $deg_H(x)$, we mean the degree of vertex x in the graph H and is equal to $|N(x)|$. A graph H is said to be *bipartite* if the vertex set of H can be partitioned into 2 non-empty disjoint sets B and G such that every edge of H connects a vertex in B to a vertex in G . The partition $B \cup G$ of the set of vertices of the bipartite graph is called a *bipartition* and the sets B and G are called *partite sets*. A bipartite graph $H = (B \cup G, E)$ is said to be *complete bipartite* if there is an edge from every vertex of B to every vertex of G . By $H[X]$, we denote the subgraph of H induced on X . Next, we call an edge $e = (b, g)$, *bi-simplicial edge* if $N(b) \cup N(g)$ forms a complete bipartite subgraph. Let $\acute{a} = \langle (b_p, g_p), (b_2, g_2), \dots, (b_k, g_k) \rangle$ be an ordering of pair-wise non-adjacent edges of H . Suppose X_0 is an empty set and $X_j = \{b_1, b_2, \dots, b_j\} \cup \{g_1, g_2, \dots, g_j\}$. The ordering \acute{a} is called a *perfect edge elimination ordering (PEEO)* of H if $H[(B \cup G) \setminus X_k]$ has no edge and (b_{j+1}, g_{j+1}) is a bi-simplicial edge in $H[(B \cup G) \setminus X_j]$ for $j = 0, 1, \dots, k-1$. If there exists a *PEEO* for a graph H , then we call H a *perfect elimination bipartite graph*, abbreviated as *PEBG*. Note that every *PEBG* is a bipartite graph.

Results and Discussion

We prove that the *MSM PEBG* problem is NP-complete by providing a polynomial reduction from *MSM* problem which is known to be NP-complete (Iwama et al. 2002, Manlove et al. 2002).

Theorem: The *MSM PEBG* problem is NP-complete.

Proof: If a positive integer p and a matching A of an *MSM PEBG* instance are provided, then one can easily check whether the matching A is a stable matching and size of A is at least p or not in polynomial (in terms of input size) time. So, *MSM PEBG* problem belongs to the class of NP problems. Next, we show the hardness of the problem.

NP-hardness: To determine the hardness of *MSM PEBG* problem, we provide a reduction (polynomial reduction) from *MSM* problem which is an NP-complete problem. Let $M = (B \cup G, p)$, where p is a natural number, be an *MSM* problem instance consisting of n boys and n girls along with their preference lists. Suppose, $B = \{b_1, b_2, b_3, \dots, b_n\}$ and $G = \{g_1, g_2, g_3, \dots, g_n\}$. Also, without loss of generality, we assume that $p \leq n$. We construct an *MSM PEBG* instance M_p as follows.

Let $H = (B, G, E)$ be the bipartite graph corresponding to M . We construct a graph $H' = (B', G', E')$ from H . Let B_1 be the set of vertices in B which have no degree one neighbors. Formally, $B_1 = \{b \in B \mid d(b) > 1 \text{ for all } g \in N(b)\}$. Without loss of generality, assume that $B_1 = \{b_1, b_2, \dots, b_r\}$ for some $r \geq 0$. Let $B' = B \cup \{v_1, v_2, \dots, v_r\}$, $G' = G \cup \{u_1, u_2, \dots, u_r\} \cup \{w_1, w_2, \dots, w_r\}$, and $E' = E \cup \{(b_i, u_i), (u_i, v_i), (v_i, w_i) \mid 1 \leq i \leq r\}$. Let $H' = (B', G', E')$. So H' is obtained from H by attaching the path b_i, u_i, v_i, w_i to every vertex b_i of B for all $i, 1 \leq i \leq r$. Note that H' can be constructed in polynomial time from H .

Claim 1: $H' = (B', G', E')$ is *PEBG*.

Proof of Claim 1: Since $B \cup G$ forms a bipartition of the vertices of H' , so $H' = (B', G', E')$ is a bipartite graph. Let $B \setminus B_1 = \{b_{r+1}, b_{r+2}, \dots, b_n\}$. For every b_{r+i} , there exists a vertex g_{r+i} such that $(b_{r+i}, g_{r+i}) \in E$ and $deg_H(g_{r+i}) = 1$ for $1 \leq i \leq n-r$. Now $\langle (w_1, v_1), (w_2, v_2), \dots, (w_r, v_r), (u_1, b_1), (u_2, b_2), \dots, (u_r, b_r), (b_{r+1}, g_{r+1}), (b_{r+2}, g_{r+2}), \dots, (b_n, g_n) \rangle$ is a perfect edge elimination ordering of H' . Therefore, H' is *PEBG*.

Now, we construct the preference lists of persons in the instance M_p .

Let P_i (respectively Q_j) be the preference list of boy b_i (respectively girl g_j) in M . Create preference lists for each person in M_p as follows:

$$\begin{array}{llllll}
 (1 \leq i \leq r) & b_i: & P_i & u_i & (1 \leq j \leq n) & g_j: & Q_j \\
 (r+1 \leq i \leq n) & b_i: & P_i & & (1 \leq j \leq r) & u_j: & v_j & b_j \\
 (1 \leq i \leq r) & v_i: & u_i & w_i & (1 \leq j \leq r) & w_j: & v_j
 \end{array}$$

Clearly, this construction can be completed in polynomial time. Also, one can easily note that the above created instance is an *MSM PEBG* problem instance. An illustration of the construction of instance M_p from the instance M is shown in Figure 1 (presented at end of paper).

Claim 2: The instance M contains a stable matching of size at least p if and only if the instance M_p contains a stable matching of size at least p' , where $p' = p + r$.

Proof of Claim 2: Let A be a stable matching in M with $|A| \geq p$. We construct a matching A' in M_p by using following steps.

1. For $1 \leq i, j \leq n$, if b_i is matched with g_j in A , then add (b_i, g_j) to A' .
2. For $1 \leq i \leq r$, add the edge (u_i, v_i) to A' .

Formally, $A' = A \cup \{(u_i, v_i) \mid 1 \leq i \leq r\}$.

We next show that A' is stable in M_p . For the sake of contradiction, assume that (b_s, g_t) is a blocking pair of A' . But, in that case, such a pair (b_s, g_t) will be a blocking pair of the matching A , a contradiction as the matching A is stable. So, none of the boys b_i 's and girls g_j 's can participate in a blocking pair of the matching A' . Also, the girls u_j 's will not form any blocking pair of the matching A' because all u_j 's are matched with their first preference. For the same reason, the boys v_i 's will not form any blocking pair of A' . Furthermore, the girls w_j 's will not form any blocking pair of A' because the only possible partner of any w_j is v_j and all v_j 's are matched with their first preference. So there does not exist any blocking pair of the matching A' . Hence, the matching A' is stable.

Also note that,

$$|A'| = |A| + r \geq p + r$$

So, $|A'| \geq p'$.

Conversely, suppose A' is a stable matching in M_p with $|A'| \geq p'$.

Claim 2.1: For $1 \leq i \leq r$, u_i must match with v_i in A' .

Proof of Claim 2.1: Let, if possible, u_i is not matched with v_i for some $i \in \{1, 2, \dots, r\}$. This implies, (u_i, v_i) is a blocking pair of A' , a contradiction to the stability of A' . So, for every $i \in \{1, 2, \dots, r\}$, u_i must match with v_i in A' .

Next, we construct a matching A in M . For $1 \leq i, j \leq n$, if b_i is matched with g_j in A' , then add (b_i, g_j) to A . Formally, $A = A' \setminus \{(u_i, v_i) \mid 1 \leq i \leq r\}$.

We next show that the matching A is stable in M . To the contrary, assume that (b_s, g_t) is a blocking pair of A in M . But, in that case, such a pair (b_s, g_t) will be a blocking pair of the matching A' in M_p , a contradiction as the matching A' is stable. So there is no blocking pair of the matching A . Hence the matching A is stable in M .

Further note that,

$$|A| = |A'| - r \geq p' - r$$

So, $|A| \geq p$.

Hence, the theorem is proved.

Next, we discuss some applications of the stable matching theory. This theory is of paramount importance from the real-life applications point of view. Economics is one of the fields in which the stable matching theory is most successful (Roth, 2008). Several market situations can be very well modeled using stable matching theory. The stable matching theory can be applied to the problem of allocation of residents to hospitals, allocation of pupils in schools. Further, this theory is also useful in the organ transplant market, particularly in the kidney-exchange programs. Also, we can apply this theory in various matching scenarios of the nation such as assigning defense cadets to regiments, students to campus-housing etc. Moreover, these scenarios involve a large number of participants and the outcomes would have an impact on the quality of their future life.

Conclusion and Open Problems

We have studied the *MSM* problem, i.e., the problem of finding the maximum size stable matching in a Stable Marriage problem instance when ties and incomplete lists come into the picture. This problem is known to be NP-complete. We have strengthened this result by showing that the *MSM PEBG* problem also remains NP-complete. It remains open to consider the Stable Marriage problem on different optimality criteria.

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Figure 1

Construction of instance M_p from the instance M

