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**Advances in Literature,
Social Science,
Commerce and Management
Volume II**

Editors

Dr. L. Thirupathi

Dr. Nitu Singhi



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Commerce and Management**

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PREFACE

We are delighted to publish our book entitled "Advances in Literature, Social Science, Commerce and Management Volume II". This book is the compilation of esteemed articles of acknowledged experts in the various fields of literature, humanities, social science, commerce and management providing a sufficient depth of the subject to satisfy the need of a level which will be comprehensive and interesting. It is an assemblage of variety of information about rapid advances and developments in various subjects. With its application oriented and interdisciplinary approach, we hope that the students, teachers, researchers, scientists and policy makers in India and abroad will find this book much more useful.

The articles in the book have been contributed by eminent scientists, academicians. Our special thanks and appreciation goes to experts and research workers whose contributions have enriched this book. We thank our publisher Bhumi Publishing, India for taking pains in bringing out the book.

Finally, we will always remain a debtor to all our well-wishers for their blessings, without which this book would not have come into existence.

- Editors

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INVESTIGATING THE EFFECT OF CO-DESIGNING EDUCATIONAL PROJECT MANAGEMENT BOARD GAMES ON STUDENT ENGAGEMENT

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Abstract:

In today's world, board games are one of the most effective educational resources. Board games have been a popular teaching tool for many educators and instructors. Student understanding and problem solving skills are sharpened through the use of engaging board games that simulate real-world situations. Management education scholarship has long emphasised the importance of implementing more creative teaching methods in business schools in order to increase student involvement and engagement. Educators and academics alike are becoming more and more motivated by the growing demand for more collaborative pedagogic dynamics. Co-creating Game-Based Learning materials like board games and the added value that comes from involving students in the design process have been the focus of much research. Despite this, there hasn't been much research into collaborative game design exercises as educational experiences, preventing teachers from using this type of activity as a cutting-edge teaching tool to boost student participation and involvement. Project management students collaborated in two co-creation workshops to create educational games to fill this research gap. Focus groups were used to gather data following the conclusion of the two workshops. The positive effects of these processes have been highlighted throughout the paper, as well as some important findings gleaned from the data. In addition to the many benefits of collaborative game-based learning activities, there are also a number of challenges that must be overcome when organizing these activities. There are two main frameworks for organizing the study's findings: the first one lists five positive characteristics of cooperative game-based learning activities: engagement with knowledge, assessment of knowledge, creativity and communication, and the second one lists challenges in organizing such activities: lack of focus, lack of structure and the need for more practice-oriented games. The suggested frameworks can assist educators in conceptualizing and implementing such activities in order to create more engaging and effective learning environments.

Keywords: Gamification, board games, student engagement, project management, playful learning

Introduction:

Humans have been compelled to live in groups since the dawn of time in order to protect themselves from the many perils of the natural world. Humans, according to Aristotle, are by nature political beings because he considered social life to be fundamental to our beings. Humans and other animals subject to the laws of nature differ greatly in this regard. By utilising progress and avoiding the natural determinism they once faced, humans have been able to shape history. Over the course of human history, progress has been made possible by the efforts of many individuals working together. The development of human societies over time can only be understood if we grasp the concept of "project." For as long as a person is alive, they are motivated by the desire to complete tasks. It is possible to work alone on the construction of a building, a business, or a piece of art, but it is also possible to work with others to achieve a common goal. "Project" refers to an endeavor that culminates in a unique work of art, according to the Project Management Institute (PMI) (PMI). The weekly preparation of the same dish is not a project because the same steps are followed each time. It's also possible to think of an automobile manufacturer, which produces the same model of car for a long period of time but develops a new one, as if it were a project: a defined beginning and end for the design of a new model that's distinct from previous models.

Some business schools have been criticized for their teaching and learning methods because they do not adequately equip future managers with the skills they will need in the workplace (Bennis and O'Toole, 2005; Dacre, Senyo and Reynolds 2021, Dacre et al 2019; Pfeffer and Fong 2002; Taylor, Thorpe and Down 2002; Ojiako et al. 2011). Thus, alumni find it difficult to cope with the complexities of organisational life. Traditional classroom dynamics and assigned roles between students and teachers have been questioned by project management educators, who believe that students are not passive recipients of knowledge but active participants in the learning process (Ojiako *et al.*, 2011). Educators are increasingly being urged to play a more facilitative rather than instructive role in creating environments where students can learn on their own initiative (Long and Holeton, 2009), and to take into account the views and opinions of the students they are instructing (Del Corso, Ovcin and Morrone, 2005). According to Holman (2000) advocating for pedagogies emphasizing experiential learning as well as critical thinking, and arguing that educators can benefit from such practices by reflecting on and refining their own methods of instruction), there is a pressing need for new, creative methods of instruction. The author in this study wanted to see if project management classes in business schools could benefit from more active student participation and involvement through cooperative game-based learning. When students and educators work together to create educational game-based learning (CGBL), it is a term used to describe activities that build a

more productive partnership between educators and students (Bagheri, Alinezhad and Sajadi, 2019; Calderwood, 2019; Dacre, Gkogkidis and Jenkins, 2018; Kuhmonen *et al.*, 2019).

Context:

Increasing the involvement of students in game-based education

In non-gaming contexts, the use of game elements and games has the potential to increase participation and involvement in the event (Dacre, Constantinides and Nandhakumar, 2015; Nacke and Deterding, 2017). Higher educational institutions have shown promise with gamification and game-based learning, where these pedagogical tools improved student involvement and academic performance (Ebner, M. and Holzinger, 2007; Fotaris *et al.*, 2016). Gamification of learning environments (GBL) is a term that refers to the use of game mechanics to help students learn and retain information (Kirriemuir and McFarlane, 2004). GBL has been found to improve student engagement, motivation, and opportunities for curriculum-related skill and knowledge development in various educational contexts (Abdul Jabbar and Felicia, 2015; Boyle *et al.*, 2014; Randel *et al.*, 1992; Vogel *et al.*, 2006). The results showing that students can develop problem-solving and communication skills in multisensory settings encouraging creativity and sensemaking of learning content (Ermi and Mäyrä, 2005) are especially important for management educators looking to address the aforementioned issues in management education where students do not have the opportunity to develop such skills. Board games, in particular, have long been regarded as valuable educational tools because of their widespread use in classrooms of all educational levels (Plass, 2020; Tsarava, Moeller and Ninaus, 2018).

Co-creation of educational materials

Teacher participation in curriculum development is known as "co-creation" (Bovill, 2013). When it comes to the co-creation of high school curricula, the focus is on debating the inclusiveness of traditional teaching methods and examining the potential benefits of involving students more actively in these endeavours (Bovill, 2013). Co-creation approaches aim to create a more democratic type of education, increase student participation and engagement with course material and the course as a whole, and promote a model of knowledge creation where knowledge is negotiated (Bovill, Cook-Sather and Felten, 2011; Cook-Sather, A., Bovill, C., & Felten, 2014). To put these ideas into practice, students are invited to participate in the development of learning games through co-creative GBL practises. Using these methods, it has been demonstrated that better-suited GBL learning materials are produced (Bagheri, Alinezhad and Sajadi, 2019; Calderwood, 2019; Dacre, Gkogkidis and Jenkins, 2018; Kuhmonen *et al.*, 2019). Co-creative GBL activities, according to this research, not only result in better GBL content, but they also provide significant learning opportunities for both teachers and students. Problem-based learning (PBL) theories and practices are helpful in conceptualizing the learning process of collaborative GBL activities. Teaching and learning should be based on the principles

of problem-based learning (PBL), which, according to Poikela, Vuoskoski, and Kärnä (2009), requires students to work together to find solutions to real-world problems for which there is no single right answer. Students work in teams to identify and apply the relevant knowledge needed to solve the problem at hand in PBL projects, where teachers play a more facilitative role rather than a prescriptive one (Dolmans *et al.*, 2001). With the help of these strategies, students can meet their teachers' educational objectives by collaborating with others and reflecting on their own progress (Hmelo-Silver, 2004; Jensen and Krogh, 2013). Students working on a PBL project go through the following stages, as outlined by Poikela and Poikela (2006). Knowledge acquisition and problem-based education are depicted schematically in **Figure 1** (Poikela and Poikela, 2006). Although this framework focuses on student projects that are typically completed over a longer period of time, it captures the participants' journey while attending the workshops created for this research.

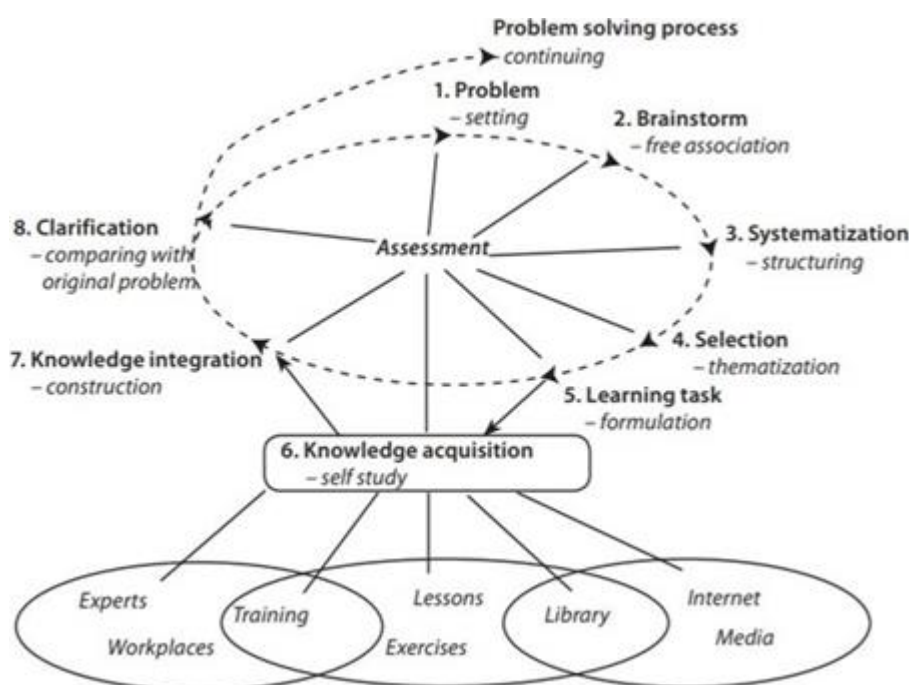


Figure 1: The problem-based learning cycle and knowledge acquisition (Poikela and Poikela, 2006)

Literature review:

Regular board game players reap a slew of advantages. In addition to fostering a sense of community, they encourage the deliberate development of mental and intellectual abilities. For many board games, it is necessary to constantly reevaluate one's strategy in order to stay one step ahead of the other players. This is because simply relying on one's luck is rarely enough to come out on top. To aid students in learning and practicing their knowledge, many schools and universities use board games for their intellectual and educational merits. However, can board games be an effective tool for teaching? This is a critical question to answer if you want to know

whether or not introducing board games into classrooms will be beneficial. Generations X, Y, and the Baby Boomers can be distinguished by Igor Osipov (2009), and this is extremely helpful. When it comes to teaching methods, he distinguishes them one from the other. Students of the Baby Boomer generation were more likely to learn from lectures given by instructors who used traditional teaching methods and tools. Generation X has shown a reluctance to use traditional methods of education and a desire for more hands-on learning. As a result, Case Studies have been created to allow students to put their newly acquired skills to use in real-world situations. Case Studies have found their way into the curricula of many colleges and universities. Generation Y, or the Nintendo Generation, has grown up in a computerized world where the Internet and video games have become the primary sources of knowledge acquisition. Through the use of games, Generation Y children are able to face the consequences of their actions, decisions, and strategy. Choosing the right path to victory and avoiding the wrong one can be both fun and educational, making the game both enjoyable and educational. Gaming is a popular pastime for Generation Y kids who don't want to participate in dreary and tedious education. A study by Thatcher and Robinson (1990) reaffirms the value of games in the educational process.

Schools and universities should therefore use gaming as a teaching tool, whether it is digital (video) or physical (board game) (board game). The use of simulations in education and learning appears to be successful. It was once stated by Confucius: "I hear and I forget." I pay attention and remember. "Doing" is the only way to truly comprehend what you're learning. For each type of learning, according to a study by NTL Institute, the results are: More than three-quarters (75%) of your time should be spent practicing. Using simulations in the classroom allows students to put theory into practise and understand the consequences of their actions in a professional context, according to Forman (2012). Vygotsky (1962) identifies four primary advantages of playing: it requires the player's participation, it is enjoyable and motivating, and it projects into a fictional environment. Moreover, it is a voluntary act on the part of the player (make-believe quality). The most effective educational tools for teaching strategy formulation and decision-making are simulations, which provide more learning benefits than other innovative tools like YouTube, streaming, or video conferencing. (Baldwin, 1974).The simulations, like video games, force players to make decisions and face the consequences of their actions. Indeed, the player has full control over the strategy he employs to achieve the desired result. Even though simulations help students learn and develop their skills, universities are increasingly interested in incorporating them into their curricula. To be sure, there is a significant mismatch between what is taught in schools and what employers expect these days (Forman, 2012). Using pilots as an example, Wilkinson (2013) demonstrates that this is the case. An aspiring pilot can show that he or she has completed classroom hours of training and theory by passing exams.

While theoretical knowledge can be put into practise in a simulator, if the pilot does not have this training, he or she will be unable to fly an aircraft.

Both students and businesses are in need of better-trained and less-disconnected young people to enter the workforce in the near future. Play and education were often intertwined in the past. Older cultures differed in their approaches to teaching and learning, but they all shared a desire to pass down knowledge from one generation to the next so that their societies could continue. Depending on the region, there were different approaches to education that didn't all rely on the same pillars. Children's physical development was a major part of education in ancient Greece, as well as learning about art, music and poetry; military discipline; and the study of science and philosophy. Theater, war, politics, and sport were the four pillars of ancient Greece. The first Olympic Games were held in Olympia in the 8th century BCE because the ancient Greeks viewed sport as so important. One of the earliest forms of Gamification was unwittingly practised by the participants in these games.

Using game mechanics in non-game contexts is known as gamification. British game programmer and survey editor Nick Pelling coined the term in 2002, and it's been widely adopted since then. It is believed that an action or process's efficiency can be improved by gamifying it. Gamer's ability to play superheroes in games and act in the public interest in real life is seen as a solution for the future of the planet and humanity by some individuals. Gamification is increasingly being used in educational settings. Among the Greeks, Plato's philosophy connected games and education in a unique way. Furthermore, the word "education," (or *paideia*), is phonetically very close to the word "game," (or *paidia*). People, according to Plato in the seventh book of the *Laws*, are the gods' toys and must live up to this by making their lives the most beautiful game they can. This just goes to show how important video games are in our daily lives, especially when it comes to education. Gamification had a lot of potential in the fields of education and training. It is Microsoft's intention that Ribbon Hero 2 will help users get the most out of their office suite. One of the most well-liked endeavours of Microsoft's Office Labs division, according to the company. New York City Department of Education, MacArthur Foundation, and Bill & Melinda Gates Foundation created Quest to Learn, a school that emphasizes learning through games, in order to make education more appealing to children. To teach its employees about environmentally-friendly practises, SAP has employed the use of games. Game-based training has also been implemented by the US military and Unilever. An excellent example of the use of gamification techniques in online education is the Khan Academy. Gbanga released Gbanga Zooh for Zurich Zoo in August 2009, requiring players to rescue and return endangered animals to the zoo physically. Players have created virtual habitats all over the canton of Zurich in an effort to attract and collect endangered species. Gamification appears to be particularly motivating for dyslexic students in an educational context. To

encourage employees to put their newfound knowledge into practise, gamification is often employed. Assuming this is true, it should improve performance. It has been found that 78% of employees use games as a form of motivation, and nearly 91% say they have improved their working conditions, resulting in increased engagement, awareness and productivity. In schools, universities, and businesses, board games are gradually being used as a more engaging and enjoyable method of education. Education gamification refers to the use of game-like elements to teach students. Board

Since the beginning of time, games have been used as educational tools. When it comes to problem-solving, critical thinking, analysis of reasoning and planning and communication skills board games have been found to be beneficial to people (Hinebaugh, 2009). Also according to Cook and Olson (2006), board games can be used to teach both practical and cognitive skills. Board games are a great way to learn about a wide range of topics, and they're also a lot of fun for people of all ages. Students can learn from their failures to meet learning objectives in a non-threatening, playful, and competitive environment provided by board games (Treher, 2011).

For the most part, today's college students are used to playing video games and board games as simulations. It is possible to engage students and inspire them to learn by utilising teaching aids such as board games. Board games outperform traditional teaching methods, according to Reid et al. (2014). Board games, which have the remarkable ability to facilitate the learning of virtually any subject, are familiar to all generations. A study by Reid et al. (2012) found that 96 percent of project management students were interested in using board games as a teaching tool. In light of this high percentage, it is clear that students are enthusiastic about the use of board games and other interactive learning tools. Using a board game like Executive Decision™, instructors can give their students a high-quality marketing simulation while they are still in the classroom. Risk and uncertainty are taken into account in the Executive Decision™ simulations, which are based on real-world scenarios. Benefits to players are contingent on their own and their competitors' decisions. The game's robustness allows students to apply their theoretical marketing knowledge to a real-world scenario. That team that comes out on top after all of the calculations are done wins. Players form teams and must agree on a "overall channel strategy" together. In his 2012 article titled *Implementing a Board Game Simulation in a Marketing Course: An Assessment Based on "Real World" Measures*, Howard Forman explains this example in great detail. He concluded that students found the board game rewarding, educational, and entertaining. In this regard, board games are recognized for their educational value, and marketing is clearly not their only use.

Methodology

It was decided to use focus groups as the data collection method because they provide an environment where interviewers and subjects can talk about their experiences and the meaning they place on them (Cohen, L., Manion, L., & Morrison, 2017). Using focus groups, it is possible to go into great detail about the topic at hand, to discover how participants form their opinions about it, and to link these opinions to observed behaviour (Hochschild, 2009). Co-creative GBL activities have both advantages and challenges, according to two frameworks that emerged from thematic analysis of data. The author conducted two two-hour co-creation workshops. The two workshops were attended by twelve post graduate management students of HNB Garhwal Central University who volunteered their time. Students were divided into teams at random and tasked with creating an educational project management board game.

In the first workshop, participants learned the basics of game design while also participating in team-building exercises that got them thinking about the games they've played in the past. For the remainder of the workshop, teams worked on a first prototype of their board game. Project management frameworks were one of the games' primary goals, but participants were free to manage their own processes within their teams without any explicit role or responsibility assignments from the author. We allotted 50 minutes to prototyping, during which time we worked together to help each other out by sharing our ideas and providing feedback on each other's draughts and designs. This is because author didn't want students depending on teachers for leadership because "they know more," so they didn't join any teams.

Both games will be completed and play tested in the first workshop, with participants giving their thoughts and suggestions for how to make the games even better. Teams were asked to explain the rules of their game and watch the other teams play in order to identify game elements that worked well and game elements that needed more improvement.. In the second workshop, students created a final prototype after making changes based on feedback. A focus group session was held after the second workshop to give each team an opportunity to share their findings. The workshop participants created two prototypes, one of which incorporated elements from both Snakes and Ladders and Who Wants to be a Millionaire? into the game. Who Wants to be a Project Manager was the name of the course. Two teams of two players compete against one another to reach the end of the board.

In order to move into a new square, a project management (PM)-related question must be answered by the opposing team before they can take their turn rolling the dice. One of the game's more intriguing aspects was the variety of questions, which covered a wide range of PM theory and literature. Players had to answer questions and make interesting decisions in order to make it to one end of the board in Project Adventure, the second prototype developed during workshop sessions. Players were given a budget to deal with issues that arose during gameplay, just like in

real-world Project Management. This game, The Project Adventure, pits players against one another to see who can finish the project first.

Features and challenges of GBL activities

GBL activities have five components that are shown in **figure 2**.



Figure 2: depicts the characteristics of co-creative GBL activities

Participation in the Acquisition of Information

Engagement is a term used to describe a student's overall psychological well-being, which includes their actions, feelings, and connections to their studies (Fredricks, Blumenfeld, and Paris, 2004). Teaching methods and processes should take into account the challenges of student engagement and participation, which are important indicators of both the quality of a university course and student achievement and retention, according to some experts (Coates, 2005; Krause and Coates, 2008). Students' participation, engagement, and learning have all been improved through the use of co-creation teaching activities, according to Iversen *et al.* (2015). People who took part in this study had several things in common, including an increased interest in learning new things. They described that it's important to find a way to apply what we've learned in these workshops to a real-world scenario based on a game. As the activities required putting knowledge into practise in order to create a real-world artifact, students engaged in a lot of active learning. To put something into practise, you must first understand it, and I believe that we learn best when we are forced to put what we've learned into practise. This is something that I believe a traditional teaching session is lacking in.

Assessment of expertise

One of the key themes that emerged from our data was the use of formative assessment by teachers and students to identify knowledge gaps that can be filled in subsequent learning sessions. Formative assessment is designed to help students learn by giving them feedback on

their progress throughout a course (Yorke, 2003). If a student doesn't understand something, teachers may be able to tell and go over it again later. With the help of this method, teachers can see whether or not a concept is understood by students in terms of project management.

Creativity

According to (Vygotsky, 1967), who established a link between play and creativity, children can use play as a tool to experiment with possible outcomes of their actions without worrying about the real-world consequences. Educational tools such as role-playing games or simulations can be compared to this concept. It was the goal of the workshops to provide students with a safe place to test out their concepts for educational PM games. In order to encourage new ideas, we decided to let participants "play" with their own ideas and design their own games. All that was required of each team was to finish their 50-minute time period with at least one of the following outcomes:

- a real-world, playable prototype
- The name of the game they play
- Each game's written rules on a sheet of paper.

Prior group projects I've worked on all had one thing in common: an abundance of guidelines. There is a lack of room for creativity in the assignment process because of a strict set of guidelines. Instead of being told what to do, students who are more creative will find this a more rewarding experience, increasing their level of engagement and their ability to learn more quickly and effectively. To create an educational game, students were able to approach it in any way they saw fit and worked tirelessly to produce the best possible product in the time allotted. Some criticism of the degree of freedom we gave students can be found in the section outlining difficulties in leading co-creative workshops.

Communication

The workshop participants and I frequently discussed the issue of classroom alienation and estrangement. Traditional transmissive teaching methods such as lectures and seminars, according to both students and teachers, alienate their audiences.

Lecturers speak while their students listen, which creates one-way communication between them in traditional teaching. Students and professors seldom form close bonds as a result of this teaching style. To stand in a lecture hall for two hours and speak to a large group of people with very little opportunity for interaction is difficult. It was thought that involving students in the creation of a game and allowing them ample time to do so was an effective way to combat classroom alienation and strengthen student-teacher relationships. When teachers and students were constantly exchanging novel and unexpected ideas, communication was more effective. Interaction with everyone is less stressful than in a lecture, where you are likely to be shy and avoid asking questions 99.999% of the time. By doing this, the educational content can

be made to be more unique and personalised. Another characteristic of co-creation processes, according to Bovill, Cook-Sather, and Felten (2011), is the shifting of power dynamics between students and lecturers. Co-creative GBL activities, according to the results of this study, can help this shift by making lecturers more approachable for students to ask questions and engage in discussion.

Collaboration

When students and teachers work together in co-creative GBL activities, they can go beyond simply creating an environment that encourages meaningful communication. Following are a few student quotes that highlight the pride and ownership that they felt as they created their own educational materials, and they also support previous research about the suitability of such outcomes.

“We are able to learn more effectively through the co-creation process, which allows us to actively participate in our education as well as share ideas with teachers as well as fellow students. The ability to ask questions directly, in my opinion, improves the learning experience. The students are in charge of the game's difficulty and complexity. If students were made to play a game designed by their professors, it could lead to increased levels of stress and anxiety.”

Additionally, students were able to teach each other across teams during the GBL co-creation exercises in which participants worked together to achieve their goals and create a good learning game. The speaker says it's a more hands-on approach to learning about project management than reading about it in a textbook. You collaborate and learn from each other as you review and implement learning material into a game. As a team, you learn from each other because the other team provides you with inspiration and constructive criticism. Due to the fact that participants were working together to create an educational Project Management board game, teams were able to cooperate effectively. Students were able to experience the exercise in a more meaningful and "real" way when they were able to interact with both conceptual and physical artifacts.

Challenges

It was found that most participants had a positive view of the idea that collaborative game-based learning activities hold for education, but there were criticisms of the method and its outcomes as well. A better game could be made if the participants were given more specific instructions, as suggested by a few of the participants:

"I think the game should focus on project stakeholder management, rather than a broader range of topics. This is the topic of the game, and you must ensure that the game is designed with that topic in mind," should be a brief statement at the outset, according to my opinion.

Some workshop attendees felt that the teams' freedom to approach the task was problematic and suggested that a workshop with a stricter structure would result in less confusion and greater productivity. It's possible that the workshops could use a little organisation. This time could be divided into five stages, each lasting 10 minutes, to increase the level of stress on participants while also making it clear what needs to be done. When it came to workshop outcomes, the students' perception that the games created by both teams were primarily engaging with Project Management theory rather than practical application was crucial. Players were encouraged to put their theoretical knowledge into practise by playing games, rather than simply talking about it. Playing the games didn't teach us much about project management, but it was a good way to familiarize ourselves with some of the theories and techniques used in the games.



Figure 3: GBL Activities' Strengthening Needs of Co-Creative GBL Activities

Recommendations

- To initiate the development and implementation of true Virtual Reality(VR) games in schools
- To launch board games based curriculum as they improve interpersonal relations by requiring players to interact with each other through the use of board game mechanics.
- Board games must be adopted as effective teaching tools for management graduates.
- The majority of strategy board games feature gameplay mechanics that resemble project management, such as managing a budget, risks, resources, a team, etc.It is because of the complexity of the gameplay mechanics that board game players will gain real-world skills.
- More and more authors are discovering that educational board games have a strong connection. Players' mental health and interpersonal relationships appear to benefit greatly from playing board games. It is possible for gamers to learn new concepts and apply their knowledge while playing video games.

Conclusion:

A good place to conduct educational experiments is in the form of board games. Generation Y's desire for and need for interactive learning methods necessitates the use of board games by teachers. Students have difficulty learning from lessons taught without interactive tools in traditional lectures, which are becoming less effective and producing increasingly controversial results. Learning can be made more enjoyable for students and children with the help of board games. Students' interest in project management instruction was examined in this study, which looked at how co-creative GBL activities might help. Knowledge engagement, knowledge assessment, creativity, communication, and collaboration are all highlighted in the study's findings as positive aspects. Highlighting areas for improvement for future workshops are negative comments about the workshop's lack of focus, structure, and practice-oriented games. For this reason, we are looking for new directions for future research to help us better understand how GBL processes can be used to improve the quality of higher education instruction and learning for all students.

GBL activities should first be incorporated into management and other educational programmes. The idea that these revision sessions could assist students and teachers in identifying their knowledge gaps was floated by several of our participants. It has been shown in GBL and student-centered literature that more active student participation and involvement leads to better learning outcomes, and this can be supported by including these activities in the curriculum and conducting research into their effects. Second, how effective are these activities at scalability? Eight students attended our two workshops, but many teachers in business schools have to conduct seminars with much larger groups. Is there any danger in modifying these activities for a wider audience?

How do GBL activities that involve co-creation "translate" into other areas of work besides project management? Results from different disciplines may lead to a more diverse understanding of what can be accomplished through the use of GBL activities that promote co-creation as a teaching tool. A co-creative GBL activity in management education could improve the effectiveness of the lesson and foster greater student engagement. For management educators, this paper provides a framework outlining the benefits and challenges of co-creative GBL activities in order to help them create participatory learning environments where students and teachers work closely together, examine and apply knowledge, and foster critical thinking in order to solve complex real-world problems.

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EXPLORING THE IMPACT OF STUDENT-TEACHER ATTACHMENT RELATIONSHIPS ON SCHOOL ADJUSTMENT AND WELL-BEING AMONG ADOLESCENT STUDENTS: A REVIEW STUDY

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Abstract:

Traditionally educational research has shown that attachment relationship between parent-child and teacher-student, its nature and type impact student performance and well-being by influencing key areas of child development and learning. Typically research studies abound in teacher-student relationships and its influence on the cognitive aspects of learning; however recent studies have focused on analyzing the link between teacher-student attachment relationships, achievement, and adjustment. The present study deals with exploration of the impact and significance of the bi-directional nature of teacher-student attachment on the wellbeing, development, and adjustment among adolescent students through an in-depth review study of secondary sources.

Keywords: Adjustment, Attachment, Teacher-student attachment, Student-teacher attachment, Well-being

Introduction:

Attachment is a deep, long lasting, emotional bond formed between the care seeker and care giver. It is seen that the primary attachment relationships is formed between the primary care giver (mothers) and infant. This bond which is formed during early life influences the bonds formed during later life. The attachment theory was conceptualized by John Bowlby as prevalent across the lifespan that is from cradle to grave. According to the attachment theory attachment refers to the provision of a 'safe heaven'- a secure base to the child by parent (primary caregivers) and any other significant figure (peers, siblings, and teachers) (Bowlby, 1969; Ainsworth, 1979). It's a 'goal-directed partnership' that allows the child/individual to explore his/her surrounding in a safe way. It's believed that the infant (or child) formulates a unique strategy, or "coping mechanism" known as 'IWM' (Internal Working Model) based on attachment relationships and is an important feature of emerging personality. Available literature is limited for adolescence but extensive in infants and pre-adolescent stages (Krstic, 2015; Granot, 2014). It is seen that good, sensitive parenting care which meets the needs of the unique development needs of the child gives rise to a secure attachment while angry, non-sensitive, non-

receptive parenting may result in the information of non-secure attachment like disorganized, avoidant attachment. Insecure children also lack the effective use of teacher support as secure base. (Granot, 2014). The goal of this present study is to study and explore the multidimensional nature of student-teacher relationships and its significance through review of related literature, especially in adolescent years.

Objectives:

The present study aims at exploring the following:

1. To explore the multidimensional nature of student- teacher attachment relations.
2. To explore the need and significance of student- teacher attachment relationships with special reference to likeness for school, emotional wellbeing and academic performance among adolescent students.

Research methodology:

The steps followed in the research method for the present study is mentioned as below:

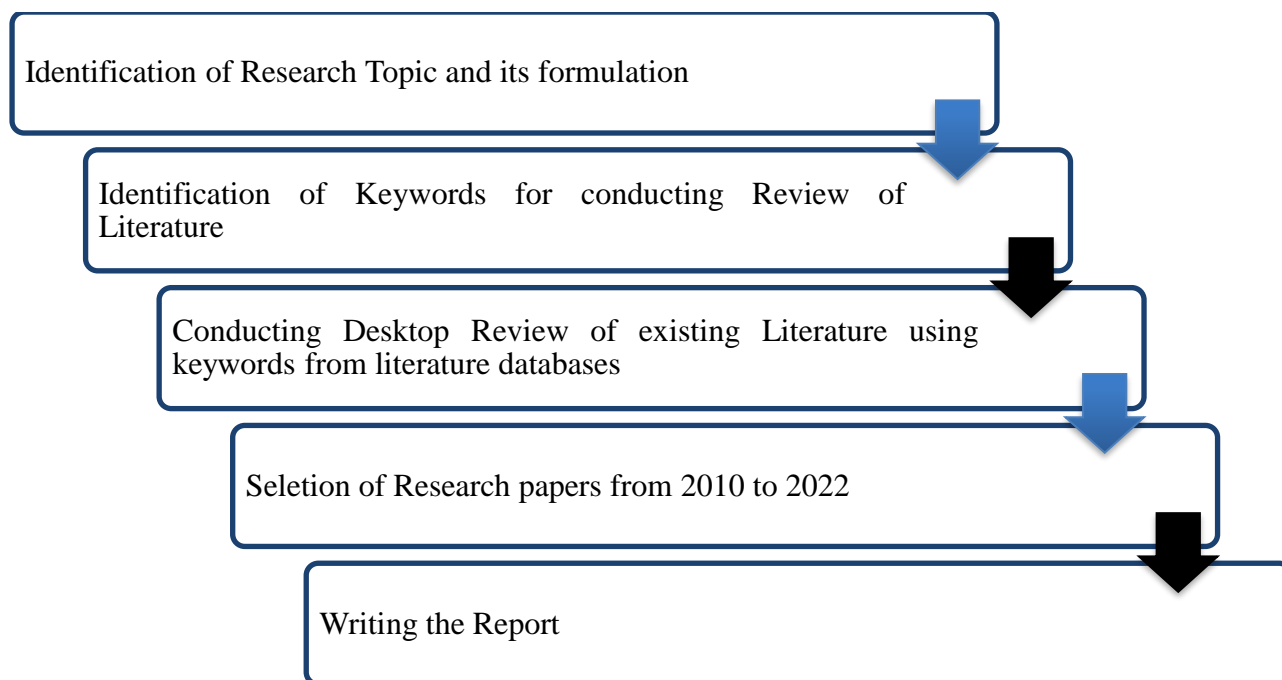


Figure 1: Research steps followed in the present study

Findings:

Findings for Objective-1: multidimensional nature of teacher-student attachment relations Student attachment to Teachers

Kristic (2015) studied student-teacher attachment relationships as a measure of school achievement for students studying in primary schools (from 4th to 7th grade) of Belgrade. The study utilized a questionnaire measuring seven dimensions of student-teacher attachment such as: ‘Proximity seeking, Separation protest, Particularity, Safe-haven, Secure base, Open communication, and Closeness’ and six dimensions of Teacher practices such as : ‘Strict,

Leadership, Instructional support, Helping/friendly, Conflict, and Dissatisfaction'. Factor analysis was performed along with SEM for each grade level. The findings reveal that student-teacher attachment relationships have a direct and strong impact on the student-school relationship and attitude towards school along with school grades for 4th grade students. While in 7th grade, it was seen that the quality of teacher interaction and instructional support affected student achievement and particularly marks in Mathematics.

Granot (2014) stated that student-teacher relationships are similar in nature to parent-child relationships. The study revealed that student-teacher relationships are reciprocal in nature. Data was collected from 100 pairs of students and homeroom teachers in Israel. The study also included 56 subject matter teachers as participants. Data was collected from the students using CATSB - Children's Appraisal of Teacher as a Secure Base while data was collected from teachers using STRS - Student Teacher Rating Scale. Data was collected on dimensions such as availability, acceptance, closeness, rejection, conflict, and dependence. The results revealed that 72 pairs demonstrated secure relationships while 28 pairs demonstrated insecure relationships. It was also seen that socio-demographic factors like socio-economic status played an important role in influencing attachment styles, such as positive effect on child's language and negative effect on child's learning problems. Comparison of pre- and post-adolescence stages revealed that no significant difference was found between the participants based on age.

Hallinan (2008) performed a study to understand the unique role of teachers in providing experience and influencing the student's likeness towards school and related influence on achievement, delinquency, and performance. The cross-sectional and longitudinal data was collected from the students studying in standards 6th, 8th, 10th in both public and catholic schools in Chicago. The results indicated that the students who had positive perceptions about their teacher's care, affection, and likeness for them resulting in likeness for school, leading to better performance and wellbeing. The study also revealed that teacher's expectations regarding students' achievement had a negligible impact on students' likeness of school.

Teacher attachment to students

Riley (2012) explored the complex interaction between the experiences, expectations, personal values, career choices and attachment theory towards choice of teaching career as an option. The study explores how care-seekers become caregivers as teachers. When they grow up the IWM is formed and becomes stable during first three years of life. The study revealed that in-service teachers were more securely attached to students as care givers than pre-service teachers which can be attributed to unconscious changes in it.

Ahmad & Sahak (2010) mentioned that Teacher-student relations are crucial for school-going children, as they spend a greater part of their time with teachers. Hence there is a strong need to establish positive relationship between both students and teachers. The study found that

if teachers demonstrate interest in the teaching-learning process, it will help to establish positive student-teacher bonds, and this will in turn open the positive channels of communication. Such positive communications further help in the buildup of respect for teachers among students. Teachers need to have a constant eye on the students, monitoring them so that they can develop awareness regarding the fears and stressors faced by the students, thus making it easier to lend a helping hand in solving social and personal challenges.

Riley (2012) explored the impact of student interaction, emotional communication, and mental representations of students on the formation and nature of teacher attachment. The study found that there was significant difference in the attachment relationships between pre-service and in-service teachers. Also, within the working teachers' significant differences in attachment was found between male and female teachers and those working in elementary and secondary levels. The study comprised of 204 female and 103 male teachers in the age ranges of 21-59 years (N=308). All the participants filled the ECR (Experiences in Close Relationships) Questionnaire. It was seen that the attachment profiles of pre-service and in-service teachers were different due to changes in their experiences on job. It was also revealed that elementary teachers have higher levels of attachment for students compared to secondary level teachers as the elementary teachers spend greater amount of their working hours with limited number of students compared to the secondary level teachers who spend lesser amount of time with a larger number of students for lesser time periods and shorter time periods leading to lesser interactions. The study recommends that as teacher-student interactions is a multi-model interaction and both teacher and student emotional interactions and experiences shape their attachment, hence it is essential to provide training in relation building.

Matric (2019) tried to study the role of gender in attachment relationships during early childhood. The study took into account the general observations that traditionally teachers role are feministic in nature and the gender identity correlates positively to the development of female characteristics in the children such as dependence and nurturing nature while the development of male characteristics such as aggressiveness, independence are influenced by male teachers.

Findings for Objective-2: Need and significance of teacher-student attachment relationships

A study by Frankel and Bates (1990) states that the positive interlink between student academic achievement and attachment relationships can be seen from as early as toddlerhood. It is seen that insecure toddler's display low attention span and show poor performance in cognitive tasks. Insecure children show lower attention span and interests during joint story reading sessions (Bus and van IJzendoorn, 1997). Secure adolescents were better prepared for exams, had higher concentration levels, lower levels of exam anxiety and fear of failure. They were also seen to seek help from their teachers (Larose *et al.*, 2005).

A study by Cornelius-White (2007) claimed that student-teacher relationship was a primary driving factor behind student's likeness of their school. It was seen that most students who had good relationships with their teachers also liked their school and felt it safe to explore and learn new skills in their school. In contrast students who disliked their teachers also disliked their school.

Bergin & Bergin (2009) studied the attachment in the classroom. Secure attachment was found to primarily influence student achievement in a positive way resulting in higher scores in standardized tests compared to the performance displayed by students having insecure attachment. The study recommended the need to increase positivity in the student-teacher relationship as it was seen that students demonstrating positive teacher bonding displayed greater positive emotional regulation, social competence, and ability to handle challenges and stressors.

MariadeCastro & Pereira (2019) mentioned that different internal working model of attachment are linked with various competencies (social, academic, emotional, and behavioral). The study clearly shows that acceptance and understanding of the teacher's relationships is crucial towards a better academic performance of the student. Teachers and school staff are significant adults, who play a very crucial role in the lives of students,

Furlong *et al.* (2003) indicated that along with school variables, teaching variables such as autonomy, emotional support, and acceptance of individual characteristics play an important role in promoting student well-being.

Recommendations:

Based on the findings the following recommendations have emerged from the study:

- There is an urgent need to have strong and secure teacher-students and student-teacher bonds in schools, at all levels.
- Teachers play a crucial role in influencing students' performance, wellbeing, and emotional health. Hence it is essential to support and promote positive communication bonds, with open intercommunication channels.
- The quality of student-teacher relationship influences the instructional support received, which is critical for supporting student achievement and wellbeing.

Discussion:

Teachers play an important role as a significant adult, in influencing the wellbeing of adolescent students along with other school staff (Furlong *et al.*, 2019). Secure student-teacher relationship is a primary factor and driving force behind student adjustment and well being in schools which results in higher achievement scores in standardized tests. It is seen that secure adolescent's perform better in life and examinations, with low levels of stress and lower levels of fear of failure compared to non-secure adolescents (Frankel & Bates, 1990). It is seen that

elementary level teachers share greater degree of attachment with their students compared to secondary level teachers, however for adolescent wellbeing, teacher-students relationship, open communication and emotional interaction plays a crucial role along with parental bonding (Riley, 2012).

For any school going child, his or her interaction with the teachers, is important as it allows the teachers to form strong bonds, monitor the child and thus be able to solve personal, or social issues (Ahmad & Sahak, 2010). From the study it is evident that an individual's choice of selecting teaching as a career option is also driven by the expectations, experiences and perceptions held for teachers. The present study clearly reveals that teacher-student attachment relationships need to be strong and secure, as it influences the student's likeness for the school and this in turn impacts their academic performance and emotional well being (Halliman, 2008). The quality of teacher-student relationship and communication along with instructional support received directly influences the achievement of students. Just like parents, teachers play a significant role in influencing development among children especially in early and adolescent years (Granot, 2014).

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ADVANCES IN EDUCATIONAL PSYCHOLOGY: A REVIEW

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Abstract:

The study of learning, such as education, teaching methods, and personal learning preferences, is known as educational psychology. The main goal is to comprehend how individuals acquire knowledge and retain it. This branch of psychology looks at the cognitive, emotional, and social changes that occur throughout the course of a person's life in addition to the learning processes that take place between infancy and adolescence.

Over the past two decades, the field of educational psychology has evolved and developed rapidly. The current research examines the historical background of educational psychology, its applications in teaching, instructional design, and technology, as well as how it has benefited students and instructors; using a comprehensive analysis of the available literature. In this paper, the author critically evaluates the problems and disagreements surrounding educational psychology.

Keywords: educational psychology, learning, testing, education

Introduction:

Educational psychology is the study of learning, including teaching methods, learning procedures, and individual learning characteristics. This covers learning processes on the social, emotional, and cognitive levels. Educational psychology studies how people acquire and retain knowledge, primarily in educational environments like classrooms. This area of psychology examines the cognitive, emotional, and social processes involved in learning across the lifespan and the learning procedures that take place in early childhood and adolescence. The discipline of educational psychology also encompasses several other subfields, including cognitive psychology, developmental psychology, and behavioural psychology.

The current research examines the historical background of educational psychology, its applications in teaching, instructional design, and technology, as well as how it has benefited students and instructors. In this paper, the author critically evaluates the problems and disagreements surrounding educational psychology.

Over the past two decades, the field of educational psychology has evolved and developed rapidly. An increasing corpus of theory and research on human learning, cognition, and motivation is being produced by educational psychology. The certification has improved the understanding of learning in classroom settings by including ideas on the dynamic, constructive,

and rooted nature of education, the significance of past knowledge, and the relevance of metacognitive abilities in learning.

Research in educational psychology is increasingly being done in classrooms that have undergone considerable "design experiments," creating novel learning environments while enhancing the understanding of how students learn from teaching. The field is developing integrative explanatory ideas and design approaches for inclusion in educational programs. In comparison to past times in the field's history, educational psychology arguably has more to offer teacher education now, both in preservice and in-service settings. (Walker and Debus, 2002).

How much does a person's ability to remember new knowledge depend on what time of day they are presented with it? What role does culture have in our ability to comprehend novel concepts? What impact does aging have on our capacity to learn new abilities, such as language? What distinguishes technology-assisted remote learning from face-to-face instruction? How does the selection of a media platform affect learning? Educational psychologists are addressing and responding to these concerns in a variety of contexts, including government research facilities, schools, community groups, and learning centers.

Educational Psychology: A Brief History

The field of psychology known as educational psychology has expanded greatly. Since psychology did not become a distinct field until the late 1800s, educational philosophers were primarily responsible for igniting early interest in educational psychology. (Greenfield, 2013). When systematic analysis of educational processes is conducted, educational psychology cannot be given precedence. Education philosophers like Democritus, Quintilian, Vives, and Comenius had already analyzed, categorized, and assessed educational practices centuries before psychology made its early appearance in the late 1800s. Instead, the goals of the new profession were to address issues in education by using scientific approaches such as experimentation and observation. Educational psychologists were aware of the limits of this novel strategy even in the early days of the field. Numerous philosophers, educators, and psychologists have influenced educational psychology.

Major events:

- Plato, who believed that all knowledge is intrinsic at birth and may be refined via experiential learning as one matures, is where the roots of educational psychology can indeed be found.
- The idea that "association" between ideas facilitated comprehension and memory was first noted by Plato's student **Aristotle**.
- The idea that people learn primarily from outside forces was advanced by **John Locke**, late in the 1600s. According to him, "the mind is like a blank slate (tabula rasa)," and through association and reflection, a series of basic impressions can develop into a complex thought. Locke is credited with founding "empiricism" as a standard for evaluating the reliability of

knowledge and with creating the conceptual foundation for the later evolution of incremental methodology in the natural and social sciences.

- The first person to recognize the differences in children's learning capacities by age was the Moravian clergyman, **John Comenius** (1592-1670). Additionally, he discovered that young learners benefit from engaging in assimilable experiences.
- **Jean Jacques Rousseau** developed a novel theory of educational pedagogy in France in the middle of the eighteenth century. He explained his belief that reason and inquiry should take the place of arbitrary authority and that experience is the best teacher. He advocated educating children on their innate proclivities, urges, and emotions.
- Some people consider **J.H. Pestalozzi** to be the first applied educational psychologist (17th century). He was a pioneering educator who tried to implement Rousseau's ideas and teach kids through their inherent interests and activities.
- By emphasizing the scientific study of the educational process, **Herbert Spencer** contributed to the development of pedagogy from general sentiments into a formal theory and methodology.
- **J.F. Herbart** is acknowledged as the "father of scientific pedagogy" (Grinder, 1989). For the first time, he made a distinction between subject matter and teaching method. Herbart asserts that interest grows when established, and compelling ideas are receptive to emerging ones. Herbartianism gave teachers what amounted to a motivation theory because it asserted that learning happens when concepts that are important to a person are put together in sequences.
- The laboratory of **Wilhelm Wundt** was established in 1879 as a result of Herbartian psychology. To explain connections between various mental processes, Wundt expanded the theory of perception by Herbart into a theory of consciousness.
- One of the earliest notable educational psychologists to work in America was **E.B. Titchener**, a disciple of Wundt's. He believed that the only legitimate goal of psychological research was the study of the generalized mind. He presented introspection as a method of interpreting feelings and sensations, emphasizing higher mental functions such as concept formation.
- **John Dewey** began to criticize Titchener and his theories in 1896. According to Dewey, the reflex arc formed by a stimulus and the reaction it elicits should serve as the minimum unit of analysis and the foundation for understanding reflex arcs. According to Dewey, people respond to features of their environment not because they are inherently interesting, but rather because they are seen as means of achieving some sort of goal. The "functionalism" theory was born out of this conviction. Functionalism promoted advances in cognitive testing, studies of individual differences, and research on adaptive behavior.

- Intuitive, common-sense psychology was despised by **Edward L. Thorndike** (1874–1949). Despite his support for functionalism, he preferred to be called a "connectionist" because he looked to the connections between stimuli and responses to explain how learning works. He is credited with creating the "Law of Effect" to explain how experience can either make connections stronger or weaker. Thorndike finished the three-volume Educational Psychology series in 1914. The theory of associationism has been unquestionably accepted by the field of educational psychology for almost fifty years.
- The stimulus-response approach began to lose ground to **cognitive theories of learning** by the middle of the 1950s. The subject of the influence of mental phenomena on learning and development came up again. As a result, studies of higher mental processes reached previously unheard-of levels of sophistication as a result of the renewed interest in this area of study, and "the mind is once again at the forefront of theory and research in contemporary psychology." (Grinder, 1989).

Research in Educational Psychology

Learner goals, interests, and self-perception has been highlighted as mediators of learning outcomes in the rising research on learner motivation and the elements of engaging learning environments. A rising focus on fostering self-regulated learning is emerging from the integration of relevant research knowledge. However, these emphases have benefited greatly from the complementing contributions of quantitative and qualitative research approaches.

One of the many problems that educational psychology is currently confronting is identifying the teaching strategies and learning settings that best assist the education of children with special needs. However, it's important to note that research in educational psychology also focuses on the strategies, activities, and programs that enhance learning for all students, even those whose particular characteristics make learning more difficult, in order to create collaborative learning environments that support effective learning.

The importance of the social environment for children's learning was first emphasized by classical educational psychology. The vital function that interaction plays in children's learning and development is particularly highlighted by the sociocultural learning approach developed by Vygotsky and Bruner. The sociocultural learning method, pioneered by Vygotsky and Bruner, continues to influence the psychology of education theory and research today. (Duque *et al.*, 2020).

In recent years, educational initiatives that have enhanced the learning outcomes of different children have been developed as a result of the interactive perspective of learning.

One of the primary focuses of research on the psychology of education is instrumental learning, particularly in light of issues with reading and literacy. Numerous reading improvement and/or reading trouble prevention programs have been developed as a result of studies on reading

and writing from the perspective of educational psychology, and their effects on enhancing children's learning have been examined. (Duque *et al.*, 2020).

Application in Teaching, Instructional Design, and Technology

The basis for teacher education programs is the pedagogy and classroom management research that guides teaching practice. Classroom management aims to provide a learning atmosphere and improve students' self-control. More precisely, effective classroom management tries to promote good connections between peers as well as between the instructor and the students. Additionally, it controls student groups to preserve appropriate conduct and aids students who persistently display psychosocial problems by using counseling and other psychological strategies.

When developing learning-related products, activities, and interactive environments, instructional designers use concepts and research from educational psychology as a key source of inspiration. For instance, when creating learning goals or objectives, instructional designers commonly use a taxonomy of educational objectives created by Benjamin Bloom and colleagues. The instructional technique of mastery learning, in which students only move on to a new learning target after mastering its necessary objectives, was another area of study for Bloom. According to Bloom, mastery learning combined with one-on-one tutoring results in learning outcomes that are far better than those often attained in traditional classroom training. Another psychologist, Gagné, had earlier developed an innovative task analysis technique where a terminal learning objective is expanded into a hierarchy of learning goals connected by precondition links.

Human development theories are used by educational psychologists to enhance teaching methods and better comprehend student learning. Their interaction with teachers and students in a classroom setting is an important but not the only feature of their profession. The process of learning never ends. People also learn outside of the classroom, such as at work, in social situations, or even when running errands or doing household chores. Psychologists that specialize in this field examine how individuals learn in various circumstances to discover strategies and techniques that will improve learning effectiveness.

The cognitive, emotional, and social processes involved in learning are studied by educational psychologists, who then apply their findings to better learning. Others specialize in specific learning challenges like attention deficit hyperactivity disorder (ADHD) or dyslexia, while some concentrate on the educational development of a certain population, such as children, adolescents, or adults. Regardless of the population, they are studying, these professionals are keen on teaching methods, the process of learning, and varied learning outcomes.

Essential educational key concepts and psychology

In the early part of the 20th century, psychologists and educational advancements remained tightly related. Ellwood Cubberley referred to educational psychology as the "guiding

science of the classroom" in 1919. It was not unusual for psychologists like Thorndike, Charles H. Judd, or their pupils to serve as president of the American Psychological Association while also authoring educational materials or assessing student success in reading, math, or even handwriting. Early links between psychology and education may be seen in the work of Thorndike, Alfred Binet, Jean Piaget, and Benjamin Bloom.

- 1. Thorndike, education, and relocation:** Thorndike's influence on education extended beyond his studies of learning, even though his work on learning is best-recognized in psychology for laying the groundwork for B. F. Skinner's subsequent study on operant conditioning. He created scales to evaluate proficiency in reading, math, handwriting, drawing, spelling, and English composition. He also created teaching strategies for reading and math that were extensively used. He supported efforts to base teaching methods on factual data and reliable measurement, or the scientific movement in education. His perspective was limited because he looked for rules of learning in lab settings that might be applied to instruction without first testing such applications in actual classroom settings. After the Soviet Union's successful launch of Sputnik in 1957 surprised the United States and led to financing for fundamental and practical research on instructing and learning, it took 50 years before the psychological assessment of learning in the classroom was resumed.
- 2. Binet and intelligence ratings:** Alfred Binet was engaged in the evaluation of intellect in France at the same time as Thorndike was creating tests of reading and math skills. Binet, a political activist and psychologist in Paris during the 1900s, was tasked with creating a method for determining which pupils might benefit from special education programs. He thought that establishing an objective standard for measuring learning capacity may save pupils from disadvantaged backgrounds from being expelled from school due to presumptions that they would learn slowly. To establish a child's mental age, Binet and his partner Théodore Simon came up with fifty-eight tests, many for each age range from 3 to 13. After Binet's method was introduced to the United States and modified at Stanford University to create the Stanford-Binet exam, the idea of IQ, was added. As of 2002, the initial Stanford-Binet has undergone four revisions, the most recent being in 1986. Numerous more contemporary intelligence tests have been created as a result of Stanford-Binet's success.
- 3. Piaget and the process of thought development:** While a Ph.D. student working in Binet's lab, Jean Piaget became fascinated by the children's incorrect responses to Binet's exercises. Over the course of the following few decades, Piaget developed a model to understand the reasoning behind these incorrect responses and to clarify how people receive and organize information. Piaget's cognitive development theory is predicated on the premise that individuals actively construct their knowledge via direct experience with things, people, and

concepts. Thinking and knowledge are formed under the impact of maturation, activity, social contact, and equilibration (the continuous testing of understanding). Sensorimotor, preoperational, concrete-operational, and formal-operational are the four phases of cognitive development that, in Piaget's view, young humans go through. Piaget's idea revolutionized math and science education and continues to influence constructivist teaching methods in the initially 21st century.

- 4. Bloom and educational objectives:** The outcomes of a study led by Benjamin Bloom had an impact on all levels of education worldwide during the late 1950s and early 1960s as well. An organizational framework, or taxonomy, of educational goals, was created by Bloom and his associates. Cognitive, emotional, and psychomotor objectives were separated into these three categories. The goals for each section were finally outlined in a manual. Numerous books and articles regarding teaching and testing have used these taxonomies. The taxonomies are used by educators, test creators, and curriculum designers to create learning targets and practice tests. Finding an instructor with training over the previous thirty years who has not known Bloom's taxonomy in some way would be challenging.

Advancing to modern educational psychology

Several educational psychologists created instructional methods in the 1960s that prefigured some of the applications and arguments made today. Early studies on thinking by Jerome Bruner sparked his interest in teaching. In his writings, Bruner stressed the role of inductive logic in learning, the necessity of active learning as the foundation for actual comprehension, and the significance of comprehending a subject's structure. Instead, of depending solely on instructors' explanations, Bruner thought that pupils needed to actively recognize fundamental concepts for themselves. Teachers should provide students with issue scenarios that encourage them to inquire, investigate, and experiment—a process known as discovery learning. Bruner, therefore, thought that inductive reasoning, or utilizing particular instances to create a general concept, should be used to teach in the classroom.

Transformations, Issues, and Controversies in Educational Psychology

School ability disparities: Before group intelligence tests were widely accessible in the early 1900s, teachers coped with student achievement disparities by promoting some pupils and delaying others. This worked for those who were promoted, but not for those who failed. To keep agemates together, the idea of social promotion was developed, but this required schooling to accommodate. When IQ tests were available, one approach was to promote all students while dividing them into groups according to their grade level proficiency. Many studies in the 1930s used ability grouping as their foundation, but it went out of favor until 1957 and the Sputnik period when concerns increased about the development of talent in science and mathematics. Yet again, ability grouping sparked controversy in the 1960s and 1970s. Early in the twenty-first

century, instructors were urged to deal with ability disparities in their courses by incorporating diverse grouping and cooperative learning strategies.

Learning to read: Understanding how pupils acquire various things has advanced significantly for educational psychologists. These discoveries have led to the development of methods for teaching science, math, social studies, reading, and other topics. There has been a lot of debate over reading training. Teachers have disagreed about whether students should be taught to read and write using code-based (phonics, skills) or meaning-based (whole-language, emergent literacy, literature-based) techniques that focus on the content of the text.

Whole language methods, a literacy education theory that emphasizes that students should concentrate on the meaning and moderate skill development, are reportedly most effective in preschool and kindergarten because they raise children's motivation and interest while assisting them in understanding the nature and goals of reading and writing.

In kindergarten and first grade, phonemic awareness—the understanding that sounds may be joined to make words—predicts reading in subsequent years. Direct teaching can significantly increase a child's prospects of long-term reading success if they lack phonemic awareness in the early grades. Excellent primary school teachers mix teaching the entire language with teaching explicit decoding skills.

Testing in academics: Charles Judd declared in 1925 that "tests and measurements are to be found in every advanced school in the country." Through the use of testing, psychology has had a significant influence on education. In courses worldwide, over a billion standardized examinations are administered on any given school day. However, there is some debate around testing. Tests that examine disconnected information and abilities that have no application or significance in the real world, according to critics of standardized testing, are measured on these exams. Since test questions frequently don't correspond to the school's curriculum, it's impossible to tell how well pupils have understood the material from the examinations. Tests, according to their supporters, give insightful data. William James proposed that test results and observations be merged more than a century ago. As Joseph Rice suggested more than a century ago, testing what the students learned might be helpful to establish whether teaching has been effective. But not everything is revealed by the exam.

The Significance of Educational Psychology:

The importance of educational psychology is based on its potential advantages for both students and teachers. It provides teachers with essential information that they can use to create interesting classes, evaluate student progress, and increase motivation. By better understanding the basics of learning, educational psychology can assist teachers in developing more engaging and effective lesson plans and classroom activities. Additionally, it can provide a greater understanding of how social dynamics, academic motivation, and learning environments might affect how students learn.

Conclusion:

Educational psychologists are likely to continue to make contributions to education as they gain knowledge about the brain, how learning occurs, the growth of intelligence, affect, personality, character, and motivation, as well as methods for evaluating learning and the design of multifaceted learning environments. It's also possible that certain problems will become out of control because of their contributions. What constitutes an effective and proper split between direct instruction and discovery? How can educators, who must work in teams, modify their lessons to accommodate student differences? What should tests and grading be used for in the classroom? What are the educational objectives, and how do teachers balance cognitive, psychomotor, and emotional goals? How will educational technologies be used to students' greatest benefit? How can educators support students in comprehending, retaining, and applying knowledge? The history of educational psychology and its applications to education will reveal that these concerns are not as novel as they initially appear to be.

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HENRY DEROZIO: AN EARLY ANGLO-INDIAN POET

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Henry Derozio was the first Indo-Anglian poet, which was the peaceful flowing waters of the Ganga and the royal hills of Bhagalpur made him above on his wings of creativity, and he composed poems in English including *The Fakeer of Jungheera*, which was inspired by local legends of Bengal. Henry Derozio occupies a significant place in Indo-Anglian poetry traditionally, and he obscures the idea to explore the literary spectrum of poetry in Indian literature particularly in English. E. F. Oaten comments that Derozio is called 'the National bard of modern India.' Oaten (1908) In the early stages, nineteenth-century Indo-Anglian poetry was a spin off and lack of originality, the important poetic inclination was dominated by Derozio who himself was under the influences romantic period.

The purpose of this chapter is to enlarge beyond a deep studying of Derozio's selected poems. It is to prove that the examine ways in which the current research actually leading sufficiently. Here, Derozio draws a picture of materialistic attitudes of golden India's past in the nineteenth century. Derozio protests against all the traditional style, manner, and content of the poetry, and he continued to create a new kind of rebellious writings in English. He might have been exposed modern Byronic era and picked up for his modern motherland with human experience. Indo-Anglian poetry is utterance the desire, elevated, the joys and sorrows of the Indian people.

Life and Works:

Henry Louis Vivian Derozio was born on the 10th April 1809; he was Indian only on his mother's side, his father was a Portuguese. A precocious child, he had already taken to writing in his teens. At fourteen he became a clerk in a firm but started his first verse writing in English. This came to the notice of Dr. John Grant of Calcutta, and Derozio was enabled to become a teacher of English literature in the Hindu College when he was barely eighteen to journalism.

He attended David Drummond's Dhurramtallah Academy School, where he was a star pupil, reading widely on topics like the French revolution and Robert Burns. He acquired a passion for learning, superstition-free rational thinking, in addition to a solid grounding in history, philosophy and English literature. Some of his poems were published in Dr. Grant's India Gazette. His critical review of book by Emmanuel Kant attracted the attention of the intelligentsia.

Henry Derozio became the first Indian to start writing in English intentionally, above the laws of artistic impact and nationalistic intensity that must be employed in Indo-Anglian literature. His poetry is vigorously influenced by Romantic revival and Enlighten of Scottish. In keen distinguish the writings of his romantic song; his ironical verses provide substantiation strength and vigor. A remarkable characteristic of his poetry is in its smoldering nationalistic enthusiasm, to some extent astonishing in a Eurasian at a time when the standard envoy of his class was level to deny his Indian blood and identify himself with the Whiteman, for extremely sensible reasons. Poems like 'To My Native Land', 'The Harp of India' and 'Song of the Hindustanee Minstrel' have a distinctive legitimacy of patriotic expression which stamps him as a true son of the nation.

While a lecturer of English at Hindu College, he inculcated an ardent worship of the English language and literature among his pupils. He wields a lot of influence on afterward Indo-Anglian poets; the authority of him, as a tutor, is simply noticeable in such poems of his since are complete of nationalistic approach. Thomas Edward was the first biographer of Henry Derozio and the word last name Derozio was originally applied by him in his well-known book *Henry Derozio, the Eurasian Poet, Teacher and Journalist, with Appendices*. Derozio's heritage was a phenomenon and it should be re-examining through an analysis of his works predominantly from his poetry. His writing style, idiom, structure, and content are representing a delighted moment in pre-independence India.

He was the first poet, who had written a long poem in English, as *The Fakeer of Jungheera* written in 1828 at the age of nineteen. This poem bears out his brilliance and obligation of nationalism and composite situate of affairs which helped him a lot for making modern India. His rebellious temperament and passionate writing deserve a young, vibrant pioneer of modern India. His qualities of writings are made him momentous and steady poet as well as moderate Indian; he was rising as a symbol of knowledge and to recognize him as an enormous personality of this country ever had.

His Important Works in English:

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2. *Poems*. London: Oxford University Press, 1923.
3. *Poems*. Ed. P. Lal. Intro. Susobhan Sarkar. Pref. C. Paul Verghese. Calcutta: Writers Workshop, 1972. PR 9480.9 .D38A17 1972 Roberts Library.
4. *Henry Louis Vivian Derozio (1808-1831), Anglo-Indian Patriot and Poet; A Memorial Volume*. Ed. Mary Ann and Das Gupta. Calcutta: Derozio Commemorative Committee, 1973. PR 9499.3 .D38Z6 Roberts Library.

The Hindu College and Social Astonishment:

In 18th century Hindu society in Bengal was undergoing considerable in social turmoil, Raja Rammohan Roy established the Brahmo Samaj in 1828, which kept Hindu ideals but denied idolatry. This resulted in a backlash within orthodox Hindu society. It is in the perspective of changes that Derozio was appointed at Hindu college, where he released the ideas for social change already in the air.

In May 1826, at the age of 17, he was appointed as a teacher in English literature and history at the new Hindu College, which had been set up recently to meet the interest in English education among Indians. He was initially a teacher for the second and third standards, later also for the fourth, but he attracted students from all the classes. He interacted freely with students well beyond the class hours. His zeal for interacting with students was legendary. His brilliant lectures presented closely reasoned arguments based on his wide reading. He encouraged students to read Thomas Paine's *Rights of Man* and other free-thinking texts. Although Derozio himself was an atheist and had renounced Christianity, he encouraged questioning the orthodox Hindu customs and conventions on the basis of Italian Renaissance and its offshoot rationalism. He infused in his students the spirit of free expression, the yearning for knowledge and a passion to live up to their identity while questioning irrational religious and cultural practices.

Derozio's intense zeal for teaching and his interactions with students created a sensation at Hindu College. His students came to be known as Derozians. He organized debates where ideas and social norms were freely debated. In 1828, he motivated them to form a literary and debating club called the Academic Association. In 1830, this club brought out a magazine named Parthenon (only one issue came out).

William Bentinck passed the act in 1829 to abolish Sati and that was influenced to Derozio ode 'On the Abolition of Suttee' published in *India Gazette* in 1829, Rosinka Chaudhuri comments that 'Suttee is a spectacle of misery, exciting in the spectator a melancholy reflection upon the tyranny of superstition and priest craft', and she continues that Derozio 'has some title to be considered as a national poet.' Chaudhuri (2008)

Apart from criticizing articles on Hindu practices and the students wrote on women emancipation and criticized many aspects of British rule. He also encouraged his students into journalism, to spread these ideas into a society eager for change. In mid 1831, he helped Krishna Mohan Banerjee to start English weekly *The Enquirer*.

The Ideological Impact:

Derozio's thoughts and ideologies had a reflective impact on socio-religious and cultural developments of Bengal Renaissance in the beginning of the nineteenth century. And even though he rebel against all the unorthodox manners and attitudes of the society and his thoughts could be recognized by the rational force who were acknowledged partially as long as they were not in the quarrel with fundamental doctrines of Christianity, and as long as they

criticized traditional Hinduism. Manju Dalmia comments that: 'He is regarded as a proto-nationalist, one who created a critical awareness of modes of government and representation, but at the same time reflected the contradictions surrounding English higher education at the time.' Dalmia (1992) Derozio was an atheist but his ideas are commonly understood that to be fairly dependable for the exchange of high caste Hindus like K. M. Banerjee and Lal Behari Dey, who converted to Christianity.

In spite of his poetic creation, and his colorful appearance had never indicated a lot of importance in women; however, he was a major activist for female liberation. His poetry represents women as an icon of 'a little wooden and lacking in individuality.' An anti-imperialist commitment alienated him from the Anglo-Indian society, who was devastatingly pro-British. At the same time, he advocated his associate members of Anglo-Indians that it would be in their interest to unite and be cooperative with the other native inhabitants of India.

His poem, *The Fakeer of Jungheera*, a Metrical tale, is the first important milestone in the development of Indo-Anglian poetry. In addition to it, he also wrote a number of poems of considerable poetic merit and excellence. Consequently, even during his lifetime, he became a poet of repute. Rajeswari Sunder Rajan points out that: 'Derozio's *The Fakeer of Jungheera* as representing the male indigenous reformist or liberal position on women's issues' and she adds that 'the poem runs to a thousand lines.' Rajan (2001)

His poetry is characterized by most of the qualities found in the English romantic poets who were his favorites and whom he loved to read. But, after all, he is an Indian poet. Indianness in Derozio is not a matter of poetic incident or a sprinkling of Indian imagery and local coloring; rather it is a fact of his mode of feeling. He was an Indian out and out. One of the chief characteristics of his poetry is the feeling of patriotism. Not only *The Fakeer of Jungheera* but many of his short poems written in his early youth are full of patriotic motives and delicate sentiments. This is illustrated in poems like 'The Harp of India' in which he expresses his love of his motherland. Similarly in his poem 'To India, My Native Land', he sings of the fast glory has now vanished.

Derozio felt that much of English poetry written by Milton, Shakespeare, Dante, Burns, Byron, Shelley, Wordsworth, and Combell tended to be despondent. The people know that Derozio was aware of the ideas of western aesthetic and national zeal through his moral purpose. He felt that poetry must improve individual by instilling in them feeling of love and duty towards others. We must remember that Derozio was quite young and did not have an established literary tradition in India to guide him.

The contrast between the glory that was Indian and the plight of the present made Derozio apostrophize his country thus in his poem. Unlike Sarojini Naidu, Derozio is able to strike the singing not only occasionally and his most successful poems are the sonnets in which

the temperature of the form save authentic emotion from slipping easily into soft sentimentality. It is obviously impossible to accept today.

Derozio was died at very young, his verified fashion and life experience were more or less achieved and sustained as a model for all the time. His followers believed that who loved him most; they must admire his poetry in all factors. He had achieved the highest position as a patriotic poet and free thinker, and he delves deep heart of humanity for depressed class, women, and peasants. His self-assurance and conscious power of writing bring strength; it found expression of thought, verse, and humanistic concern. Derozio seeks no higher frame, no praising monuments songs or verse, his widespread speculation had clear-cut plan to establish a conversation with Indian intellectual young minds.

The Theme of National Glory and National Zeal In Henry Derozio's Selected Poems:

Henry Derozio frequently absorbs a position of predominance jointly with the inaugurator of patriotism and as one of the most awfully considered practitioners of Indo-Anglian literature in the nineteenth century. K.R. Ramachandran Nair observed that 'there are three Indo-Anglian Poets occurred predominant position in Indian English poetry, and the study of Derozio and the two other well-known Indian English women poets of the nineteenth century are Toru Dutt and Sarojini Naidu.' Nair (1987)

His qualities are pointed out his superior position in the history of Indo-Anglian poetry, because of his patriotic way of thinking and in addition the considerable verses that he penned. His literary influence made a large amount of development in Indo-Anglian poetry. Derozio takes a part of the significant task in determining the literary, academic and intellectual existence of Bengal.

Derozio had his very strong enthusiasm for freedom and fascinating advice for emancipation from all sort of slavery. He was a dominant and accurate instrument of huge socio-cultural developments that took place under the influence of Renaissance. But he and his poems are recognized with dedicating manner and there is manifestation of patriotism in his all sensitive appearance. He is recognized as the first Indo-Anglian poet. C. Paul Verghese points out that 'his poems breathe the spirit of patriotism and may be regarded as an important landmark in the history of patriotic poetry in India.' Verghese (1984)

By common consent, Henry Derozio was distinguished son of modern India who has written in English at the young age. He took to an alien medium for the expression of his essentially native genius, and contributed sustainably towards the expansion of the intellectual turmoil by carrying to the East. He did in awake of the Indian Renaissance in the beginning of the nineteenth century, and his literary activities demonstrated to the country that very relevant to the current society.

To begin with Derozio's a short span of life, and produced great remarkable literary arena in Indian English Literature. *The Fakeer of Jungheera* published in the year 1828 by Samuel

Smith and Company. In the poem 'To My Native Land' he laments the lost glories of his fallen country in the poem. Derozio delves into the past to recreate the glory of a nation now groveling in the lowly dust and implicitly wishes the beautiful halo and godliness to return. The belief that literature must have a social purpose and must be employed in the process of nation-building was significantly different from the national art for art's sake. He was fully conscious of the fact that for Indian writing to achieve recognition and become profound, Indian writers should become aware of the rich heritage and literary resources hidden in the past. He also realized that the new aesthetics should be a healthy combination of the good elements in both the Indian and European civilization and must in the ultimate analysis provide harmony and sweetness.

These qualities would create a divine music and unite the diverse religious and races of India. In a poem 'The Harp of India', he talks about the rich literary tradition of India withering on a bough. The poet yearns to create some divine music by playing on the harp so that he could free the soul of India. All must remember that in 1827 there was no sign of freedom struggle, no nationalistic fervor that Derozio could have tapped. This was an original voice of revolt to free nation of its shackles even before it could grip the soul of the nation.

The writing style of Derozio's is regarded in the shadow of Lord Byron and Thomas Moore who exaggerated rationalism and idealism of passion. These both writers consider mould his poetic genius and power. Byron and Moore were very fashionable thinkers of vigorously shape Derozio's character. John Grant comment on Derozio's poetry in 1829 that:

When the reviewer blames him for making the Byronic School too much his model, we must say for our young poet that he himself, at the time of publishing his *Fakeer of Jungheera*, anticipated that an objection against exaggerated passion and sentiment would be made. Why then, it may be asked, did he not adopt a simpler model? This we shall briefly explain. In an article quoted from the *Quarterly Review* it is justly remarked that 'whoever endeavors to rival the best models of ancient and modern times, must be sustained by his own inherent love of excellence, without depending on any other support'. He must give place to others whom *fashion* shines on. Grant (1933)

Derozio was an eminent educationist and excellent patriot of India. Nationalism is the most important stimulation in each layer of his poem. He is the earliest poet to chant of freedom which illuminates the altar of spirit through the eternal flame. His poetic explosion in the brightness of renaissance was the most outstanding division of his patriotic thoughts. He placed the seed of nationalism in the intellect minds of his pupils and in compatriot. His verses are in fact loaded with patriotism and nationalism.

He must be new and striking or nothing. The consequence is that books are written, not in the manner that is best fitted to enlighten and amend, or even to instructively amuse, the public, but to flatter it. Mr. Derozio was in no condition

to be sustained by his own inherent love of excellence without depending on any other support. Grant (1933)

It has been compassionate to the changes in the national culture and strenuous effort to increase the expression of the spirit of India, the charisma which different her (India) from other nations pride. At the same time, it's persistently determined to depict the substantive mankind and characteristics of cosmos which create the entire world her kith and kin.

The style adopted in the *Fakeer of Jungheera* is not, we believe, the one most congenial to Mr. Derozio. This is very evident in the first volume he published. To bring out a book was to him, however, a serious undertaking; because one of the considerations was that the book should sell. To render this profitable, he felt it necessary to give in to what he believed to be the general taste, and he was therefore obliged to adopt the popular and fashionable model. In process of time, however, when, we have little doubt he will prove satisfactory to the public that he is not irretrievably wedded to exaggerated idealism, or picture of passion. Grant (1933)

As a teacher and a poet Derozio inserts in the psyche of his youthful students approach of patriotism through his poems. His long poem *The Fakeer of Jungheera* and *The Magnus Opus* stimulated the fresh force of Renaissance and therefore injected in young minds who in urge of patriotism. He was actually a stirring courage of patriotism. K. S. Ramamurti puts his words that: '*Indian poetry in English is said to have begun with Henry Louis Vivian Derozio who was not only a poet but also a teacher of poet.*' Ramamurti (1995)

To awake patriotism and nationalism in young Indian mindset, Derozio penned the splendor and greatness of the golden past of history in his verses which excited patriotic spirit in young dynamic minds. '*To India-My Native Land*', '*The Harp of India*', '*The Golden Vase*' are patriotic in zeal and dominant to illuminate patriotism in minds.

M. K. Naik renowned critic comments that '*A noteworthy feature of Derozio's poetry is its burning nationalistic zeal. Poems like 'To India-My Native Land', 'The Harp of India' and 'To the Pupils of the Hindoo College' has an unmistakable authenticity of patriotic utterance which stamps Derozio as an Indian English poet who is truly a son of the soil.*' Naik (1970)

'The Harp of India' is deal with to the harp, Derozio mourn at the missing grandeur of India and wishes to retrieve the ancient golden past. Patriotism is mixture and combined with Byronic melancholy as his poems are the voice of the Lord Byron and Thomas Moore. The octave tells the depraved and regretful circumstance of the harp, which fabrication storm on an alone and jump in the critical sequence of peace. In the sestet, the poet invokes the band of the past whose valuable hands once produced many charming melodies on the harps, finally he wishes:

*Of flowers still blooming on the minstrel's grave
Those hands are cold but if thy notes divine
Maybe by mortal wakened once again,
Harp of my country, let me strike the strain! Paranjape (2009)*

Derozio is the very optimistic poet and the poem trimmings with a hope of regeneration. He desires great interpretation of the harp, '*Harp of my country*' can be revitalized once yet again, in the phrase 'my country' we are aware of poet's profound love and patriotism for our country. John Alphonso-Karkala observes out that Derozio 'identified himself with his native land and wrote purely on Indian themes with a reformer's zeal.' Alphonso-Karkala (1970)

Derozio was a fashionable amid his pupils for his patriotic zeal, rational knowledge and deep acquaintance. He said to be the first poet in Bengal who wrote patriotic sonnet '*To India My Native Land*' and it includes in his long poem *The Fakir of Jungheera*. In this poem, Derozio seldom puffed up Indian golden past and he visualizes India as an idol of spirit and goddess of wonder and he writes:

*My country, in thy days of glory past
A beauteous halo circled round thy brow
And worshipped as a deity thou wast
Where in that glory, where that reverence now? De Souza (2014)*

Derozio wishes to restore the past glory through patriotic affection and he continued:

*Well let me dive into the depths of time
And bring from out the ages that have rolled
A few small fragments of those wrecks sublime
Which human eye may never more behold. De Souza (2014)*

R. K. Dasgupta pointed out that sonnets of Derozio '*To India My Native Land*' is '*The poetical expression of our new patriotism....when Derozio wrote these lines, there was no patriotic song in the Bengali language and not many songs composed several decades later seemed to echo the sentiments of these first poems of our nationalist airs.... its significance in the history of Indian patriotism is that it is more than paeon of our ancient glory; it is also a vow of service to the country.*' Edwards (2001)

Derozio's fervor for liberty, equality, and fraternity look forward to gaining patriotic encouragement are healthily articulated in his short verses. While he was teaching at the Hindu College penned some poems on Greek history and the two epics of Homer, his inspiration of Greeks was tremendous. Greece was an icon of liberty, heroism, and patriotism. In this magnificent civilization, liberation was the mere slogan and nationalism was in there blood and soil. Derozio's short verses had inspiration for Indian freedom struggle to gain freedom from British. In the poem '*Address to the Greeks*', he writes:

The ground that ye tread, by your fathers was trod
Their bloodshed for freedom has hallowed the sod (Derozio 48)

Here the Greeks are very confident to move forward, the bravery of the ancient Greeks is worshiped and lay down their soul for freedom struggle is decorated and their nationalistic courage is puffed up. The poetic entitle of the poem actually to establish patriotic advice in the minds of freedom lovers of every civilized society.

Derozio's weapon lives in power of linking with and transforming to initiate the social and religious nature of the society which shows off the dark side of the Sati system. In his poem 'On the Abolition of Satee':

Red from his chambers came the morning sun
And frowned dark Ganges, on thy fatal shore,
Journeying on high; but when the day was done
He set in smiles, to rise in blood no more. Edwards (2001)

Derozio wrote poem 'On the Abolition of Sutte' which is probably one of the noblest odes ever written by others, and there are ideas and aspirations in it which, we doubt not, will wake a ready response in all who read it. There is scarcely anything he ever wrote, which does not bear the impress of his strong fertile imagination and his culture.

His 'Sonnet to the Pupils of Hindu College' is imagined and influenced by Byronic elements, the lines go like this:

Expanding like the Petals of young flowers
I watch the gentle opening of your minds
And sweet loosening of the spell that binds
Your intellectual energies and power. Bradley-Brit (1980)

In the poem, 'Greece' Derozio try to recreate the splendid account of the Greeks to enthuse them in the battle against Turkey. The European countries did not assist the Greeks in their crisis, wherever Greece contributed greatly to European civilization. This verse inspired our countrymen also to participate in the freedom struggle and Derozio penned:

Will Europe hear? Ah! No-ah! No-
She coldly turns from thee,
Thine own right arm, and battle-blade
Must win the victory. Bradley-Brit (1980)

His poem 'The Golden Vase' is also about the patriotic poetry which summarizes the image of golden India's past and its freedom. He adds his words like;

Oh! When our country writhes in galling chains,
When her proud masters scourge her as a dog;
If her wild cry be borne upon the gale,
Our bosoms at the melancholy sound. Bradley-Brit (1980)

Here the song of decisive victory is sung with patriotic infatuation which may motivate any colonized country. 'The Greeks at Marathon' is written to rejoice the conquest of the Greeks in the battle of Marathon. Patriotic heroes are overestimated and blessed at this time for winning the freedom of their country. Derozio writes:

*This is freedoms hallowed earth,
Hallowed by a deed of worth;
Let another such be done
On this field of Marathon,
Seek we freedom? Grecian, on!
Freedom's field is Marathon. Bradley-Brit (1980)*

Nationalistic enthusiasm also urges poetic disclosure in his poem 'Independence'. The blaze of freedom in his heart might yield to a fiery storm and Derozio penned:

*My heart and shall the little lamp
My glorious image be.... Bradley-Brit (1980)*

In the poem, 'The Freedom to the Slave' is also an echo of the patriotic passion of severely freedom loving feelings. In this poem, Derozio pays gratitude to all who are struggling for freedom. This poem is applicable not only to the slave but all the freedom loving people. He writes:

*And glory to the breast that bleeds
Bleeds nobly to be free!
Blest be the generous hand that breaks
The chain that a tyrant gave,
And feeling for degraded man
Gives freedom to the slave. De Souza (2014)*

A lot of his personal surrounding of pupils ultimately raised a voice in opposition to Hindu orthodoxy and joined their hands with the Brahmo Samaj, therefore every thought was open to challenge, whereas few like Krishna Mohan Banerjee embraced Christianity, and Ramtanu Lahiri crossed their holy line. Others moved on to write in Bengali, together with Peary Chand Mitra, who penned a book, which was the first novel in Bengali. The extremism of his tutoring and his scholar group caused a passionate hostile response against him. Well, known critic, Milinda Banerjee says:

The Fakeer of Jungheer is universally acknowledged to be Derozio's most important literary work. In fact, it would not be an exaggeration to say that Derozio's reputation as a poet largely rests on this work. What is often neglected is the political and chronological import of this poem. In this most famous creation, Derozio, to articulate his nationalism and social message, harks back to the world of the Fakir rebellion, in other words, to the early modern oecumene of lower-class empowerment.... *Jungers* is the

missing piece in our puzzle, the element which ties up all the threads we had been pursuing so far, the connection between guru Derozio, the early modern Indic Perso-Islamic oecumene and lower-class militancy on the one hand and western-modern Derozio, the nineteenth century Bengal Renaissance and modern Indian nationalism on the other. Banerjee (2009)

Henry Derozio was the first poet in English who expressed the social and nationalistic spirit of the times and transformed this spirit into an art. His poetry is significant as the first perceptions to register the ideology of a new genre in Indian writing in English.

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WOMEN ENTREPRENEURSHIP IN DIGITAL WORLD: A NEW PROSPECTS IN INDIA

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Abstract:

Entrepreneurship that offers goods or services using technology and digital transformation is included in the category of digital enterprises. More SMEs in India are becoming digital, and the government is encouraging this as part of its larger effort to advance economic growth. Given this situation, women entrepreneurs may gain a lot from the opportunities presented by the digital world, which can enable them to expand their reach, save expenses, and improve the efficiency of their business operations. As a result, women are better equipped to manage their time, develop their own time management abilities, and have the possibility to start their own business. Additionally, it will lessen gender inequity. The current study examines the state of women entrepreneurs and digital businesses in India, identifying opportunities for women entrepreneurs in the digital world, as well as skills and technical know-how that can support women's growth and development in this industry, and providing additional recommendations. The study employs an inductive methodology, is qualitative in character, and is based on secondary sources. According to a survey, women entrepreneurs may have access to more prospects in the digital age due to the quick development of technology, as well as the convenience of working from home or online. Being at home with their family and making a living may be priorities for some women. The study suggests that encouraging spaces for women entrepreneurs to develop their ideas, providing training in business process and innovation, leadership and soft skills courses or workshops, and granting access to financial credit in banks and through fintech will all greatly assist women in their journeys toward building successful digital businesses.

Keywords: Entrepreneurship, Digital Entrepreneurship, Women entrepreneurship in India

Introduction:

Women entrepreneurship refers to women that own and manage a business, including the innovations that can be made in already existing entrepreneurship. For women to be entrepreneurs can bring advantages not only in the economic aspect, but will also contribute to

society, by offering value through a product or service, and women can achieve their goals by working on their own business, not only contributing to society but also allowing them to develop in their own work and reduce gender inequality.

Additionally, nowadays digitalization is increasing and developing a lot, accelerated also by the COVID-19 pandemic. This has boosted digital businesses, in which businesses have more opportunities to develop in the digital world, which can bring benefits to them and their customers, as they could be more reachable and visible from any part of the world. These opportunities can be helpful for women entrepreneurs.

The present investigation analyses the situation of women entrepreneurship and digital businesses in India, identifying opportunities in the digital world for women entrepreneurs, abilities and technical knowledge that can help women to grow and develop in in this segment and giving further recommendations. The study is qualitative in nature, based on secondary source and having an inductive approach. For this purpose, the main cited source for this research contains information about women entrepreneurship and recent trends in the digital business world, as well as investigation papers. Study found that due to rapid advancement in technology the digital world can bring more opportunities for women entrepreneurs, as well as the comfort of working remotely and online. Some women may prioritize being at home with their families and contribute economically. The study recommends that promotion of spaces for creation of ideas for women entrepreneurs, trainings in business process and innovation, leadership and soft skills courses or workshops, and providing access to financial credit in banks and through fintech will help a great way in digital business journey of women entrepreneurs.

Literature Review:

The reviewed literature mainly covers the themes of women entrepreneurship and the characteristics of digital entrepreneurships, generally in India, from the years 2013 onwards. Another covered topic is entrepreneurship in rural areas, environmental and social entrepreneurship. The papers about women entrepreneurship cover statistics about this theme in India and near countries, for knowing the current situation of the countries, as well as describing initiatives from the government for promoting women entrepreneurship and improvement points.

1. Entrepreneurship

Entrepreneurship refers to the creation of new businesses and enterprises, by offering products and services. This ideally should be new and innovative in the market, or to make improvements in the ones that already exist (Center for American Entrepreneurship, 2019). Nowadays, the main objective of entrepreneurship goes further than only making profit and provide employment, but it can transcend as providing customers value through products and services and a nice experience, as well as to have a positive contribution to the society. Enterprise have a direct contribution to a country economy, so promoting entrepreneurship

initiatives is imperative, as well as providing them help and the adequate conditions for them to develop. Not only an advantage of being an entrepreneur is to become independent economically, but also giving jobs to more people, which increases employability. Even of this, an entrepreneur must take risks, such as probably not generating too much income during the first weeks or months and demanding more time to be spent in the development of the business.

1.1 Entrepreneurship In India

In the specific case of India, the current situation of entrepreneurship in the country, according to the Global Entrepreneurship Monitor India Report, in 2019 the country occupied third place in the number of new firms, and it has improved in the ease of doing business, being now in the place 48. This is important, given the fact that the government is giving facilities for entrepreneurs to develop Shukla *et al.* (2020).

Furthermore, the percentage of people in India that are considered as nascent entrepreneurs or managers of a new business is 15%, and the established business ownership rate is of 11.9%, which are positive indicators to visualize that entrepreneurship in India is going a in a good path. People are generally perceiving that it is easy to start a business in the country, with an 80% (Shukla *et al.*, 2020) and the intention to start a business has growth from 20% between 2018 and 2019 to 33% between 2019 and 2020, which indicates an opportunity to continue supporting entrepreneurship ideas.

1.2 Women Entrepreneurship

Women entrepreneurship refers to entrepreneurship actions and business creation made by women, including innovations made in existing businesses. One of the main advantages of women entrepreneurship is that it provides not only economic incomes for women and their families, but also gives them economic independence, for them to be able to generate their own incomes and not necessarily depend on any other person economically, which leads to a better personal finance management as they can manage their own money. Also, entrepreneurship can help them to also have time to dedicate to their families and other activities, so it will benefit them in being able to manage their own time. If the business they are managing can be handled remotely and in a digital way, it can give women the opportunity to share time with their family while being home with them and working, as well as have the possibility to travel more or work from the place of their preference. About personal development, being an entrepreneur will help women develop abilities such as leadership and work skills. Furthermore, new products or services for women can be launched into the market, as this can be better planned and designed from a woman's point of view, including for example beauty care or fashion products and services, and make innovations in these sectors (Bain and Company & Google, 2019).

Even of this, some disadvantages include the gender inequality that still exists nowadays, as well as cultural ideas that can suggest women to only stay at home and dedicate to family

duties. In addition to the fact that if the business has an exponential growth and some functions cannot be delegated, it will demand more time from the woman entrepreneur, so the family-work balance must be prioritized.

2. Digital Business

This head will develop the concept of digital businesses and its current situation in India. Given this, then opportunities in the digital world will be analysed, along with the digital abilities that can help women to develop digital entrepreneurship.

2.1 What are digital businesses

Digital businesses refer to companies and entrepreneurship that are carried mainly in digital platforms and with the use of the internet and technology and will provide value to their customers by products or services. This type of business has started to grow more in the last years, as digital transformation and technology is developing continuously. Also, technology can be implemented to improve the existing processes inside a traditional business, or an entrepreneurship too can be created inside the digital sector Sahut *et al.* (2021).

Digital tools can help to empower entrepreneurship in the following ways. In first place, less costs can be demanded, as the costs for local rental or transport won't necessarily be needed. More agile processes and software can help the business to be more efficient too Soluk *et al.* (2021). Another important advantage is that the business can increase its reach because new customers can reach the business by internet, and even new clients can be made from other cities and countries.

Knowledge about digital tools is constantly updating considering that technology is developing, and novelties in this sector appear frequently, which can represent a challenge Nangere (2021). Another fact is that part of the business will completely depend on technology and the internet. Even of these facts for considering, digital businesses offer new opportunities for entrepreneurs, being a support for them.

A founded gap is the suggestion of digital business opportunities or ideas for women entrepreneurs, which could be an interesting topic to cover, as it can contribute for women to get to know new business opportunities in which they can start in entrepreneurship or improve and adapt to the new technology nowadays to the one that they already have. Also, it can contribute for organizations such as business incubators and the government to support new business ideas, which can benefit everyone. The present investigation will identify the opportunities in the digital world for women entrepreneurship.

The main objectives of this investigation are the following:

- a) Analyse the current situation of women entrepreneurship in India.
- b) Analyse the current situation of digital businesses in India.
- c) Identify the opportunities that women entrepreneurship has in India in the digital world.

Research methodology:

The study is qualitative in nature. The present investigation will be qualitative and based on secondary sources, as well as having an inductive approach. For this purpose, the main cited source for this research contains information about women entrepreneurship and recent trends in the digital business world, as well as investigation papers.

Analysis and Findings:

1. Women entrepreneurship in India

This head will cover the development of the concepts of entrepreneurship and specifically, women entrepreneurship, for then analysing the current situation of both concepts in India.

In first place, about gender equality in India, the Gender Inequality Index (2018), which evaluates the ranking of countries by the dimensions of health, empowerment and labour market, locates India in the 123rd place, which means that gender equality can still be improved. Other fact of interest is that 20.5% of females being 15 years old are part of the labour force participation rate, compared to a 76.1 % of males under this category. This can indicate that more women can be given the opportunity to work or to be entrepreneurs, who will help to improve gender equality in India.

The Mastercard Index of Women Entrepreneurs (2018) indicates that 11% of business owners are women and they have a lower middle income, being an indicator that can be improved. Additionally, it is shown that women in India are not given too many opportunities to be involved in business and become professionals in this area, with a low engagement of women in businesses. Along with the fact that India is in 55th place out of 57 in knowledge assets and financial access, some possible solutions are to give trainings for women in business studies from organizations, as well as prioritize business education for girls since school. Another idea is to provide special loans or microcredits for women with a business idea or implemented business for fomenting entrepreneurship, which can come not only from banks but also from cooperatives and fintech.

Even of these facts, there were 15.7 million SMEs and agribusinesses owned by women, as well as the number of entrepreneurship owned by women has increased. And even though women in India are getting more access to further education, some of them continue to face developing more in work and have more risk of being unemployed (Bain & Company & Google, 2019).

Additionally, it is important to highlight that more than 80% of women entrepreneurship are only composed of a single employee, so these businesses are currently not generating more employment, and most of them correspond to the services sector (Bain & Company & Google, 2019). A possible solution for this is to provide a platform or initiative for women entrepreneurs

to find partners, providers, or distributors between them for future associations and to collaborate with each other, as well as to transmit job opportunities in entrepreneurship that require more workers to join.

2. Digital business in India

Regarding internet access, according to the International Telecommunication Union (2020), in the year 2018, 15% of Indian women had access to the internet. For this percentage to increase, it could be important for telecommunication enterprises and the Government to provide more access to the internet for women, and also make alliances for teaching how to use it, along with providing a good connection and appropriate devices.

A positive aspect is that there are organizations and initiatives that support the digitalization of businesses and SMEs. For example, Digital India is an initiative promoted by the government, that aims to encourage digitalization and provide services with this support to more people. Regarding business opportunities, the initiative has helped to \$1 trillion of them approximately, emphasized in the digital sector Harinder (2018).

According to the DBS Digital Readiness Survey, approximately 23% of SMEs in India have digitalized their processes and supply chains, and the COVID-19 pandemic has caused SMEs to digitalize quickly, even though there were concerns about cybersecurity. Digitalization has also covered payments, which are converting into digitalized methods (The Hindu Business Line, 2021).

2.1 Opportunities in digital World

Due to COVID-19, people have started to prefer online shopping for buying their daily products rather than going to a physical store. This is not only for preventing a possible COVID-19 infection but also because it saves time that was spent for going to a store or supermarket. For this reason, an opportunity given nowadays is e-commerce. Not only great companies but also entrepreneurs can sell their products online and reach more customers. This can include local products and business lines related to women, such as beauty care. It can allow women entrepreneurs to reach more people to get to know the entrepreneurship and then buy their products.

Another opportunity to take advantage on is social media. These platforms are very popular nowadays, so it will help the business to get more exposure to users, and further sales. Especially, if the business is oriented toward younger customers, social media will be helpful. A positive aspect is that platforms such as Instagram or Facebook offer the possibility to share content in the form of photos, videos, or music in a creative way and with various features, so taking advantage of it by interacting with users and posting value content frequently can help the business to have more reach, for then generating engagement and sales.

In the case the women entrepreneur offers a specific talent, live transmissions, video platforms, and videoconferences can be useful. Given the COVID-19 pandemic, some events in which before in-person presence was required are now being shown digitally or online. An advantage is that more people will be able to watch it live, as it can be appreciated from any part of the world, as well as it can be easily recorded.

The use of digital payments is very important for entrepreneurship. This will help to not only accept more payment methods, but also to have this digitalized and quicker process, which can be efficient.

Suggestions and Recommendations:

Based on the analysis, a recommendation is to promote spaces for innovation and the creation of ideas for women entrepreneurs, for them to develop more business ideas. This can also contribute to them detecting a need in the community or city in which they live, or think a way to improve a detected problem, for then designing a business idea and implementing it. This can be done with support of training in business topics and innovation, emphasizing digital tools and social media for reaching more customers and learn about digitalization.

Another recommendation is to provide leadership and soft skills courses or workshops, for women entrepreneurs to feel more secure about themselves, because not only the technical skills are important but also soft skills can be strengthened, considering a context in which gender inequality is still present, so this can support women to be more confident about themselves and be emotionally strong, so they can carry out their entrepreneurship in the best way.

Providing access to financial credit in banks and through fintech is also relevant, given the fact that they can invest in technology for their business, and also to contribute to financial strength, also considering that during the first weeks or months, the business needs to get stable for starting to generate sales.

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ENABLING SUSTAINABLE DEVELOPMENT GOALS THROUGH ARTIFICIAL INTELLIGENCE: A CONCEPTUAL REVIEW

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Abstract:

The emergence of artificial intelligence (AI) and its expanding impact across many sectors necessitate an evaluation of how it will affect the achievement of the Sustainable Development Goals. Artificial intelligence and other digital technologies that have emerged in the last few years are being currently applied in virtually in every area of society, economy and the environment. Artificial Intelligence could accelerate our progress on the United Nations (UN) Sustainable Development Goals (SDGs) and can affect global productivity, equality and inclusion, environmental outcomes and several other areas, both in the short and long term. This research paper has explored the role of Artificial intelligence in achieving the United Nations Sustainable development goals particularly with respect to society, economy and environment.

Keywords: Artificial Intelligence, Sustainable Development Goals and United Nations.

Introduction:

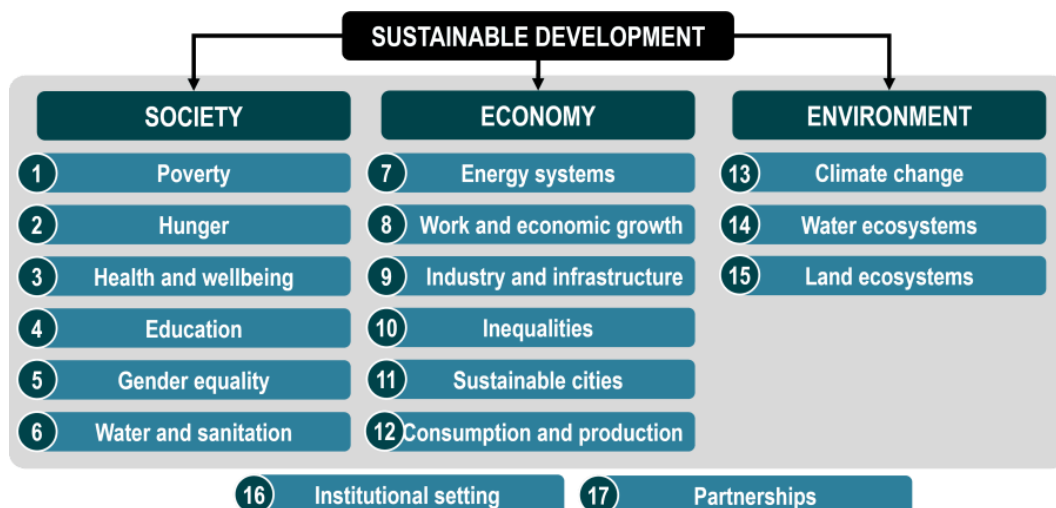
Artificial intelligence (AI) refers to a new generation of technologies capable of interacting with their surroundings and attempting to mimic human intelligence as well as holding a significant role in tackling climate change (Filho et al., 2022). With innovative technologies, artificial intelligence has changed the way we live. AI has taken over every industry and has had a significant impact on every sector of society. Even though Artificial Intelligence (AI) has existed as an academic and scientific discipline since the 1950s, AI technology has gained significant attraction in recent years. There are various artificial intelligence techniques such as natural language generation, speech recognition (voice assistants), Virtual agents, Biometrics, machine learning, Robotics process automation, peer-to-peer network, deep learning platforms, and AI-enabled hardware tools available which can help the economy as a whole. Today, Artificial intelligence not only provides a solution to climate change and is also helping the engineering, architecture and construction factors to promote knowledge discovery, intelligent optimization and augmenting the decision-making process (Debrah et al., 2022, Filho et al., 2022). Moreover, artificial intelligence has provided a huge contribution to the suppression of the new coronavirus by predicting the three key areas of AI (prediction, symptom recognition, and development) which were being used to suppress the coronavirus (Peng et al., 2022). This demonstrates that the coronavirus can be effectively suppressed by artificial intelligence technology (Peng et al., 2022). Artificial Intelligence based prediction models are being used in health care to make predictions about the current health of

the patients and estimate the probability of the health outcome in the future. (Hond *et al.*, 2022). From this perspective, it could be argued that it is important to think about the opportunities that AI presents in addressing sustainability-related problems and in achieving the Sustainable Development Goals. In a study conducted by Ullah *et al.* (2021), the researcher attempted to determine the untapped factors that affect sustainable development in 64 Belt and Road Initiative (BRI) countries and found that financial development, financial inclusion, energy efficiency ratio, per capita health expenditure, per capita income growth, governance, and integration show a significant positive impact on the sustainable development path of BRI countries. The study showed that better regional policies for financial development, financial inclusion for poverty alleviation, and e-government development are required to boost per-capita income and sustainable development in the coming years (Ullah *et al.*, 2021). There are 17 integrated and connected Sustainable Development Goals (SDGs) in the 2030 Agenda for Sustainable Development (Agenda 2030). The Sustainable Development Goals (SDGs) generally refer to measures and regulations that are aimed at reducing the negative externalities of human activity, with a focus on social inclusion (SDGs 1–11, 15, 16), ecological inclusion (SDGs 1, 2, 6–9, 11–15), and relational inclusion (SDGs 3, 4, 10–14, 16, 17). (Gupta & Vegelin, 2016). Additionally, Positive and negative interactions between SDGs can happen, typically depending on important variables like geographic context, resource endowments, time horizon, and governance (Nilson *et al.*, 2018).

A contextual framework for AI in the SDGs perspective

SDGs establish an action plan for people, the planet, prosperity, and peace as well as global priorities for 2030. In this context, AI plays a decisive role in allowing new technologies to improve efficiency and productivity (Vinuesa *et al.*, 2019) through technological improvements that can overcome some current limitations thereby, supporting SDG#12, which encourages "doing more and better with less" by encouraging efficient and responsible use of natural resources, will help ensure sustainable models of production and consumption.

Table 1: United Nation Sustainable Development Goals



1. Role of AI in achieving societal outcomes

1.1 Role of AI in achieving SDG-1 (Poverty and Over Indebtness)

The first global challenge in terms of sustainable development goals for the United Nations 2030 Agenda for Sustainable Development is to "end poverty in all its forms everywhere by 2030" (United Nations, 2019b). The term "over-indebtedness," refers to debts that cannot be repaid or only with extreme hardship. Each nation has a certain proportion of citizens who frequently overspend and accumulate significant consumer debt regardless of their income. Numerous potential causes or risk factors have been linked to excessive debt. One is a lack of formal education and poor financial literacy. A study in 2021 uses the artificial intelligence tool AI, called Machine Learning (ML) to autonomously extract patterns from over-indebtedness data. The tool of Automated Machine Learning evaluate thousands of models generated by state-of-the-art algorithms with multiple combinations of parametrization, and different types of feature selection methods. In this way, Artificial intelligence automates the configuration and selection of a complex machine learning model of over-indebtedness and fosters the generation of robust models – that is, models that are resistant to data variations and able to provide a more accurate data generalization (compared to single ML algorithms testing), reducing possible errors and biases that may occur using a human-based design of specific machine learning model. AI can help to identify areas of poverty and foster international action using satellite images (Vinuesa *et al.*, 2020).

Strengths

- Emergence of new technologies in primary and industrial sector across developing countries.
- Predictive power of machine learning upon satellite and aerial images
- Deep Learning with mobile device data as a strong domestic income predictor.
- Combining digital transaction and property data in regression techniques

1.2 Role of AI in achieving SDG-2 (Zero hunger)

Fair and open political institutions are crucial to the battle against hunger and poverty. Through systems that can track data logs transparently, which is now possible, thanks to blockchain technologies these two qualities—fairness and transparency—may be achieved. On the basis of such recorded data logs, AI systems may also help make better decisions. It has been claimed that blockchain technology can make the procedures used to produce food more efficient, transparent, traceable, and sustainable, reducing food loss and waste and ensuring food security. Additionally, the ability of AI systems and digital technologies for data collection, fusion, and analysis would aid in decision-making processes related to food production.

Strength of AI in achieving SDG -2

- Partnerships between organisms and technological firms lead to better solutions to identify areas under (or prone to) hunger using AI

- Combining demographic and socio-economic information with satellite data to predict famine, crop diseases/plagues or demands after disasters.–
- Optimization and sequential decision-making algorithms help managing the Water-Energy-Food Nexus to guarantee food sustenance

1.3 Role of AI in achieving SDG -3 (Good health and wellbeing)

AI is now top-of-mind for healthcare decision makers, governments, investors and innovators, and the European Union itself. An increasing number of governments have set out aspirations for AI in healthcare, in countries as diverse as Finland, Germany, the United Kingdom, Israel, China, and the United States and many are investing heavily in AI-related research. It has recently gained power in the medical field, where there are several examples of its advancements, advantages, and opportunities in prediction, diagnostics, healthcare, or preventive medicine additionally, AI can be used in the field of public health by leveraging data from social networks and Web 2.0 platforms, which can then be used to combat drug misuse, toxic substance use, sexual and reproductive health, and healthy lifestyle.

Strengths

- Predictive machine learning is a valuable tool for various medical prognosis and diagnosis tasks
- Data-driven interpretable decision support systems for intensive care, including neonatal children
- Deep learning on medical image data brings revolutionary advances in medical predictions
- Machine learning with big data and expert judgement drives advances in biomedicine

1.4 Role of AI in achieving SDG -4 (Quality education)

Artificial intelligence has been used more frequently in the education sector, expanding beyond the traditional understanding of AI as a supercomputer to include embedded computer systems. For example, embedded into robots, AI, or computers and supporting equipment enable the creation of robots that improve the learning experience of the student, from the most basic unit of education, early childhood education. AI-aided education includes intelligent education, innovative virtual learning, and data analysis and prediction. Major scenarios of AI in key technologies and education. Diverse techniques, based on machine learning, data mining, and knowledge models, are incorporated into AI systems for learning analysis, recommendation, knowledge understanding, and acquisition. The basic components of an AI education system are learning materials, data, and intelligent algorithms, which can be further broken down into two categories: intelligent technologies and system models (which include learner, teaching, and knowledge models). There are more and more attempts to use AI in the teaching process. Even differences in language are no longer a barrier since one can easily access translations by utilizing Google, Microsoft, et al. AI also plays an ever-increasing role in the scientific

assistance that students use as either a helper or as a teaching partner. It cannot be ruled out that in the future a human teacher could be replaced by an AI teacher. Akihiro Teramachi, President and CEO of the Japanese firm THK Co. Ltd. claims that the problem with education today is that “the global education system is still based on the assumption that people are indispensable. Given the degree to which children are already interacting with AI, and the ease with which they do so, it is not difficult to conclude that it will not be ‘unnatural’ for them to assimilate the idea of AI in teaching programs.

2. Artificial Intelligence and Environment Outcomes (Sustainable development goals -SDG -13 Climate Action, SDG -14 Life below water, SDG -15 Life on land)

The three SDGs in this group are related to climate action, life below water and life on land (SDGs 13, 14, and 15).

2.1 SDG-13 and Artificial Intelligence

AI is a game-changer towards innovative solutions to pressing climate change threats. The potential impact of the development of artificial intelligence and machine learning on global GHG emissions is of great interest. The ability of AI to process enormous amounts of non-structured, multi-dimensional data using sophisticated optimisation techniques is already facilitating the understanding of high-dimensional climate datasets and forecasting of future trends. AI forecast changes in the global mean temperature predict climactic and oceanic phenomena like El Nio, cloud systems and tropical instability waves as well as to better understand various aspects of the weather system like rainfall both applying artificial intelligence to the "problem space" of climate change could produce significant benefits by, first, assisting in understanding the issue and, second, facilitating an efficient response.

2.2 Smart water management through Artificial Intelligence (SDG-14)

Water and sanitation are at the centre of the SDG resource triad. The creation of "smart" solutions and applications to meet societal needs is made possible by improved connectivity and interactions between the physical and digital worlds. Water management is a crucial issue because it is a crucial resource. ICT innovations gradually implemented within the water sector offer a different, clever, and original way to improve water management effectively. Antzoulatos *et al.*, 2020 provided unified framework for urban water management, exploiting state-of-the-art IoT solutions for remote telemetry and control of water consumption in combination with machine learning-based processes. For water utilities, new software-as-a-service platforms can be used to create and manage new dynamic strategic financial operations that will greatly increase productivity and reduce costs. For managing distribution networks and tracking real-time water loss, the system also combines inexpensive sensors and communication networks. "Our water professionals' imaginations are freed by the power of AI". AI's ultimate objective is to perform better than humans, not to be perfect (Kaufman, 2018). The use of AI in water management has the potential to boost productivity, improve water conservation of this precious

resource, and thus advance the achievement of a number of Global Goals, including SDG #3 on good health and well-being, SDG #6 on water and sanitation, and SDG #14 on life below water. This is true despite the transition that may present some difficulty and risks.

2.3 Artificial intelligence and Agriculture (SDG-15)

Three major AI techniques; Expert Systems, Artificial Neural Networks and Fuzzy systems are used for general crop management, Pest management, agricultural product monitoring and storage control, disease management, soil and irrigation management. Artificial intelligence helps a farmer by using an app on a common inexpensive smart phone in the field to diagnose the diseases. "Behind the app ... is a database of 150,000 photographs of diseased plants – a number the team intends to grow to three million". With AI being a technology of low-cost prediction and discovery, vast amounts of data can be utilized to identify patterns and make predictions (Sood *et al.*, 2021). Once the app has been downloaded, farmers in remote villages no longer need wireless access to cellular data or remote computing power, which is a significant advantage. According to Hughes, "There is an opportunity to use AI to help break the cycle of poverty in low-income countries that lack human capital in fields like agricultural science" This innovative use of AI that makes use of inexpensive, locally applicable cell phone technology has the potential to boost agricultural productivity, increase agricultural output, and improve food production.

Artificial intelligence and Economic outcomes

The technological benefits provided by AI may also positively affect the accomplishment of a number of SDGs under the Economy group. It emphasises economic sustainable development while also taking into account the rights and welfare of the individual. There are two viewpoints inside this dimension: Life is concerned with reducing poverty, providing for one's needs, and maintaining one's health. Economic and technological development is focused on economic growth, sustainable industrialization, and innovation. The various strengths of AI in economic growth are STEM jobs in the third sector for better resilience against economic crises along with .Personalized advertisement in social media increase access to job opportunities. Apart from that Smart cities and intelligent transportation systems propel efficient commuting and flexible working. And Lowering sensor costs and Open Dataenable access and application of AI in more sectors. With the help of AI Digital labor and external outsourcing as an engine can be used create employment .Mobile technologies enable universal access to e-commerce andsecure online banking and ambient intelligence, IoT and machine learning to anticipate job accidents in risk contexts. AI can help in Crop and assembly chain digitisation in transforming agricultureand food manufacturing and in Expert prognosis systems in drones for maintenance of critical resources at work.

SDG 9: Industry, Innovation and Infrastructure

There are also multiple prospects related to sustainable innovation and industrial processes. For achieving the goal of SDG 9 Industry, innovation and infrastructure One of them entails aiding innovative startups and small businesses (SMEs) with promising innovation projects for the digital transformation of the economy and industry. On the other hand, smart contracts could enforce con-taminant reduction policies, especially if this course of action is linked with the benefits of AI to automate and create penalties. Finally, it would be useful to encourage AI-guided R&D project review procedures in the scientific landscape in order to detect prospective impacts of industrial and innovation processes and, as a result, nurture the financial support of such efforts with stronger environmental, economic or social implications in their proposed activities and portfolio. (Plekhanov, 2018).

Strengths

Intelligent sensors and 5G for real-time infrastructure monitoring

- Remote computer vision and 3D models to detect anomalies and facilitate maintenance
- Robust traffic prediction with neural networks edge computing, 5G and sensors draw safe autonomous vehicles closer to reality.
- Automatic systems for efficient route planning.

Conclusion:

This paper presented a snapshot, general view and reflection on the role and impact of AI and its surrounding technologies in attaining the Agenda 2030 for sustainable development, namely its 17 Sustainable Development Goals (SDGs). AI presents a wide array of applications that can serve as game-changers for the pursuit of sustainable development, which will involve multiple actors from different countries, cultures and sectors. Through the UN Global Compact, businesses around the world have been called to play a role in achieving the SDGs. The advances made by the innovators, activists, and global champions of development using AI-enabled applications put them at the frontier of the sustainable development work. Their innovations have enhanced efficiency of industries and sectors, helped to conserve precious, non-renewable resources, diffuse knowledge and expertise, bridge the global gaps in resources and technology, and helped to forge effective multi-sector partnerships (governments, private sector, civil society, and citizens) that contribute to global sustainability. The pursuit of the Global Goals and the implementation of the ambitious vision for a sustainable future embodied in the SDGs are up against powerful and entrenched forces. The fight for global sustainability and the future of humanity on the planet will require a commitment from a range of public and private sector organizations, national governments and civil society, and all the resources they can muster. But they would also do well to leverage on a whole new set of capabilities and technologies made available by artificial intelligence. The advent of SDGs constitutes a very significant business opportunity for the nascent AI industry.. These SDG-advancing innovations and initiatives,

however, may have to be adopted and institutionalized at a cost and bear some potential risks. AI is a double-edged sword. It can come with multifaceted pitfalls and complex problems that must be rigorously studied and managed to contain its negative and unintended consequences. Its life-affirming and sustainability-promoting applications may also be used for evil, in activities that will exacerbate the worst impacts of global warming, pollution, unbridled consumption, and irresponsible production methods to feed the culture of perpetual growth endemic to the capitalist global economic order of today. Even some of the most straight-forward and low-cost innovations would need incentives and partnerships between governments, corporations, communities, workers, employers, and academia to adopt, manage and sustain these transformative applications.

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AN ANALYTICAL STUDY OF PERFORMANCE AND PROBLEMS OF PRIVATE SECTOR BANKS IN MUMBAI REGION

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Abstract:

The strength of the economy of any country basically hinges on the strength and efficiency of the financial system, which, in turn, depends upon a sound banking system. In India, there are 72.9% Public sector banks and others are the private players. The most important part is non performing asset which is called as NPA. This helps to show the financial position of the bank. The banking industry in India has undergone drastic financial and structural changes in recent times as well as expanding the number of services offered to the Indian and foreign society.

Introduction:

Banking system is the vertebrae of an economy of any country. The strength of the economy of any country basically hinges on the strength and efficiency of the financial system, which, in turn, depends upon a sound banking system. Banking sector in India, with its rapid expansion in the number of branches and the new functions allotted to them have started feeling pressure on their organizational abilities. The various valuable factors contributing towards the growth and effectiveness of an organization depends upon its consistent attempts to appraise its internal and external environment accompanied with financial backups. Appraisal is one of the most important factors of an organizational ability which is also the main mark of the study undertaken.

The Banking sector in India has emerged as a resurgent sector in the Indian economy. Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, Custodian services, private equity, and various financial inclusions etc. Further, most of the leading Indian banks are going global, setting up offices in foreign countries, by themselves or through their subsidiaries. The banking section has navigated through all the aspects of the Banking System in India.

The banking industry in India has undergone drastic financial and structural changes in recent times as well as expanding the number of services offered to the Indian and foreign

society. India's banking system is passing through a period of rapid change, especially during this globalization, liberalization and privatization (GLP) era.

By following CAMEL principles, so many bank performance measurements applying today like return on assets (ROA), return on equity capital (ROE), the net interest margin, operating efficiency ratios, the net non-interest margin, the ratio of equity capital to total assets as a measure of solvency risk to assess bank performance. The performance of banks today is heavily influenced by their asset concentration - that is, by the product lines they offer to the public. Before two years back, our Indian banks were getting good profits, but during this financial year (2018-19) only so many big banks are also facing more challenges due to increase in non performance of assets (NPAs).

Private Banks in India:

The factor behind the emergence of private banking is their promotion of their products and services, and their distribution of Third Party Providers.

The business and revenue of the banks are not explored properly. Many banks are presently exploring the distribution of Third Party Providers (TPPs). TPP is that product which is not developed by the bank, but they make a recommendation to their client. After introduction of the new economic policy in 1991, various banks like ICICI, HDFC have acquired the license as the new age Private sector banks. These banks had improved their service by giving tough competition to the public sector banks.

In India, there are 72.9% Public sector banks and others are the private players.

Table 1: List of Banks

Bank Name	Established	Headquarters	No of Branches	Total Assets (Rs. In Crore)	Revenues (Rs. In Crore)
Axis Bank	1993	Mumbai, Maharashtra	4800	Rs 10,60,000	Rs 41409.3
Bandhan Bank	2015	Kolkata, West Bengal	1,187	Rs 30236	4320
CSB Bank	1920	Thrissur, Kerala	417	16223.24	1617
City Union Bank	1904	Thanjavur, Tamil Nadu	700	35271	2944
DCB Bank	1930	Mumbai, Maharashtra	341	24046	2076
Dhanlaxmi Bank	1927	Thrissur, Kerala	247	12286	11.16
Federal Bank	1931	Kochi, Kerala	1,284	1,14980	9759
HDFC Bank	1994	Mumbai, Maharashtra	5,430	8,63800	81602
ICICI Bank	1994	Mumbai, Maharashtra	5,324	12,72,000	73660

IDBI Bank	1964	Mumbai, Maharashtra	1,892	3,14457	25371
IDFC First Bank	2015	Mumbai, Maharashtra	523	1,12160	8532.7
IndusInd Bank	1994	Mumbai, Maharashtra	1,911	1,78,600	18577
Jammu & Kashmir Bank	1938	Srinagar, Jammu and Kashmir	1,038	82018	7166
Karnataka Bank	1924	Mangaluru, Karnataka	862	64126	5185
Karur Vysya Bank	1916	Karur, Tamil Nadu	779	57663	5443
Kotak Mahindra Bank	2003	Mumbai, Maharashtra	1,600	2,146	21176
Nainital Bank	1922	Nainital, Uttarakhand	147	770	612
RBL Bank	1943	Mumbai, Maharashtra	392	48674	4468
South Indian Bank	1929	Thrissur, Kerala	929	74312	6562
Tamilnad Mercantile Bank	1921	Thoothukudi, Tamil Nadu	509	32240	3811
Yes Bank	2004	Mumbai, Maharashtra	1,119	2,57,800	10247

Problems faced by private sector in India

1. Regulatory procedure and delays:

Various regulatory measures imposed by the Government on the private sector have resulted in lengthy procedures and delays in getting final clearance of a new industrial project. At the Government level, the decision making system is so poor that it normally takes 7 to 8 years for a huge investment project to complete its gestation period.

Delegation of decision making in the Government bureaucracy is so poor that even the simple decisions are rolled back to the top level leading to avoidable procedural delays, huge cost escalation, increasing interest burden and higher burden on consumers.

2. Unnecessary control:

From the very start the government has implemented unnecessary control on the private sector bank in India. Price controls imposed by the government on goods have resulted in this

incentive for increasing production. Rather competition with rival producers could increase the production ways and can decrease the prices automatically.

In India there is a main condition of shortage, dual pricing, price controls, etc has resulted in hoarding and black marketing of that product. The licensing system of capacity as a capacity restraint has resulted in undesirable effects on investors. It is only since 1980, unnecessary controls on the utilization of excess capacity and on the creation of new capacities have been either abolished or liberalized.

3. Inadequate diversification:

It is suffered by the private sector from inadequate diversification because the Government is not allowing for participating in some sectors such as infrastructural sectors, finance sector, banking sector, etc. that were previously reserved for the public sector. But in 1991 economic reforms opened up for the participation of the private sector.

4. Reservation for the small sector:

From the initial stage of development, the Government is providing necessary support to the small industrial sector in the form of reservation of certain products exclusively for the small sector so as to save it from unfair competition of large units and also by providing excise exemption or lower excise duties on the goods produced by the small sector. But for the proper development of the small sector, modernization of their production techniques, proper product-mix, updating of designs must be given adequate priority.

5. Lack of finance and credit:

Various large scale industrial units of this private sector are mobilizing their funds from banks, development financial institutions and from the market through sale of their equities or debentures but the small scale units are facing acute problems in raising funds for their expansion.

6. Low ratio of profit:

Another important problem of the private sector enterprises is the declining trend in its net profit ratio. Accordingly, the net profit to turnover ratio of these total Indian private sector enterprises has been declining from 6.1 per cent in 1994-95 to 3.2 per cent in 1996-97 and then to 2.3 per cent in 1997-1998.

Moreover, the net profit to net worth (NP/NW) reflecting on return on investment, of the total private sector enterprises also declined considerably from 15.2 per cent in 1994-1995 to 6.5 per cent in 1996-1997 and then to 4.7 per cent in 1997-1998 as compared to that of 5.4 per cent of the Central Public Sector Enterprises (CPSEs).

Challenges faced by stakeholders in the PB business in India

Banks

1. **Infrastructure challenges:** The banking sector in India has been facing infrastructure challenges. The banks in India are not well equipped to cater HNIs and UHNWIs. The Wealth Management in the bank system uses basic instruments of reports. Therefore the banking sector is suffering from the problem of inadequate infrastructure, mainly IT infrastructure.
2. **HR challenges:** The human personnel available in the banks are with less experience and improper training. Therefore the attrition level of the employees are high in the banking sector. Therefore the banking sector is facing HR challenges.
3. **Perception challenges:** In a country like India the banks are considered as a product seller pusher instead of financial planner or portfolio manager.
4. **Regulatory challenges:** The banking sector in India is facing regulatory challenges. The regulators in India for the banking sector are not fully equipped for dealing with private banks offering their product and services. Currently very few products are sold/recommended under private banking such as PE, art funds, real estate funds, and structured products are governed by diverse regulations like for PE - SEBI Venture Capital Funds Act and for art funds Collective Investment Scheme-CI. Further the investments are presently not regulated by a dedicated regulator, which makes it difficult to redress the grievances.
5. **Challenges of scale:** All banks in India have not been able to scale up their private banking operations, because of inadequate number of clients or lack of adequate Assets Under Management (AUM).

Clients

1. Inadequate infrastructure.
2. Shortage of the trained bank employees.
3. Trust deficit: The relationship managers of the banks are not that helpful for their clients because they try to hard-sell products to their clients, which means their aim is of sales maximization instead of maximization of safety and returns for the clients.
4. Inadequate regulations.
5. High attrition rate of the relationship managers or portfolio managers.
6. Alternative investment portfolio managers (local brokers and IFAs): To get the large investors, the presence of brokers and independent financial advisors (IFAs) is necessary because the investors get attracted to them due to various reasons such as low transaction cost for the personalized service and advice, sharing of revenue, etc. Many times the investors ignore some important points such as whether the advisor is qualified or not, does

he have proper experience or not and whether the advisor is acting in the best interests of the investor.

7. High cost of portfolio management and fund management: To avail the service of portfolio management is costly for the investor. Their fees such as entry fees, exit fees and management are also high. i.e. around 2 percent to 4 percent annually for fund management.
8. Lack of financial market activism: The investors in India are not properly organized like a western countries in which the activist investors and shareholders have leverage for forcing the financial institutions and corporate entities to reconsider decisions which might impact the retail investor adversely.

Role of regulators in private banking in India

The private sector bank in India has to face multiple regulators. The policies made by this regulator influence the working of the private sector bank at different levels. This regulator is our Reserve Bank of India, Security and Exchange Board of India, Forward Market Commission (FMC) and Insurance Regulatory and Development Authority. All the private banks' products come under at least one of these entities purview.

The financial products evolution in the country has matured as investors are giving new and complex financial products to the investors. Various products don't fall into classification of equity and debt, insurance and investment. They are hybrid products. These products have prompted regulator formation which regulates them. It is also needed for defining the scope of each regulator for instance, which regulates will regulate what. In the past there have been conflicts between the regulator's.

New private sector banks in India

Due to high population and incredible variance in economics activities, the economy of India is considered as the largest economy of the world. The banks play an important role in the economy of the country. Various banks are serving their service to the Indian people in various regions.

Private sector banks are owned and managed by private individuals. These banks are different from public sector banks in terms of financial performance, profitability, employee efficiency, customer services, product offering, branch numbers and size and so on. They are small in size as well as number of branches but still they are professionally managed focusing on profit as the main objective. However in India these banks were limited in number till 1991. In the year 1991 government announced the entry of private sector banks as the new economic policy was focusing on liberalization, privatization and globalisation. Thus the scope for the entry of Private sector banks was limited.

For the purpose of the study, total 5 private banks in Mumbai city and suburbs are considered which comprises - Axis Bank, ICICI, HDFC, Kotak Mahindra Bank and IDBI.

The data regarding the number of private sector banks in India can be seen as below;

Table 2: Private sector banks Branches and year of establishment

Sr. No.	Name of the banks	Establishment Year	No. of branches
1	Axis Bank	1993	4800
2	ICICI Bank	1994	5324
3	HDFC Bank	1994	5324
4	Kotak Mahindra Bank	2003	11600
5	IDBI	1964	1892

Thus there are 22 private banks in the country and 12 public sector banks. The total branches of private sector banks are 28824. The biggest private sector bank is ICICI with 4882 branches. It is followed by Axis Bank with 4800 branches and next HDFC bank with 4787 branches. However, the focus of the study will be only on these 5 private sector banks as mentioned above in Table no. 2

A comparison of public sector banks and private sector banks in terms of number of branches can be seen from the following table.

Table 3: Number of Bank and Branches

Banks	Numbers	Branches
Public sector banks	12 (35)	91490 (76)
Private sector banks	22 (65)	28824 (24)
Total	34 (100)	120314 (100)

(Figures in the bracket show percentage)

It can be seen from the above table that the total number of public sector and private sector banks are 34 in the country. The number of public sector banks is 12 accounting for 35 percent of the total. On the other hand the number of private sector banks is 22 accounting for 65percent of the total. Thus the banking scenario has totally changed in the country and now private banks dominate in numbers which was earlier (before 2020) was dominated by public sector banks.

However when we take into consideration the number of branches then there is domination of public sector banks with 91490 branches out of 120314 total accounting for 76 percent of the total. On the other hand private sector banks have 28824 branches accounting 24 percent of the total.

Private banks no doubt are professional in their approach but they also have some problem of mismanagement of funds recently.

Emerging trends in banking sector

Development in communication and information technology plays an important role for or upgradation in banking products and services. Development in various software's in information technology gave an opportunity to the bank. The functions of banks do not totally depend on information technology. Majority of things are done with the help of the internet. Majority of the current activities of the bank is done with the help of information Technology. For example use of ATM machines (now ATM of any bank can be used for withdrawal of cash all over the country), for instance a customer with State Bank of India ATM card can also withdraw cash in any other bank ATM machine at any other place in India, Cash Deposit Machine (CDM) is used for depositing the cash (currently this facility is available for same bank machine), for instance the customer of State Bank of India cannot deposit cash in other bank's CDM. Use of internet banking, mobile banking, telebanking, whatsapp banking are also few examples that have been made possible with the help of information technology. Previously if any person wants to check their bank account balance, then that person has to go to the bank during the banking hours and get his passbook updated. But now without going to the bank and at any time we can check the balance and or transaction by internet banking, Or tele-Banking by giving just a missed call and now WhatsApp banking by just messaging on WhatsApp chatbot. Information Technology has made banking easier for both the customer as well as the Banker.

The economic environment in India is going to reform. The financial sector of which plays an important role. Important and largest player of the financial sector. The bank is undergoing a metamorphic change. The banking sector at present is strong and capable of facing strong competition and maintaining a competitive environment. Indian banking has accepted internationally adopted prudential norms, with more disclosure and transparency. The banking sector in India is moving ahead to word the adoption of best accounting practice, risk management and corporate governance. The interest in the Indian banking system has been deregulated and rigor of directed lending is being progressively reduced.

At present there is a well developed banking system in the country which has been classified into different classes of banks: public sector bank, private sector bank, foreign bank, regional rural banks, and cooperative banks. The banking system is led by the Reserve Bank of India. The Indian banking system has seen a good amount of growth and diversification.

Since 1969 there have been various changes in the banking industry in India. The bank has shed its traditional functions and has been innovating and coming out with new emerging types of products and services for catering the emerging needs of the customers.

The banking sector has been developed and expanded their branch in rural and underdeveloped areas also. The bank has mobilized their savings, diversified their credit facilities to the small sector industries, agriculture, export sector, etc., All these have widened the

financial infrastructure of the country and transferred the fundamental character of class banking into mass banking.

The history of Indian banking can be divided into three main phases.

Phase I (1786- 1969) - Initial phase of banking in India when many small banks were set up

Phase II (1969- 1991) - Nationalization, regularization and growth

Phase III (1991 onwards) - Liberalization and its aftermath

After reform in the Phase III that is from 1991, banking changed and developed in the banking sector. Now banking has become mature in supply with a range of products and services and a large reach. Now thanks to clean, strong and transparent balance sheets. The major player behind growth is our retail credit demands, decreasing of non-performing assets because of improved auditing and securitization, improved recovery rates and change in policies.

Nature of change in the banking industry

At present there is drastic and rapid change in the political, economic, social, technological and cultural environment. The consumer needs are changing, their mindset is changing, their lifestyle is changing, and work culture is changing. Hence now the consumer has changed from unaware to well informed, isolated to connected, passive to active.

The consumer expectations in the banking sector have also changed and increased with the rising numbers of banks and its wider network. Consumer demands from the banking sector should be speed, cost effective, quality service, comfort and convenience. The Indian banking sector is witnessing new generation banks which come with innovative strategies. This new generation Bank uses technology and multi-channel facilities to reach the last section of the consumer.

The Information Technology and Enable Service (ITES), has become an integrator for the banking sector. The Reserve Bank of India has also taken various initiatives to keep the bank efficient and to provide better service for the consumer. For establishing an efficient, effective and dependable communication backbone, the Indian Financial Network (INFINET) has been set up, in which around there are 150 banks, primary dealers and mutual funds as members.

Technology plays an important role in the banking sector and its transformation. The technology implementation has brought various introductions of new products and services in the banking sector in India, such as ATMs, credit card and debit card, mobile banking, internet banking, etc. All the service offered by the bank to the individual as well as corporate sector has been improved due to technology and competition.

Electronic banking has changed banking from physical money to electronic money. In electronic banking a consumer by the use of Technology can access the banking services electronically such as payments of Bill, fund transfers, open account related information, etc. This electronic service is made available to the bank customer by way of mobile phones,

computers, laptops and other electronic devices with the help of the internet. So along with cash, cheque, demand draft, credit card and debit card, the electronic fund transfer also came up as another option for the payment.

Bank group- wise financial performance

Subsequent to examining monetary execution of various banks, it is important to assess the presentation of different bank gatherings. For present review, all open and private area banks are partitioned into six gatherings for example SBI and partners, Nationalized bank, All private area banks, New private area Banks, private area banks. All the private area banks are additionally partitioned into old private area banks and new private area banks. In old private area banks, 13 banks are incorporated while seven banks (Axis Bank, Development Credit Bank, HDFC Bank, ICICI Banks, Indusind Bank, Kotak Mahindra Bank and Yes Bank) are considered as new private area banks.

To break down the monetary presentation of above bank bunches CAMEL Approach is utilized. All the significant proportions which are taken in the past segment, are additionally utilized for bank bunch investigation.

Capital Adequacy Ratio (CAR)

Vehicle is utilized to know the depositor's certainty. It additionally goes about as a marker of bank influence. Table 4 addresses the CAR of different bank gatherings. Based on mean CAR, Private area banks (15.51%). New private area banks have the most noteworthy normal CAR among all bank gatherings. The exhibition of SBI and partners is superior to Nationalized Bank with respect to this marker.

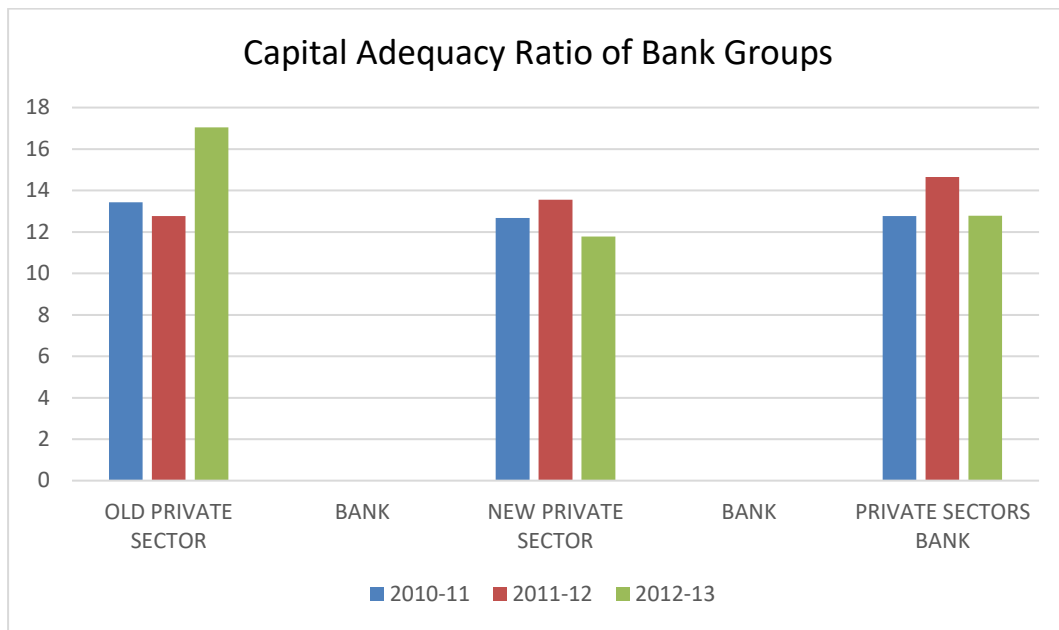
Bank bunch shrewd examination, based on development rate, uncovered that SBI and partner (- 0.54%) have enlisted lower negative development rate when contrasted with nationalized (0.15%), new private area banks (4.55%) and private area banks (1.47%). The development pace of new private area banks is obviously better than any remaining bank gatherings. There exist scarcely any critical varieties in CV as for this marker.

Table 4: Capital Adequacy Ratio (CAR)

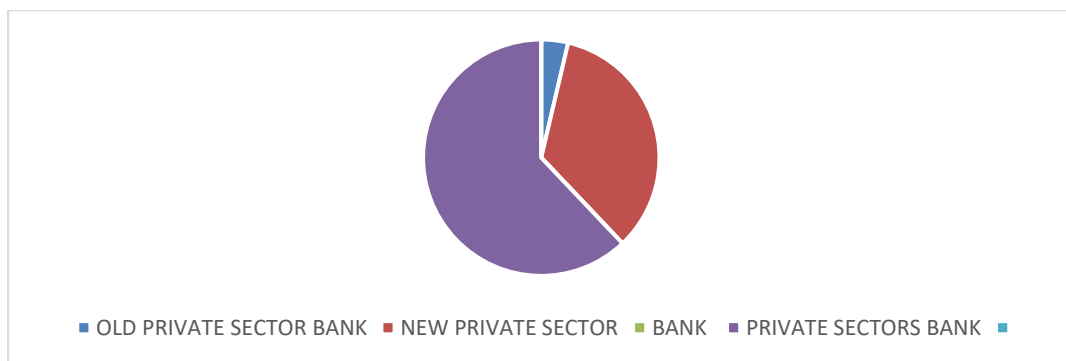
Name of Banks Groups	2010-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	Mean	CV	GR
Old private sector Bank	13.43	12.76	17.04	13.94	15.95	16.35	16.24	17.12	14.27	13.97	15.40	0.09	0.03
New private sector Bank	12.67	13.56	11.78	12.62	14.34	15.62	17.67	16.77	16.62	16.48	15.73	0.11	4.55
Private sectors Bank	12.76	14.65	12.78	13.52	15.44	16.12	16.69	17.01	15.01	14.76	15.51	0.08	1.47

Table 5: Net NPAs to Net Advance of Bank Groups: 2010-11 to 2019-20 (In Percentage)

Name of Banks Groups	2010-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	Mean	CV	GR
Old Private Sector Bank	0.12	1.09	0.87	1.17	0.83	0.99	1.02	0.61	0.68	1.01	0.90	0.88	-2.37
New Private Sector Bank	1.12	1.45	2.65	1.19	1.03	1.55	1.18	0.51	0.38	0.43	0.90	0.87	- 15.50
Private Sectors Bank	2.03	1.32	0.54	1.18	0.91	1.19	1.08	0.57	0.57	0.80	0.90	0.86	-6.26



Sources: Compiled from Trend and Progress Report of RBI, Various Issues



Net NPAs to net advances

The information on Net NPAs to Net Advance of private area banks and their sub gatherings are introduced in table 5. The normal worth of this marker is most reduced in private area banks, contrast areas and different gatherings. The normal Net NPAs to Net development of new private area banks is a lot lower than other bank gatherings. The nature of resources of new private area banks is a lot more grounded than other bank bunches under present review. It is further seen that development pace of new private area banks is most minimal followed by private area banks and old private area banks. This shows that they are not dealing with their non performing resources effectively. Based on development rate additionally private area banks. An understanding into the coefficient of variety reveals that there exist tremendous minor departures from Net NPAs to Net Advances. Subsequently, strength in NPAs fluctuates generally from one gathering to another and from one year to another too.

Business per Employee (BPE)

The Business per Employee of various bank bunches during the period 2006-07 to 2012-13 are displayed in table 6. A bunch investigation uncovered that a new private area bank, on a normal basis, brought about higher BPE than other bank gatherings. It is additionally seen that the pace of development in BPE of old private area banks (13.47 %) is most noteworthy followed by Nationalized Bank (12.08 %). New private area banks caused a lot of lower development rate in BPE. There doesn't exist any critical variety in CV for all bank gatherings.

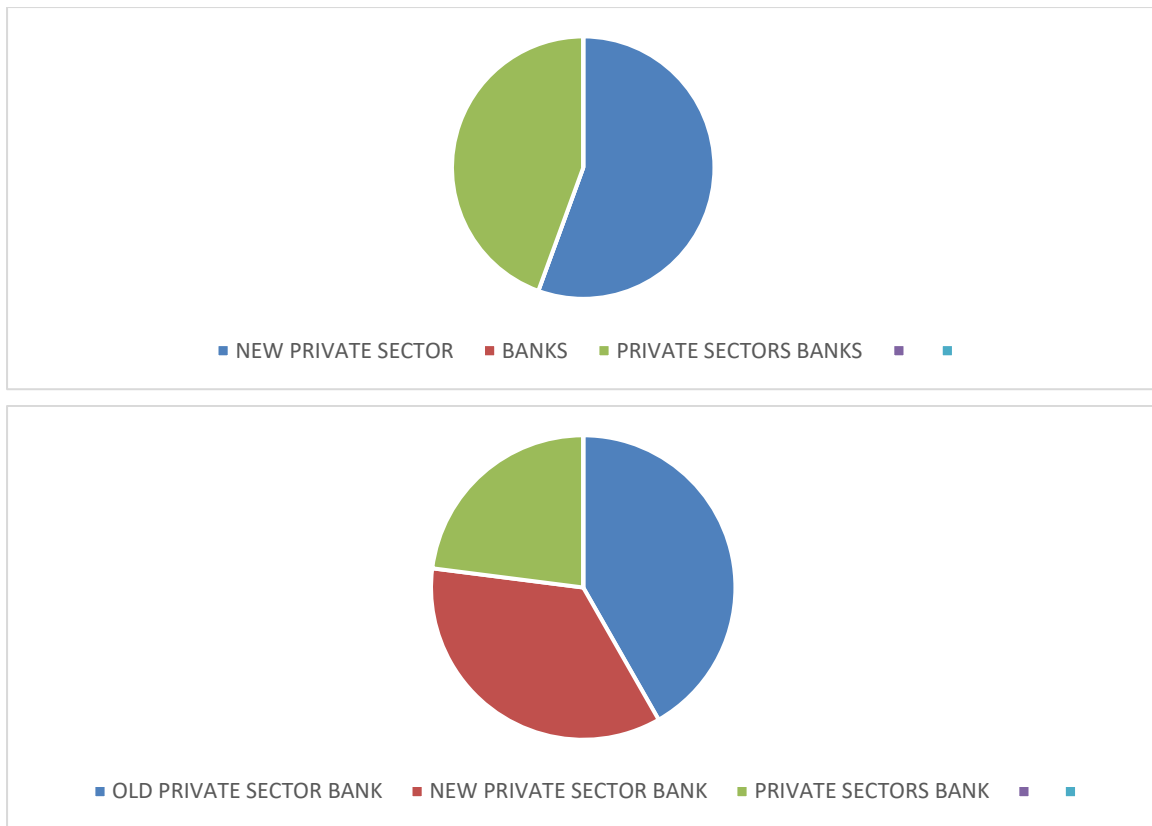
Table 6 - Business per Employee of Bank Groups: 2010-11 to 2019-20 (In Percentage)

Name of Banks Groups	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Mean	CV	GR
New Private Sector Banks	7.09	1.45	8.76	7.15	7.45	7.44	8.47	9.78	9.00	9.54	8.40	0.13	4.92
Private Sectors Banks	5.67	2.45	2.45	5.27	5.80	6.26	7.08	8.26	8.49	9.26	7.20	0.21	9.83

Table 7: Profit per Employee of Bank Groups: 2010-11 to 2019-20 (In Percentage)

Name of Banks Groups	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	CV	GR
Old Private Sector Bank	3.10	4.45	2.54	4.06	5.17	4.92	5.68	6.27	7.88	5.30	0.29	16.81
New Private Sector Bank	4.19	3.76	1.76	4.96	4.84	6.71	9.25	9.83	11.54	7.33	0.39	18.40
Private Sectors Bank	3.44	2.45	1.79	4.34	5.07	5.49	6.81	7.40	9.03	5.94	0.32	17.44

Sources: Compiled from Trend and Progress Report of RBI, Various Issues



Profit per Employee (PPE)

The benefit per worker of private area banks and their sub gatherings have shown a rising pattern during the review time frame (table 7). The PPE of private area banks, which were Rs. 3.44 Lakh in 2006-07, expanded to 5.94 Lakh in 2012-13, addressing a development pace of 17.44%. The private area banks have seen a practically comparable development rate in benefit per worker, while nationalized banks have shown the most elevated development rate among all bank gatherings.

It is additionally seen that the varieties in CV are not huge. Henceforth, benefit per worker of various bank bunches is steady during the period under study.

Return on Assets (ROA)

Return on resources is likewise a significant pointer to quantify the resource nature of a bank. Table 8 depicts the net benefit of bank bunches as a level of complete resources during the review time frame. This table likewise shows that normal Return on Assets of new private area banks is most noteworthy among all bank gatherings while SBI and partners have least Return on Assets among all bank gatherings.

The development pace of Return on Assets of new private area banks is especially higher than other bank branches. This shows that resources of new private area banks are being used effectively during the review time frame. Based on development rate, it is additionally tracked down that the presentation of private area banks is far superior

Table 8: Return on Assets of Bank Groups: 2010-11 to 2019-20 (In Percentage)

Name of Banks Groups	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Mean	CV	GR
Old Private Sector Bank	1.21	2.65	1.54	0.91	1.14	1.24	1.03	1.06	1.21	1.12	1.10	0.10	3.56
New Private Sector Bank	1.32	0.43	0.21	0.89	1.00	0.70	1.00	1.34	1.49	1.61	1.15	0.29	10.51
Private Sectors Bank	0.43	0.23	1.13	0.90	1.10	1.07	1.02	1.15	1.30	1.28	1.12	0.13	5.96

Sources: Compiled from Trend and Progress Report of RBI, Various Issues

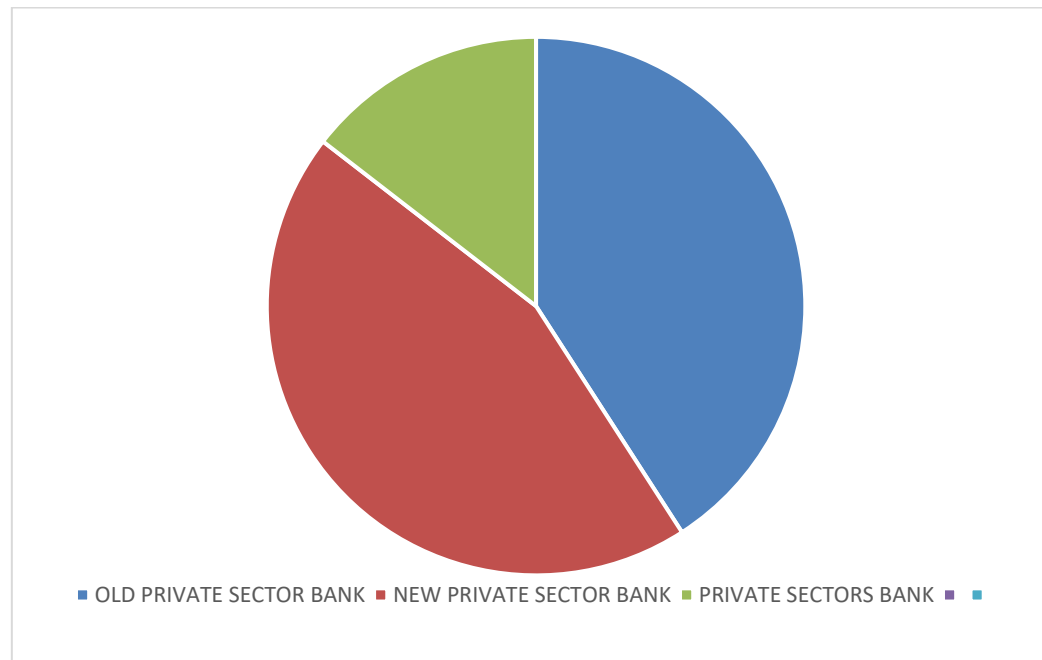


Table 9: Spread as percentage of Assets of Bank Groups: 2010-11 to 2019-20 (In Percentage)

Name of Banks Groups	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	MEAN	CV	GR
Old Private Sector Bank	1.32	3.54	0.43	2.86	2.65	2.66	2.42	2.75	2.66	2.66	2.67	0.05	-1.22
New Private Sector Bank	2.45	1.76	0.32	2.28	2.66	3.12	2.99	2.97	2.94	3.03	2.86	0.10	4.87
Private Sectors Bank	2.87	2.65	1.87	2.68	2.65	2.81	2.60	2.82	2.74	2.78	2.73	0.03	0.60

Sources: Compiled from Trend and Progress Report of RBI, Various Issues

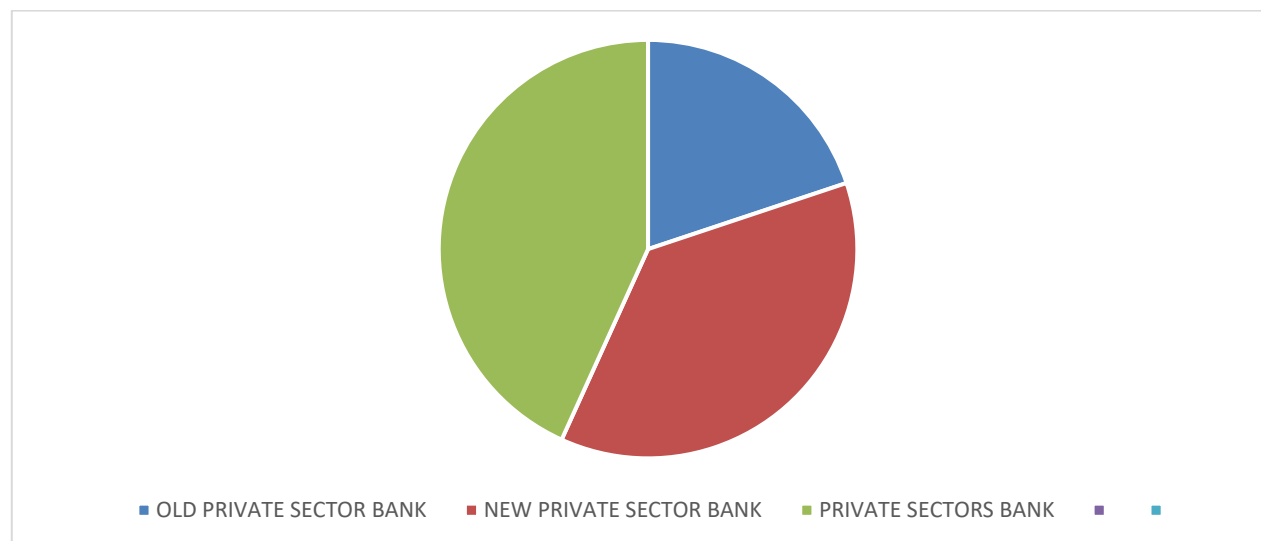
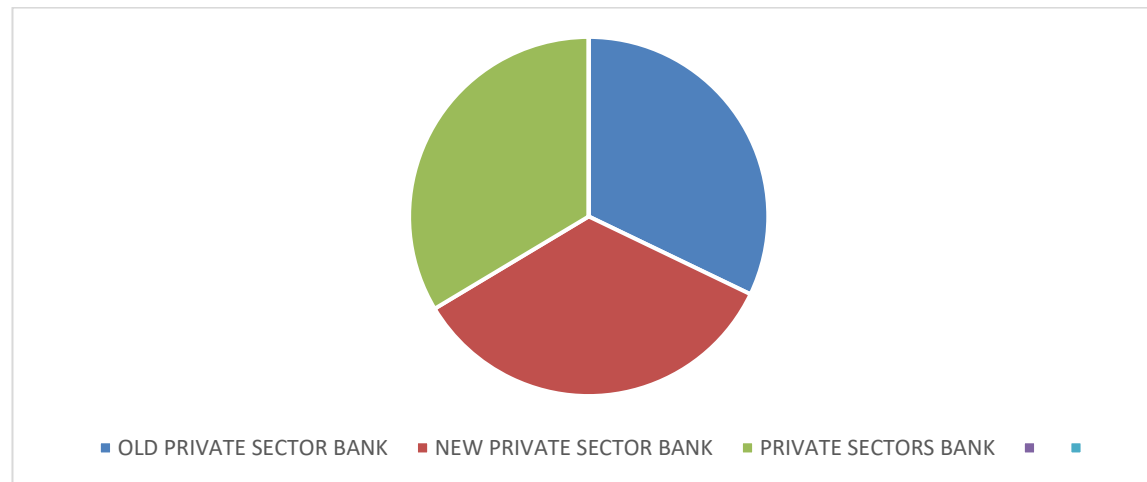


Table 10:- Credit-Deposits Ratio of Bank Groups: 2010-11 to 2019-20 (In Percentage)

Name of Banks Groups	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Mean	CV	GR
Old Private Sector Bank	66.32	67.65	63.09	66.29	65.68	66.47	67.81	72.49	73.40	72.40	69.22	0.05	1.48
New Private Sector Bank	70.75	78.02	75.43	75.43	75.86	82.33	80.64	83.35	87.23	84.32	81.31	0.05	1.88
Private Sectors Bank	69.32	76.09	76.87	69.17	68.90	71.48	71.86	75.92	77.77	76.17	73.04	0.05	1.62

Sources: Compiled from Trend and Progress Report of RBI, Various Issues



Spread as a percentage to assets

The distinction between interests got on advances and interest paid on stores is known as spread. On the off chance that the thing that matters is more, benefits will in general be high. Spread as level of Assets for a considerable length of time. Absence of enhancement into expense based movement (RBI, Report on Currency and money 2003). SBI and partners have least normal Spread as a rate to Assets in contrast with other bank gatherings.

This table additionally uncovered that new private area banks have a much higher development rate in Spread as a rate to Assets among all bank gatherings. It is additionally seen that the CV of various banks isn't huge which reflects strength in Spread as a rate to Assets.

Credit-Deposit Ratio (CDR)

The development pace of SBI and Associates is negative while any remaining gatherings have positive development rate with respect to C-D Ratio. New private area banks have the most noteworthy development rate followed by nationalized banks and private area banks. Based on CV, all bank bunches have shown security in C-D Ratio.

In the current review CAR is thought of, ICICI Bank, Axis Bank and Yes Bank are a lot more grounded than different banks. Based on resource quality, again new private area banks are performing better compared to different banks. From the business per worker perspective, performing admirably than new private area banks. At the point when benefit per worker is viewed as new private area banks are procuring more than private area banks. Again according to the procuring perspective new private area banks are better entertainers in contrast with different banks. This shows that new private area banks are offering significance to their procuring limit and proficiently using their resources.

Indian business banks ought to consistently recollect that banking is an administration industry and spotlight more on help quality as a new private area bank.

The role of new generation Bank to Indian economy is inevitable however comparing to the public sector bank wants to walk a long distance. Therefore, all new generation Banks in India framed their own strategy and adopt new innovative scheme for better services to the customers.

Recommendation:

- Banks should concentrate to increase profit by way of increasing the network all over India.
- All the Banks should take more effort to improve their operation to overcome the difficulties. It is suggested to form a new forum among the new generation bank to their own problems and difficulties.
- All the banks should take the step to increase the branch network all over the India particularly rural places.
- They should come forward to increase their capital to meet the contingency in the marketplace.

- The bank should take effort to reduce the operating expense by means of improving the efficiency of the nonverbal branches by utilizing some expert services like professional management, private management and the like.
- Prompt major steps should be taken to increase the investment deposit ratio
- The bank should take some effective step to increase the credit deposit ratio, because by this Bank can perform the credit creation function and this is the main function of any Bank which should be taken care of.
- The bank should take efforts to reduce the provision and contingency.
- To overcome with the problem of NPA bank can collect these dues by providing some discount on the payment of over dues.
- The private sector banks should conduct awareness program among the rural poor about the repayment of loan and savings habits.
- Apart from traditional banking service, Indian language adopts some product innovation so that they can compete in the gamut of competition.
- The level of consumer awareness is significantly higher as compared to previous years. Nowadays they need internet banking, mobile banking and ATM services.
- Expansion of branch size in order to increase market share is another told to combat competitors. Therefore, Indian nationalized and private sector bank must spread their wings towards global market as some of them have already done it.
- Indian Banks are trustworthy brands in Indian market; therefore, these banks must utilize their brand equity as it is a valuable asset for them
- Indian Bank must cut the cost of their services especially for current accounts.
- Another aspect to encounter the challenges is product differentiation.
- Technology up gradation is an inevitable aspect to face challenges.

Conclusion:

As per the above discussion, we can say that biggest challenge for banking industry is to serve the mass market of India. Companies have shifted their focus from product oriented to customer satisfaction. The better we understand our customers; the most successful we will be in meeting their needs, so as to mitigate the above mentioned challenges.

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PROMISING TECHNIQUE OF ACOUSTIC COMMUNICATION: NEURO LINGUISTIC PROGRAMMING

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Today's world is interactive and all life in it is also interactive. In this interactive world, every act of communication deeply influences the nature of life in our spins the web of life. We can transform our world and ourselves by changing the way we communicate with ourselves and others. It is an essential part of life through all spheres. In this fast facet life, everyone wants to do more with less for getting the success of endeavor through communication. It focus not only pitch modulation and body language but also speed of delivery of words. Communication given on right time with motivation, it salvage the crises for success. It has increase and decrease by maintaining relation of sound with world. It works as lubricant for making the machinery of human relation function smoothly. Human dealing such as daily interaction, social affair are done by communication.

Communication is a basic prerequisite of all human performance and interaction. In broad sense communication refers to transmission of thoughts, information and commands by employing the sensory channels the art of communication ensures that message is conveyed intact undiminished and undistorted. Communication is also considered to be a process of exchange i.e. give and take information by message or otherwise. Communication tries to blend into a mutual understanding of fact, principal and theory.

Importance of communication

Communication enables student to impress the views and opinion with clarity and precision. Communication derived from 'communis' meaning common. Hence, communication is having common experience with people which are teacher to students, student to student, teacher to teacher, teacher to parent. Communication means sharing of ideas and feelings in a mood of mutuality. So, A piece of information, knowledge, ideas, thoughts, sentiments and feeling is transacted from a communicator and receiver with mutual consent through face to face or media. Communication is master key of modern civilization which affected entire world widely as well as wonderfully. The barriers of cast, communities, creeds and colors have given place to feeling, inter relationship and cooperative ventures in whole world.

The inter relationship and cooperation is useful to express our ideas through speaking, writing or using body language in suitable manner to current circumstances and culture, at same time to issue, to respect others ideas even when they have different viewpoints. Effective communication involves self-disclosure, clarity of expression, coping with feelings and clear and

objective self-concept. Effective communication is important factor of development personality to communicate in great extent and decide our success in life.

Components of communication

Communication involves give and take by using sensory perception in interactive way. It help in physical (the classroom and surroundings), social (the relationship between teacher and learner), psychological (formal/ informal), temporal (time and period).it involve communicator, receiver, message, symbol, channel, encoding, decoding, feedback and noise.

1. **Sender** – Sender is the source of communication. All communication require source. Any communication starts from the source or sender. Sender has some thought, idea, need or information that he wishes to transmit to another person or persons.
2. **Encode** – It involve deciphering the message i.e. it is the process of using symbols to send the message. The ideas are translated into code or set of symbols especially in form of language.
3. **Message** – A set of verbal or nonverbal symbols, gestures, cues, movements, figures or words sent by source. The purpose of source is expressed in form of message.
4. **Channel** – The channel is medium used to transmit the message. It is link that connects the source and the receiver. The channels are senses of perception which include visual (sight), auditory (hearing), tactile (touch), gustatory (n taste) and olfactory (smell).
5. **Decode** –The receiver derives or understands the meaning of ideas communicated through deciphering the message.
6. **Receiver** – The receiver decode the message in same way as it was transmitted. It is received and interpretate the message
7. **Feedback**–Feedback is the response by receiver that enables the sender to determine. If the message has been received and understood. Thus, the receiver has decoded and interpretate a message, he become a source.
8. **Noises** – Noise are cause of miscommunication. It refers to anything that distorts the message. It can be external or internal to source / receiver.

Types of communication

Communication is process of exchanging information, usually via symbols. It involves the variety of forms from two people having face to face conversation, to hand signals, to message sent over global telecommunication networks via print and electronic media. Thus common focus of communication includes speaking, writing, gesture and broadcasting. Thus communication is classified into two types based on forms.

- 1) **Nonverbal communication-** Nonverbal communication refers to wordless interaction or contact. Much information is conveyed by nonverbal communication. Gesture is the commonest form of nonverbal communication. It is not just hand movements, but involves facial and body movement. A clenched fist, bared teeth, frown, tongue out

postures, meaningful nods, facial expression, silence all assist in revealing the mood of the teacher.

Gestures that accompany verbal communication add emphasis to what is being said. Gestures often reveal the psychological meaning of words. The skillful use of gestures and expression enhance classroom communication. However, teachers must avoid rather obvious movements such as prowling back and forth in front of class, or excessive body and hand movements while teaching

- 2) **Verbal communication** – Verbal communication takes place through spoken words. It takes place through face to face, teleconferencing, telephone, voice mail. In verbal communication, message reaches faster and immediate feedback is obtained. It helps in making an impact through personal touch.

It is an inter personal communication in which interaction is continue with eye to eye contact between communicator and receiver through lecture. The receiver provides immediate feedback and is provided with an opportunity to clear comprehend the message by asking question and clarifying the doubts.

Acoustic communication

Sound and vocal cues are worked as medium for Effective Communication for example, when communicator say, narrate or explain something than, he answered through sound and nonverbal cues. These cues represent the respondent attention and agreement for message which is communicated by it. Sound and vocal cues worked as effective messenger for ones thought and actions. The sound is interpretate through pitch, loudness and situation present on that time for example whistling is using to tease, attract interpretation of sound and making remark to someone.

In a classroom, when a physical object vibrates than, sound is produced rapidly. The vibration of air molecules or nearest medium creates compression in all possible direction far warty from source. This collision of wave's works as sound for eardrum and eardrum found disturbance in sensory neurons' of inner ear. Living and nonliving both creates sound. Vocal cues are presented in classroom between students and teacher through direct and reflected sound. Sound travels in linear path to listener without reflection.

Everyone interacts with everything with help of sound and it forms the behaviour of listener, including reaction that is unrelated to aural experience. The disciplinary intellectual insight, initial language and tradition deal with sound isolation of the real world environment. These disciplines highlight behaviour of sound in idealized context and they affect human behaviour and their impact on urbanization (Traux, 1984).

Inspite of communication importance in contemporary society, sound and hearing are simple phenomena of little significance except of its occurrence oppressively with high intensity sound in audio and computer technology. Acoustic is related to sound, so acoustic

communication is the form of communication that uses sound. Acoustic Communication is the most general way to depict phenomenon involving sound from a human perspective. It expounds the interlocking behavior of sound where the listener and the environment are the *setup of association*, not separate entities. Listener, who creates sound, is the sound maker. This sound when returns to the ear many a times are bleak because of the surrounding. The systematic nature of acoustic communication connects through chain reaction to positive change.

Acoustic communication when is carried out in classroom, it's known as classroom acoustic communication. As mentioned earlier, acoustic communication is often neglected in the learning environment. Overall, what affects us most is what we least know about. The teachers and students or between two or more students involve speech during classroom activities which is 60% in total activity. This indicates the importance of clear communication environments (ANSI, 2002). Classroom acoustics communication effects speech assimilation, reading and spelling dexterity, behaviour in classroom, attention, concentration and scholarly achievement of a student. Estrada (2009) has found that students attentiveness and motivation during classroom participation affect acoustic communication. Acoustic conditioning helps student to increase academic achievement (Cheryan, 2014). An ideal classroom should attract every student to participate in learning process. The classroom environment should support the need of verbal communication during teaching activities.

Therefore, increase communication teacher many a times uses audio resources such as radio, tape, computer, TV and video (Ishihara, 2012). Lecture method though more used have less communication than tutorial method (Kiri, 2015). Whatever method is used in the classroom it's more important to know how communication can be made effective. Basically these methods can be made effective by knowing the parameters acoustic communication in classroom. Acoustic communication involves parameters as Background Noise, Reverberation Time, Signal to Noise Ratio.

Classroom acoustic communication is enhanced by using visual sources for high achievement in content. The visual sources focusing on information provided through them and help in reviewing the strategies for framing key points. It enhanced active listening habits of students. It short downs the problem of managing background noise in classroom. A good classroom focus on vocal cue helps in overcomes the problem of voice and fatigue. Poor acoustic classroom affects the relation of student and teacher. The relation of student and teacher improved by individual and group activities.

Types of acoustic communication

Individual, group activities involved the one to one, many to one, many to many way for communication complex and simplest way. It is interpersonal information in which interaction is face to face. It categorize into listening and speaking.

- 1) **Speaking**- It occurs when one wants to say, tell, speak, or lecture. Speaking is one of the quickest, simplest and most direct skills that can be learned. Today teachers spend 85 percent of the class time in speaking. For effective speaking in classroom, the teachers establish the eye contact between listener and focus on ideas of listener too. Teacher discusses one point at one time and avoids the hostile feeling. It help in pace for presentation and respect for worth of all individuals.
- 2) **Listening**- Listening is to get the meaning of what the sender is trying to say. Listening is effective if hear the speaker out and should not get ahead of speaker. It help in concentrate on what he is really saying. Better listener should not fill his conversational pauses and unfinished sentences with your words. Teacher delay reaction until the speaker runs down or until student achieve a basic understanding of issue involved. It reflects for clarification.

Factor affecting acoustic communication

Thousands of students in our country are unable to understand 25 to 30 percent what is said to be in classroom by teacher. Excessive noise and reverberation time interfere student ability to understand teacher voice. It is happened in classroom because when sound waves comes in contact to surfaces of walls of closed room than altered in energy and direction of sound is happened. This alliteration of sound not only affects auditory perception but also change the subjective assessment of acoustic condition in classroom. So, some acoustic problem found in classroom such as reverberation time, background noise and signals to noise ratio.

Background Noise is defined as an auditory disturbance that interferes in students listening activity in classroom with what a listener wants to hear within room. It is commonly introduced through window in classroom. Students who work with excitement will inevitably make high intensity sound in interactive classroom but there are other sources which do not have positive effect on learning environment but present a barrier to communication such as noise from outside the building. 'Background noise is an auditory disturbance of a learner listening within room'(Crandell, C. C., &Smaldino, J. J, 2014). Excessive disturbance in classroom has negative impact on students learning and performance. The maximum allowable background noise for permanent classroom from exterior and interior source is 35 dbA and 41 dbA for relocatable classroom, average conversation is about 65 dbA and maximum permissible noise level drop is 38 dbA (ANSI, 2017). Background noise depends on background of student and teacher and their experience. Bianchi (2007) expounds that the experience of teachers affect their clear speech, language preference and acoustic characteristics of production of words.¹⁰

Acoustic communication factor, **Reverberation Time** is the first sound that decays however without stopping the source of sound. This process continues when sound wave has been absorbed or has been dissipated. In general classroom, speech intelligibility increases by reducing reverberation time with acceptable limits. Overall sound level of room can be increased

by using added absorption. Surface having low absorbency means sound may bounce around room. This also indicates that sound comes back to student's ear at different times. If sound is blurring, it is hard to listen and comprehend the message. The short reverberation time has huge effect on learning. When sound waves strike surfaces (e.g., floors, walls, ceilings) in a room and are reflected back into the space than reverberation occurs. It continues until all the sound waves have been absorbed or have dissipated (Bess, F. H.). Reverberation time is the property of sound source and room in an acoustic system as in impulse response. The reverberation time is measured by acoustical parameters and analyzes acoustic behaviour of sound. The reverberation time is 0.6 second in small room and 0.7 for larger room in unoccupied classroom (ANSI, 2017). The reverberation time also depends upon gender and speakers intelligence. Pepiot (2013) reveals that male and female have language variations in reference to the voice, range, and vocalic formants. On the other hand Vasconcelos, (2014) study highlights the intelligence of speaker effecting speaking behaviour during classroom communication.

The third factor, **Signal to Noise Ratio** (SNR) is the ratio of teacher's voice (desired sound) to pleasant or unpleasant background noise (mechanical equipment). Higher numbers denote better acoustic performance. Signal to noise ratio is more favorable for listening behaviour "as the distance between the speaker and the student decreases. Thus, different positions in a classroom may have distinct SNRs. For example, SNRs are typically high at front of classroom or far from the noise source and it is low at back of classroom or near the noise source. SNRs are typically lowest at the back of classrooms or near a noise source (e.g., air conditioning unit (Seep, B. and et.al).¹⁴Excessive background noise in schools has a negative effect on student learning and performance". Students seated at first and last of row have difference in understanding of teachers speech (CertainTeed Ceilings).¹⁵ The teachers voice in classroom should always be louder than background noise for student understanding. The signal to noise ratio is difference between teachers voice and background noise which is +15db (ANSI). This means that signal to noise ratio is low (level of sound in classroom is high), teacher will face the burden to speak loudly for achievement of good understanding. If SNR is high then, the message of teacher is more understood by students. Seon (2014) has found that more students in classroom, affects sound energy of the teacher and also creates positive noise in classroom.

The effects of background noise and background noise is reduced by using rugs and carpet in room, hanging curtains on window, closing windows and door, avoiding open classroom when number of students is more, avoiding the condition of all answered the question at same time, turning off noisy equipment when not in use, avoiding the discussion when using audio visual aids. The effects of signal to nose ratio by placing tables in circular way,

So, teachers and students understanding of acoustic communication need to be enhanced and this can be done through awareness of inclusive parameters. These parameters can in course help in development of teacher and students interaction. It is the conscious practice of speaking

and listening skill that can enhance the understanding of acoustic communication. But if this practice of receptive and productive skill is undertaken within framework of technology and educational innovation, it would create acceptance of change in the educational process. And one such strategy is Neuro Linguistic Programming (NLP).

Neuro linguistic programming

Neuro linguistic Programming (NLP) refers to individual inner experience (neuro), in reference to their language (linguistic) through patterns of behaviour (programming). It is a study of human experience towards focusing on mind and language which works as mirror of inner being. NLP is a mode for orderly and deep assimilation of knowledge of people experience. NLP have their own models and strategies for teaching and learning and it gives attention to communication.

Neuro Linguistic Programming (NLP) was developed by John Grinder and Richard Bandler in 1970. It is method for communication and personal development. NLP is an emotional bridge which assists teacher and student and motivates both of them for learning. “NLP is a model that can be used to understand patterns of thought, behaviour and language and to translate what you observe into methods of achieving specific outcomes” (Kite, Neilson). These outcomes can be about the development of organization and about learning and relationship between speaker and listener. “Neuro Linguistic Programming as a model of interpersonal communication is chiefly concerned with the relationship between successful patterns of behaviour and the subjective experiences (esp. patterns of thought) underlying them’ (Bandler)”. Thereby, NLP offers solution for teaching and learning in reference to communication. It is a dynamic process for an individual to understand others and representing one’s own map during communication.

NLP focuses on visual, auditory, kinesthetic, language representation of people in which 40% is visual, 30% acoustic and 30% kinesthetic. It shows mental process of thinking, remembering, imagination, perception and consciousness. It helps in communication and interpretation. Communication process is indeed a process which is also affected by the relationship between speaker and listener. This relationship effectively influenced by behaviour and includes practice of rapport and communication, interview skills, leadership and people management, manage conflict, managing stress. It also manages expectation when things seem to go wrong. So, Individual development through NLP is based on comprehending and their patterns of language and behavior in natural meaningful way in which they can be made, more resourceful and effective.

The meaningful observation and understanding of patterns of behaviour enhanced the listening and calibrating the neurophysiology and also provide better understanding to use on basis of installing excellent behaviour. Better understanding of these patterns is happened on basis of behaviour present in both itself and others. It helps in creating the choices for

modification, changes and improvement in individual for learning or model for other, it is life long process for magnifying ourself and positive potential for limitless things which is only bounded by own imagination.

The imagination and reality differ by using intelligence. Intelligence is important for solving personal problems. During problems, person show above average intelligence, display inappropriate behaviour, often unaware of effectiveness of what other around and organize in general way. It helps in self-determination, self-control, empathy.

Self-determination is the ability or right to make one's own decision without interference from others. It behaves as life plan for having, implementing, reviewing the feedback present and modifying the course for better understanding. It involve sound for beginning and finishing things. Self-control is ability to master's desire and impulses for awareness and better understanding of behaviour in all situations. Learner reviewed, understands and modified the work for resourcefulness and less representation for magnification. Empathy is identification or understanding of others thoughts, feeling or emotional state of other person.

Mind read and projection of behaviour are beware of two things. When learner think what they see, here or another one communication which interpret by itself and work as model foe world. Unless learner know enough about that person to calibrate the totality of their sensory and physical communication and draw own conclusion. The exquisite observation and calibration skills happened in real classroom situation. Communication is receiving form inside and outside remember that communicator is constantly communicating beyond our self. To put in another way, witting or unwittingly projecting yourself outside all the time.

NLP helps in choices and behaviour in our lives. It helps in finding the capabilities that helps to know how and how well it do things. Capabilities is logical level of change. The skill you have in any aspect of your life, the level of skill and how well you use them. Knowing the behaviour that what do they do, how do they think/ communicate in classroom environment to which what results they want to get when he/she do all these things.

Presuppositions of NLP

NLP follows presuppositions which are *“the map is not territory, experience has a structure, perception is projection, the effect is not the problem- the cause is, all meaning is context dependent, presuppositions of choice, underlying every behaviour is positive intent, the meaning of your communication is the response you get, there is no time, only feedback, if what you are doing isn't working, do something else. Anything else, the law of requisite variety, people works perfectly. We already have all the resources we need, if one person can do something, anyone can lean to do it, and all procedures should increase wholeness, the mind and body is part of same system.”*

The map is not territory indicates that peoples are not their behaviour. The language and behaviour only gives clues to whole person. People will behave differently in different

circumstances. They get insight into itself. It accepts itself more. Accept the person and manage their behaviour. *Experience has a structure* tells that person values and belief can change if sensory input is reviewed by the mind against existing memories, which are kept in structured patterns. When person change the structure of memory, person can change the future is expected. It will leave to anticipate the positive opportunities in life. *Perception is projection* represents life in general, behind to yourself, because every time person criticize or berate itself, person are inforce exactly behaviour to wish to be rid of. *The effect is not the problem the cause is* represents when person able to live ant aspect of your life at cause, then person able to achieve the short or long goals which they desire. *All meaning is context dependent* tells to reflect foe r a moment on the positive changes person make in life when they transfer a positive state into what previously have been negative situation. *Presupposition of choice* represents that person experience has been less successful than wished, recognize the responsibility for your life and decision, move to cause, make more informed and productive choices and see the consequent benefits flow for you. *Underlying every behaviour is a positive intent* tells when person reach happiness, love, or something of equivalent abstraction. Person may well be the highest positive intent. Person tried and realizes the positive purpose that has driven any previous unresourceful behaviors. *The meaning of your communication is response you get* tells that people understand and could not communicate. Person understood to interpret signals. And learn through eye patterns and predicates so, person choose modify the behaviour and communicate to achieve the desired response. *There is no failure, only feedback* tells that failure is and attitude of mind. One person may see another as after, in their model of the world. The subject may not see things that way. They any not feel a failure; they may have a positive disposition, seeing every shortfall and desired or planned performance as an opportunity to learn. *If what you are doing isn't working, do something else. Anything else.* Represents that per if person life strategy or style isn't producing the results you desire, or expect, you could review every aspect of what you are doing. This includes not only the mechanical, practical day to day things you are doing; it also includes what they are doing in and with yourself. *The law of requisite variety* represents tells that person has flexibility and adaptability will end up controlling the system. *People work perfectly, we already have all the resources we need* tells that responsibility is cause of taking everything you do. The behaviour and watch a new more purposeful life unfold for you. *If one person can do something anyone can learn to do it* represents that person will understand and realize the possibilities more and more as come to modeling. It understood everything that went before that went before, you will be realizing the possibilities right now. *All procedure should increase wholeness* tells that evaluate your behaviour and make the change appropriate to context in which they find themselves. Have respect for others people's model of the world. You may not like it, or agree with it. But if you understand it. You have choice as to whether to respond to it, go with it, go against it, and ignore it. *The mind and body are part of same system* represents that

person responsible consciousness and unconsciousness mind and result they get. Mind power can control or eliminate illness and disease after it has set in.

These presupposition occur when some outside events comes in mind than, mind starts doing filtration. It includes deletion, distortion, and generalization. Students have lot of information in mind but they want little information to perform or transmit in linguistic form than they want to omit some information for getting more and manage it. Deletion includes the principle of 'less is more'. Students distorted the information into understanding and learning forms. Distortion has positive and negative aspect both. Positive aspect of distortion is to focus on learning and motivation while negative aspect is to create error and misunderstandings. And last form is Generalization which includes getting information for draw important conclusion. Over generalization is reason of misguide. The generalization includes language, memories, decisions, Meta programs, values and beliefs and attitude. Communication process includes internal representation which mediates to internal state and represents physiology. Due to this physiology, the behaviour expressed.

Focus of Neuro linguistic programming

NLP based behaviour focused on individual *beliefs, values, decision and memories* which they have experienced. It also filtrate the behaviour. When the learner found conflict between learning atmosphere and previous experience than they take judgment on behalf of *belief and value* present in them. When previous beliefs are disabled than leaner avoid the situation of risk taking. Every learner need to know what is right or what is wrong for them, what they want and what they don't want. This decision can take with the help of values. Memories and previous decision directly influenced the present behaviour. Learner wants to choose requisite reconditioning and proper strategies for new learning experiences. These strategies follow some sub modalities.

Sub modalities are barcodes of experiences and give finer distinction of representation systems. The fine distinctions of representation system are due to different quality characteristics. Visual sub modalities include black and white color movement, brightness/dimness, location etc. auditory sub modalities include volume, tempo, pitch, and frequently etc. kinesthetic sub modalities include temperature, pressure, texture, moisture, pain, pleasure.

Principle of Neuro linguistic programming

The submodalities follows principle for instant and properly behaviour change and proper way to guide the use. The principle is **achieving outcome, sensory acquity, flexibility of behavior and actions**. Achieving outcome represents what they want to choose. Sensory acquity represents senses knowledge for proper remembering when learner is near and far away from results. Flexibility in behaviour is changes in behavior for getting permanent result through variation in behaviour. Take action now represent for action on time for getting result. These

submodalities helped in drawing conclusion which they want. People usually unaware to take the correct decision in life. NLP include linguistic and behavioral part which is highly effective to change other person belief and behavioural. NLP also help in take initiative to take action. NLP also focused on thinking, observation and outcome which you want to get through life.

Techniques of Neuro linguistic programming

Teacher uses different audio visual material for creating good atmosphere and enhance the creativity through different activities. These activity improve confidence level of learner and kinesthetic movement which is better used in drama method. It involves the speech act also. NLP included different classroom activities which are storytelling, role play etc. These activities focus on development of skill and modification of behaviour which show positive effect, notify and crate the strong bond between student and students, student and teacher. The positive relation develop positive learning environment. NLP helps teacher to make teaching and learning effective through different strategies such as Anchoring, Reframing, Modelling and Rapport

- 1) **Rapport** - Rapport strategy means formation and maintenance of respectful relationships, and is extended to apply to relationship with you as well as with others. Rapport affects our ability to be at our optimum. Rapport is a sense that once two people are in harmony, one of them can take the lead in something. When rapport is established speaker and listener's attitude and tone of voice are synchronized.

Rapport include the use of senses for development of people for interaction with others. The interaction make feel comfortable and important for communication. It is effective when same minded people interact to each other. In classroom situation, communication between student and teacher focus on rapport for getting to take information of activity which reinforces the communication process and group work.

- 2) **Anchoring** - Anchoring strategy is a process which includes person gesture, touch or sound. The other strategy. It included the motivation and maintain the positive attitude for learning. Anchoring involve the positive imagination of mental or physical work which focus on gestures, expressions and body movements for recalling the same state. In this strategy, sound represent or select the state for their fantasy. Teacher also use this strategy in classroom on different positions for opting the actions, instructions for teaching topics.
- 3) **Modelling** - Modelling is either acting as a behavioural model for others as when doing demonstration or to process of making explicit the sequences of thoughts or behavioural that enable someone to perform a skill or task. This activity work as mirror for do well in task. It focus on student training when learner tries to adopt or discover the new skill. Learner adopt new skill at time of revision and during preparation of examination with examples.

- 4) **Reframing- Reframing** is a process of developing creative ways of thinking. Through reframing, learner can discipline oneself to see things in a different context. It is used to differentiate the problematic situation behaviour with positive intuition for performing the behaviour. New options of performing behaviour is maintained by positive intent but no problematic result found.

So, NLP can be one of the best treatments for providing opportunity towards enhancement of acoustic communication during teaching and learning. It also provides value education during training. It can not only increase teacher learner relationship, internal representation of students, skills, beliefs, behaviour but also can sort out problems of acoustic communication. Thus, it provides opportunity not only for learning but also for exploring and enhancing learner internal representation and finely lead towards desired goal of enhanced acoustic communication.

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DUET OF CARD PAYMENTS AND NON CARD PAYMENTS IN THE ENVIRONMENT OF DIGITALIZATION IN INDIA

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Abstract:

Finance is relevant as it makes operations to go at ease. For any economy to run, financial element is very important. Under financial aspect, there are different ways by which financial transactions can be done. Card Payments and Non Card payments are two most important aspects under the umbrella of financial transactions. Under Card Payments mainly Credit Card and Debit Card Payments are carried out. To make cash available from card payments point of view, ATM has been made available so that cash can be withdrawn. Even now the facility has been provided where cash can be deposited in ATMs. Apart from Card payments, Non card payments are growing up at a very faster rate. In order to do this government has taken initiation like Digitalization, Demonetization so that people get well versed with Non Card payments. Under Non Card payments, many electronic applications are being made available. Availability of different non card paying application has contributed significantly towards Non card Payments. This paper deals with a study about comparative analysis of Card payments and Non Card payments in the environment of digitalization in India.

Keywords: Card payments, Non Card Payments, Digitalization.

Introduction:

Digitalization has been found to be the key in order to bring the application of latest technology in finance. Digital Finance has been given new opportunities for people. In Digital payments, there are two types. One is card payments and another one is non digital payments. In the card payments, there are two types. One is Credit card payments and another one is debit card. Under Non digital payments there are many types. There are many platforms which have been initiated by government. There are many platforms which have been initiated by private players as well. So overall what is the interplay between card payments and non card payments under the environment of digitalization is the curiosity which has to be answered.

Literature Review:

Whenever the payment is through cards it is very important to make models on it so that it can be analyzed easily. Proper Statistical modeling will give accurate results with respect to card payments (Maji *et al.*, 2019). Among card payment, it is important to know whether there is

any biasedness with respect to usage of not. If there is nay biasedness then it has to be understood that market share of different cards are different (Ding and Wright, 2017). When it comes to biasedness it has been observed that the payments with respect to Debit cards are huge compared to credit cards. As this follows it can be said that the cardholders have got high inclination towards debit cards compared to credit cards (Carbo-Valverde and Linares-Zegarra, 2011). Reward system is followed in order to encourage people. In the same manner, to do card payments customers are offered different rewards. In order to grab the rewards customers make payment through cards. This is also trending and making the people to go for card payments (Amromin and Chakravorti, 2009). Apart from usage of multiple cards, people generally tend to use single card for financial transactions. They try to keep their transactions safe by usage of one type of card (Rysman, 2007). Due to digitalization electronic payment systems have started increasing in the country. It has been noticed that even though the electronic payment is increasing still people tend to use cash as it is considered to be King among the transactions. (Sanghita Roy and Indrajit Sinha, 2014). Introduction of internet in the banking sector has made opportunities to grow in different dimensions. In the same line internet banking has opened doors for non card payments. Opening up of different platforms by different players has made it a new hub (Rakesh and Ramya, 2014).

Objectives:

1. To study the status of Card Payments with respect to Digital payments In India.
2. To Study the Status of Non Card payments with respect to Digital payments in India.
3. To Study the Comparison between the status of Card payments and Non Card payments with respect to Digital Payments in India.

Hypothesis:

Theoretical Framework:

I. ANOVA

1. Research Design: Randomized Block Design.
2. Data Type: Secondary Data.
3. Sampling Technique: Convenience Sampling
4. Sample Size: 12 years

The following is the model used for analyzing the payment with respect to card payments and digital payments.

- a. In the first model, Card payments and digital payments of respective years are taken and divided with each other so that it forms a ratio.

Year	Card Payments (X)	Digital Payments (Y)	Ratio
2009-10	X_1	Y_1	X_1/Y_1
2010-11	X_2	Y_2	X_2/Y_2
2011-12	X_3	Y_3	X_3/Y_3
2012-13	X_4	Y_4	X_4/Y_4
2013-14	X_5	Y_5	X_5/Y_5
2014-15	X_6	Y_6	X_6/Y_6
2015-16	X_7	Y_7	X_7/Y_7
2016-17	X_8	Y_8	X_8/Y_8
2017-18	X_9	Y_9	X_9/Y_9
2018-19	X_{10}	Y_{10}	X_{10}/Y_{10}
2019-20	X_{11}	Y_{11}	X_{11}/Y_{11}
2020-21	X_{12}	Y_{12}	X_{12}/Y_{12}

- b. In the second model, Non-Card payments and digital payments of respective years are taken and divided with each other so that it forms a ratio.

Year	Non Card Payments(Z)	Digital Payments (Y)	Ratio
2009-10	Z_1	Y_1	Z_1/Y_1
2010-11	Z_2	Y_2	Z_2/Y_2
2011-12	Z_3	Y_3	Z_3/Y_3
2012-13	Z_4	Y_4	Z_4/Y_4
2013-14	Z_5	Y_5	Z_5/Y_5
2014-15	Z_6	Y_6	Z_6/Y_6
2015-16	Z_7	Y_7	Z_7/Y_7
2016-17	Z_8	Y_8	Z_8/Y_8
2017-18	Z_9	Y_9	Z_9/Y_9
2018-19	Z_{10}	Y_{10}	Z_{10}/Y_{10}
2019-20	Z_{11}	Y_{11}	Z_{11}/Y_{11}
2020-21	Z_{12}	Y_{12}	Z_{12}/Y_{12}

Data Collection:

Year	Total Card Payments	Total Digital Payments
2009-10	895.16	401416.15
2010-11	1142.1	497959.3
2011-12	1500.4	561382.8
2012-13	1972.9	710670.7
2013-14	2494	784602.1
2014-15	3112	822510
2015-16	3996	919984
2016-17	6583	1128658
2017-18	9190.35	1369867.34
2018-19	11968.88	1637134.25
2019-20	15357.7	1620894
2020-21	12930.81	1414851.73

Year	Total Non Card Payments	Total Digital Payments
2009-10	400520.99	401416.15
2010-11	496817.2	497959.3
2011-12	559882.4	561382.8
2012-13	708697.8	710670.7
2013-14	782108.1	784602.1
2014-15	819398	822510
2015-16	915988	919984
2016-17	1122075	1128658
2017-18	1360676.99	1369867.34
2018-19	1625165.37	1637134.25
2019-20	1605536	1620894
2020-21	1401920.92	1414851.73

Source of data: R.B.I: payment and settlement systems

Data Analysis:

Year	Total Card Payments	Total Digital Payments	Ratio
2009-10	895.16	401416.15	0.00223
2010-11	1142.1	497959.3	0.00229
2011-12	1500.4	561382.8	0.00267
2012-13	1972.9	710670.7	0.00278
2013-14	2494	784602.1	0.00318
2014-15	3112	822510	0.00378
2015-16	3996	919984	0.00434
2016-17	6583	1128658	0.00583
2017-18	9190.35	1369867.34	0.00671
2018-19	11968.88	1637134.25	0.00731
2019-20	15357.7	1620894	0.00947
2020-21	12930.81	1414851.73	0.00914

Card Payments:

Year	Ratio
2009-10	0.00223
2010-11	0.00229
2011-12	0.00267
2012-13	0.00278
2013-14	0.00318
2014-15	0.00378
2015-16	0.00434
2016-17	0.00583
2017-18	0.00671
2018-19	0.00731
2019-20	0.00947
2020-21	0.00914

Replication	Non Digitalization	Digitalization	Y _j
1	0.00223	0.00434	0.00657
2	0.00229	0.00583	0.00812
3	0.00267	0.00671	0.00938
4	0.00278	0.00731	0.01009
5	0.00318	0.00947	0.01265
6	0.00378	0.00914	0.01292
Y _i	0.01693	0.0428	0.05973
ΣY ² _{ij}	0.000286625	0.00183184	

Calculation of Correction factor:

$$C.F = \frac{Y^2}{Tr}$$

$$C.F = \frac{0.05973 * 0.05973}{2 * 6}$$

$$C.F = 0.00029731$$

$$C.F = 0.00029731$$

Calculation of Total Sum of Squares:

$$T.S.S =$$

$$(0.00223^2 + 0.00229^2 + 0.00267^2 + 0.00278^2 + 0.00318^2 + 0.00378^2 + 0.00434^2 + 0.00583^2 + 0.00671^2 + 0.00731^2 + 0.00947^2 + 0.00914^2) - 0.00029731$$

$$= 4.9729 + 5.2441 + 7.1289 + 7.7284 + 10.1124 + 14.2884 + 18.8356 - 0.00029731$$

$$= 0.00001886$$

Calculation of Replication Sum of Squares:

$$Rep S.S = \frac{\sum Y_j^2}{T} - C.F$$

$$Rep S.S = ((0.009066^2 + 0.011342^2 + 0.011816^2 + 0.013623^2) / 2) - 0.064582164$$

$$Rep S.S = (0.000536037) / 2 - 0.000263$$

$$Rep S.S = 0.000268019 - 0.000263$$

$$Rep S.S = 0.000005019$$

Calculation of Treatment Sum Of squares:

$$Tr S.S = \frac{(\sum Y_i^2)}{r} - C.F$$

$$Tr S.S = ((0.000318 + 0.000785) / 4) - 0.000263$$

$$Tr S.S = (0.001102841 / 4) - 0.000263$$

$$Tr S.S = 0.00027571 - 0.000263$$

$$Tr S.S = 0.00001271$$

Calculation of Error Sum of Squares:

Error S.S= Total S.S- Rep S.S- Tr S.S

Error S.S=0.00001886- 0.000005019-0.00001271

Error S.S= 0.000013841-0.00001271

Error S.S= 0.000001131

ANOVA Table:

SOV	Df	SS	MS	F
Rep	r-1=4-1=3	0.000005019	0.000001673	4.437665782
Trt	t-1=2-1=1	0.00001271	0.00001271	33.71352785
Error	(r-1)(t-1)=3	0.000001131	0.000000377	
Total	Tr-1=5	0.00001886	0.000003772	

Comparison with Table F values:

Replication

Treatment

$F_{0.05,3,3} = 9.2766$

$F_{0.05,1,3} = 10.1280$

$F_{0.01,3,3} = 5.39077$

$F_{0.01,1,3} = 5.53822$

Replication: Since $F_{cal} (4.437665782) < F_{Tab}$ for all 95% and 99% levels of confidence, null hypothesis is not rejected.

Treatment: Since $F_{cal} (33.71352785) > F_{Tab}$ for all 95% and 99% levels of confidence, null hypothesis is rejected.

Non Card Payments:

Year	Total Non Card Payments	Total Digital Payments	Ratio
2009-10	400520.99	401416.15	0.99777
2010-11	496817.2	497959.3	0.997706
2011-12	559882.4	561382.8	0.997327
2012-13	708697.8	710670.7	0.997224
2013-14	782108.1	784602.1	0.996821
2014-15	819398	822510	0.996216
2015-16	915988	919984	0.995656
2016-17	1122075	1128658	0.994167
2017-18	1360676.99	1369867.34	0.993291
2018-19	1625165.37	1637134.25	0.992689
2019-20	1605536	1620894	0.990525
2020-21	1401920.92	1414851.73	0.990861

Year	Ratio
2009-10	0.99776
2010-11	0.99770
2011-12	0.99732
2012-13	0.99722
2013-14	0.99682
2014-15	0.99621
2015-16	0.99565
2016-17	0.99416
2017-18	0.99329
2018-19	0.99268
2019-20	0.99052
2020-21	0.99086

Replication	Non Digitalization	Digitalization	Y _j
1	0.99776	0.99565	1.99341
2	0.99770	0.99416	1.99186
3	0.99732	0.99329	1.99061
4	0.99722	0.99268	1.9899
5	0.99682	0.99052	1.98734
6	0.99621	0.99086	1.98707
Y _i	5.98303	5.95716	11.94019
ΣY ² _{ij}	35.79665	35.48776	

Calculation of Correction factor:

$$C.F = \frac{Y^2}{Tr}$$

$$C.F = \frac{11.94019 * 11.94019}{2 * 6}$$

$$C.F = 142.5920176 / 12$$

$$C.F = 11.88266813$$

Calculation of Total Sum of Squares:

$$\begin{aligned} \text{T.S.S.} &= (0.003817^2 + 0.00415^2 + 0.004276^2 + 0.005588^2 + 0.005249^2 + 0.007192^2 + 0.00754^2 + 0.008035^2) - 0.000263 \\ &= 0.000281986 - 0.000263 \\ &= 0.00001886 \end{aligned}$$

Calculation of Replication Sum of Squares:

$$\text{Rep S.S} = \frac{\sum Y_j^2}{T} - \text{C.F}$$

$$\text{Rep S.S} = ((0.009066^2 + 0.011342^2 + 0.011816^2 + 0.013623^2)/2) - 0.064582164$$

$$\text{Rep S.S} = (0.000536037)/2 - 0.000263$$

$$\text{Rep S.S} = 0.000268019 - 0.000263$$

$$\text{Rep S.S} = 0.000005019$$

Calculation of Treatment Sum Of squares:

$$\text{Tr S.S} = \frac{(\sum Y_i^2)}{r} - \text{C.F}$$

$$\text{Tr S.S} = ((0.000318 + 0.000785)/4) - 0.000263$$

$$\text{Tr S.S} = (0.00110284/4) - 0.000263$$

$$\text{Tr S.S} = 0.00027571 - 0.000263$$

$$\text{Tr S.S} = 0.00001271$$

Calculation of Error Sum of Squares:

$$\text{Error S.S} = \text{Total S.S} - \text{Rep S.S} - \text{Tr S.S}$$

$$\text{Error S.S} = 0.00001886 - 0.000005019 - 0.00001271$$

$$\text{Error S.S} = 0.000013841 - 0.00001271$$

$$\text{Error S.S} = 0.000001131$$

ANOVA Table:

SOV	Df	SS	MS	F
Rep	r-1=4-1=3	0.000005019	0.000001673	4.437665782
Trt	t-1=2-1=1	0.00001271	0.00001271	33.71352785
Error	(r-1)(t-1)=3	0.000001131	0.000000377	
Total	Tr-1=5	0.00001886	0.000003772	

Comparison with Table F values:

Replication

$$F_{0.05,3,3} = 9.2766$$

$$F_{0.01,3,3} = 5.39077$$

Treatment

$$F_{0.05,1,3} = 10.1280$$

$$F_{0.01,1,3} = 5.53822$$

Replication: Since $F_{cal} (4.437665782) < F_{Tab}$ for all 95% and 99% levels of confidence, null hypothesis is not rejected.

Treatment: Since $F_{cal} (33.71352785) > F_{Tab}$ for all 95% and 99% levels of confidence, null hypothesis is rejected.

Findings and Inferences:

1. Card payments and Non Card payments are having different impact on Digital Payments.
2. Repetition of card payments and non card payments has been found to be same over the years.
3. There is no much difference in repeating the card payments and non card payments in the environment of digitalization.
4. Compared to Card payments, Non Card payments are having more impact on Digital Payments.

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IMPORTANCE AND ADVANCES OF PSYCHOLOGY IN THE FIELD OF SPORTS

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Abstract:

Psychology is such a subject that is needed everywhere in every field, if we talk about sports, then the need for psychology is very high, so sports psychology has become very important in psychology. The work of sports psychologist is a very important work in which sports psychologist helps them to work out the mental stress of the players and also encourage them to do better in their sports. Now the importance of sports psychologist has increased and their work is also being encouraged. Sports psychologists can teach skills to help athletes enhance their learning process and motor skills. Sports psychology is an interdisciplinary science that draws knowledge from a number of related fields, including biomechanics, physiology, kinesiology, and psychology. This includes the study of how psychological factors affect performance and how participation in sports and exercise influence psychological and physical factors. Sports psychologists teach athletes cognitive and behavioral strategies to improve their experience and performance in sports. In addition to instruction and training of psychological skills to improve performance, applied sports psychology may include work with athletes, coaches, and parents regarding injury, rehabilitation, communication, team building, and career transition. Sports is also closely associated with psychiatry.

Keywords: Sports, Psychology, Sports Psychologist, Athletics

Introduction:

Psychology is the study of human's behavior and mental functions. The word psychology was formed by combining the Greek psyche which meaning – soul and logos – meaning – knowledge. It also refers to the application of knowledge that is used to understand events, treat psychological issues, education, sports and relationship. The subject inappropriately lies at the intersection of academic and theoretical sciences. Psychology which allows one to understand how the body and mind belong together. This knowledge can help in decision making and avoid stressful situations, it can help in time management, setting and achieving goals and living effectively. Sports psychology means applying psychological theories and concepts to sports such as coaching. And how psychology influence sports, athletic performance, exercise, and physical activity.

Sports psychology:

In sports psychology, we see how a player's mind can affect his game. According to psychologist John Luther, sports psychology is a discipline that attempts to apply psychological facts and principles to the whole field of sports, learning, performance and related human behavior. According to psychologist K.M Burns, "Sports psychology for physical education is that branch of psychology which deals with the physical fitness of an individual through his participation in games and sports". Sports psychology is a science that draws knowledge from the fields of cardiology and psychology. This includes looking at how psychological factors affect foot performance and how sports and exercise participation influence psychological and physical factors. In addition to instruction and training of psychological skills to improve performance, communication, rehabilitation, team building and career relationships may include work with players, coaches and parents. Sports psychology is commonly referred to as sport and exercise psychology because it is used for team as well as individual fitness endeavors. Sports psychology studies how psychology affects performance, exercise, physical activity in sports, athleticism. Some sports psychics work with professional athletes and coaches to improve performance and increase motivation, while other professionals use exercise and sport to enhance life and well-being throughout their lives. Sport is a relatively young discipline within psychology. The increased stress of competition can cause athletes to react physically and mentally in a way that can negatively impact their performance capabilities. There are some situations in which players can be stressed, their heart rate can increase due to nervousness, they get worried about the result even before the start of the competition, they find it difficult to concentrate in any sport or any work. is | For this reason, the coaches took interest in sports psychology so that the player could have a poor understanding of sports psychology and he could understand psychology better and tried to make himself mentally strong.

The role of sport psychology in increasing sports performance:

Roles of sports psychology can play in improving performance since psychology has contributed to the achievement of the nation's sporting goals. Sports psychology is a specialist discipline that has grown quickly in recent years. It is well acknowledged that a sports psychologist plays a crucial role in the coaching and medical teams. Athletes can learn techniques from sports psychologists to improve their learning and motor abilities, handle pressure from competition, develop the level of awareness required for peak performance, and maintain focus despite the numerous distractions of team travel and the competitive setting. Athletes should incorporate psychological training into their overall training regimen. The player, the coach, and the sport psychologist should work together to achieve this goal; however, a knowledgeable and enthusiastic coach can learn fundamental psychological abilities and pass

them on to the athlete, especially during actual practice. To help the people in discussing and resolving disagreements.

- One of the main responsibilities of sports psychologist is the area of behavioral management of the athlete since the entirety of the player's personality is engaged on the playing field. Through the change of unfavorable attitudes, performance might be improved.
- An athlete's requirements and emotional conflicts during play force him to make judgments that will determine whether he succeeds or fails as a player, according to the study of a sports psychologist. They must be treated as unique individuals while also acknowledging their distinctions, therefore one person's needs must be distinguished from those of another person from a different background.
- Mental preparation is also taken up by the psychologist this involves according to Adedeji (1987) knowledge of the elements that have a big impact on athletes. These include their social status, home, their religious environment, their level of physical toleration, their moral background, and the societal value system.
- Sports psychology has a variety of roles to play in the achievement of the country's athletic goals.
- The sport psychologist deals with each person's psychological conflict and challenges each athlete to make decisions that will determine whether they succeed or fail during play.
- The goal of the sports psychologist is to help athletes improve their performance so that mistakes they make while acquiring new skills may be corrected.
- The sports psychologist helps the player avoid stressful situations.
- Another essential area where the sport psychologist assists in enhancing athletic performance is stress management. There are several techniques that may be applied to deal with anxiety.
- The sports psychologist will inspire players by drawing on his or her understanding of human behaviour. Inspiration does not imply financial rewards, a home, a car, etc.
- Sports psychology is believed to teach people how to be understanding, encouraging, and optimistic.

What is the work of sports psychologists?

The need for sports psychologists has risen somewhat over the past several years as a result of this growth in demand. The work of a sports psychologist entails a great deal of responsibility, and it is commonly acknowledged that they are an essential component of a coaching staff and medical team. Athletes may better manage their anxiety and competing

demands with the aid of sports psychology, which also improves their abilities and learning processes. The three main subcategories of experimental sport psychology, clinical sport psychology, and educational sport psychology further split the discipline of sports psychology.

Researchers in experimental sport psychology either strive to establish a connection between two or more elements, such as anxiety and performance, or they study the changes that take place in athletes in a lab setting or on the field. The result of a certain intervention is these changes. These assessments of a precondition, such as pre-start anxiety, are made through testing or study. After the intervening condition is in place, the experimenter looks to see if the intervention caused the hypothesized change. Different activities and goals, anxiety-reduction programmes, or relaxation methods are just a few of the tools or strategies that may be used to treat this illness. Clinical sport psychologists support both individual athletes and teams in preventing or minimizing emotional problems. Clinical sport psychologists support teams and individual athletes in preventing or minimizing emotional problems.

While attempting to increase an emotionally stable athlete's performance potential. They also look into how to better and more effectively support athletes who deal with moderate to high levels of stress in their daily lives and in sports. Educational sport psychologists, on the other hand, concentrate on the educational component. Furthermore, we focus on instructing aspiring athletes, coaches, and other sports-related professionals, such as administrators. In addition to other training components, psychological training should be a crucial component of an athlete's overall training programme. The player, the coach, and the sport psychologist should work together to achieve this goal; nevertheless, a skilled and enthusiastic coach may learn fundamental psychological abilities and pass them on to the athlete, especially during real practice. A strong force is directing athletes to these extraordinary accomplishments. The subconscious mind is to blame. When performing, the athlete must let their subconscious mind take over as their primary motivating factor. The athlete becomes more adept at harnessing their mental energy to perform at a high level more frequently when they are able to regulate their subconscious. Your body can only respond instinctively and more reliably under stress when you are using the power of your mind. There are more chances to perform at your best as a consequence. The goal of elite athletes is to outperform their rivals, thus they are always seeking to improve. When competing against other athletes, an athlete's mental preparation matters more than their physical preparation. Just as crucial as physical conditioning is mental preparation! Consider your mental outlook as your ultimate hidden weapon for gaining an advantage. Widely acknowledged Sports psychologists are able to impart knowledge that helps athletes become more adept at learning as well as developing their motor skills, handling pressure from competition, adjusting the level of understanding necessary for peak performance, and remaining focused despite the numerous distractions of staff travel and the competitive environment.

- **Help them cope with the pressures of competition.** Sport psychologists help athletes at all levels deal with pressure from parents, coaches, the millions of fans and their expectations from the player as well as their own expectations.
- **Faster & better recovery from their injuries.** Post-op or after an injury, athletes need help in tolerating pain, adhering to their physical therapy regimens, or adjusting to being sidelined. This is primarily done in conjunction with the fellow players of the club and family members.
- **Help sports persons keep up with their exercise program.** Even those who want to exercise regularly may find themselves unable to fulfil their goal due to both external and internal factors. Sport psychologists can help these individuals increase their motivation and tackle any related concerns.
- **Act as catalysts for sportspersons to enjoy sports.** Sports organizations for young people may hire a sport psychologist to educate coaches about how to help kids enjoy sports and how to promote healthy self-esteem in participants.
- **Improve and manage interruptions.** Numerous competitors can think, yet regularly their attention is dislodged on some unacceptable territories, for example, when a player thinks “I need to get a hit” while in the hitter’s crate, which is an outcome situated core interest.
- **Develop trust in competitors.** Uncertainty is something contrary to certainty. In the event that they keep numerous questions before or during their performance, this shows low fearlessness, and that the athlete is attacking with certainty toward the beginning of the opposition.
- **Creating abilities to manage difficulties and mistakes.** Enthusiastic control is essential to getting into the zone. Competitors with high and severe assumptions have trouble managing minor blunders that are a characteristic piece of sports. It’s critical to address these assumptions and furthermore help competitors stay formed under tension and when they submit blunders or become disappointed.
- **Track down the correct zone of power for your game.** Using power from an expansive perspective to distinguish the degree of excitement or mental actuation that is essential for every individual to play out their best. This fluctuates from one individual to another and from one game to another. Feeling “up” and emphatically charged is basic, yet not getting excessively energized is likewise significant. You need to step a barely recognizable difference between being eager to finish, yet not getting over-energized.
- **Finally, helps them enhance their performance.** Various mental strategies, such as visualization, self-talk, introspection, and relaxation techniques, can help athletes overcome obstacles and achieve their full potential.

Benefits from sports psychology:

Sports psychology is one of the most recent advances of psychological branches. It mainly consists of study of the mind of the athlete and work in orientation to facilitate and enhance the athlete's performance in sports settings and organizations. Sport Psychology methods are designed to assist athletes and other sports participants (e.g., coaches, administrators, parents) from a wide array of settings, levels of competition and ages, ranging from recreational youth participants to professional and Olympic athletes to master's level performers.

- Increase attention span and manage distractions. While many athletes are capable of concentration, frequently their attention is diverted in the wrong directions.
- Learn how to handle both successes and failures by developing coping mechanisms. A prerequisite for entering the zone is emotional regulation. Athletes with strict or high expectations find it difficult to deal with the little errors that are a necessary part of athletics. It's important to manage these expectations and support athletes in maintaining their composure under pressure, when they make mistakes, or even when they become irritated.
- Assist groups in improving their ability to communicate and work together. Helping teams improve communication and cohesiveness is a key aspect of mental training and sports psychology. The benefits to those engaged are larger when a staff behaves more like a product.
- For best outcomes, balance or improve inspiration. It is crucial to consider your level of dedication and just the motivation behind your desire to appreciate your activity.
- Establishing an appropriate belief system and identifying illogical emotions one of the things I take pride in is helping athletes identify inefficient beliefs, ideals, and comfort zones that prevent them from performing at their best.
- Enhances creativity for the best outcomes.
- Choose the appropriate level of intensity for your sport. I define intensity as the degree of arousal or mental engagement required for each individual to give their greatest performance.
- To develop game-specific strategies as well as game plans. To help athletes mentally prepare for competition, all excellent mentors employ game plans, racing strategies, and programme management tactics.

Future trends of sports psychology in India:

India is the second largest populated country in the world. The number of players in India is also very high and there is a lot of competition among the players due to which it is very natural to have partial tension. However, we see that many professional players and normal players also take the help of sports psychologists so that they can also play the game with full

attention and perform well. There is still a need to do a lot of research on sports psychology in India so that we can find out whether these research findings are correct with those obtained in other countries or not. Because there is also a great need to understand the need of sports psychology in India and it is also necessary to understand how much sports psychologists are needed. Lastly, if sports psychologist is to reach greater heights in India, then top priority should be given to establish programs and curriculum in educational institutions. Because now you see, our country is achieving a new position in sports and making the country proud. By which it is being understood that how much importance is there in sports in our country and now we need to give importance to sports psychology as well.

Technical advances sports psychology:

Technology has taken sports by storm. There are metrics and statistics for every imaginable happening, and sport technology has become increasingly important for recording, analyzing, and optimizing athletic performance (Fuss, Subic, Strangwood, & Metha, 2013). Sport psychology is participating in this technological revolution, and Schack, Bertollo, Koester, Maycock, and Essig (2014) highlight some of the useful applications in sport psychology of technology.

- One technique that has been embraced in sport is virtual reality (VR). In VR, the environment can be a simulation of the real world or an imaginary world, providing an interactive experience between the athlete and the environment he sees on the athletic field. For example, athletes could immerse themselves on the soccer field and experience where players are and where the ball is so they could make appropriate reactions. Schack and colleagues (2014) noted that VR offers several advantages over traditional video presentations:
- Allows users to watch and manipulate simulated environments similarly to how they would normally act in the real world
- Allows for complete control and fine-tuning of factors that affect a player's judgment, ensuring reproducibility and ecological validity
- Allows players to interact with one another while displayed information is carefully controlled and modified
- Provides an enhanced sense of presence for players by way of tracking head movements and updating information in real time
- A second technique that has proved useful to sport psychology consultants is **eye tracking**, which focuses on the process of monitoring and recording athletes' gaze positions when they look at 2D and 3D stimuli. This technology allows researchers to determine exact gaze patterns and then spatial-temporal scan paths. This is especially important in dynamic environments such as sports and is accomplished by use of a head-

and-eye camera attached to a bicycle helmet. For example tennis players receiving serve, who look (gaze) at different parts of the serve (e.g., ball toss, angle of the racquet, bend of the back) will move in different ways to return the ball. Focusing on the most appropriate spot, which would provide information about where the serve will be hit (placement) and the type of serve (spin or flat) can be helped with eye tracking.

Conclusion:

Every person's life is greatly impacted by sports. It contributes to the worth and quality of a sound mind and body, an attractive personality, and authentic character in human existence. To relieve the stress of daily life, everyone should participate in one or more sports. A healthy community and way of life depend on sports. Coaches are now focusing on how important sports psychology is for any player to perform well in the game and to boost their morale. And now they have also understood the importance of sports psychologist, so now the importance of sports psychology has increased a lot because there are many players in our country as before, who take our country to a new level at the national and international. Now the competition in sports has also increased a lot, due to which it has become necessary that we try to understand sports psychology and with the help of sports psychologist, our morale is increased towards sports.

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ROLE OF ORGANIZATIONAL AMBIDEXTERITY IN WORKPLACE OUTCOMES

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Abstract:

In this era of globalization firms are facing the challenge of continuously adapting to environmental changes, explore new ideas or processes, and develop new products and services for emerging markets. Organizations differ markedly with respect to their performance. The competitive arena in business environments have changed in many ways. The globalization of markets, rapid technological change, shortening of product life cycles and the increasing aggressiveness of competitors, require firms to respond flexibly and rapidly (Grant, 1996; Volberda, 1996). Not just fast-moving, high-tech industries have been facing these changes; even industries that were supposed to be stable are heating up (D'Aveni, 1994). As competition intensifies and the pace of change accelerates, firms are increasingly confronted with a tension between exploiting existing competencies and exploring new ones (Floyd and Lane, 2000; Levinthal and March, 1993; March, 1991). Hence, this chapter presents the importance of using organizational ambidexterity as one of organizational strategy to get positive workplace outcomes in the form of organizational effectiveness.

Organizational ambidexterity:

Organizational ambidexterity is like “flying the plane while rewiring it” (Judge and Blocker, 2008). Organizational ambidexterity is defined in March’s (1991) seminal paper as the ability of companies to simultaneously explore and exploit, and this remains the most common definition today (Simsek, Heavey, Veiga and Souder 2009). Tushman and O’Reilly (1996) used a juggling metaphor to highlight the need for companies to explore and exploit at the same time, by balancing, or trading off between the two.

Exploitation and exploration can be thought of as change routines (Beck, Bruderl, and Woywode, 2008), learning logics (He and Wong, 2004), innovation types (Katila and Ahuja, 2002), or knowledge strategies (Bierly and Daly, 2007) that are important to organizational learning (He and Wong, 2004; Holmqvist, 2004; Kang and Snell, 2009; Katila and Ahuja, 2002; Swart and Kinnie, 2007), team functioning (Taylor and Greve, 2006) and strategic direction

(Han, 2007). Exploration is defined as knowledge for search, novelty, experimentation, innovation, radical change, and creation of new products, processes, and services whereas exploitation is defined as knowledge for continuous improvement, modification, refinement, and incremental change of current products, processes, and services (Im and Rai, 2008; March, 1991, 1999).

Exploitation and exploration are also seen as dynamic capabilities (Helfat, Finkelstein, Mitchell et.al, 2007; Jansen, George, Van den Bosch, and Volberda, 2008, 2009; Judge and Blocker, 2008; O'Reilly and Tushman, 2007, 2008) that derive from a resource-based view of the firm (Barney, 1991; Wernerfelt, 1984). Dynamic capabilities are operational and strategic processes and routines internal to firms that “use resources—specifically the processes to integrate, reconfigure, gain and release resources—to match and even create market change” (Eisenhardt and Martin, 2000). Dynamic capabilities enhance congruence between the firm's strategy and the changing business environment by helping firms create innovative strategic value (Judge and Blocker, 2008).

Organizational ambidexterity has sometimes been seen as a paradox because it is conceptualized as a firm's ability to simultaneously manage interdependent and complementary, yet contradictory processes such as exploration and exploitation (Andriopoulos and Lewis, 2009; Smith and Lewis, 2011). Ambidexterity builds on Duncan's (1976) proposal that organizations could manage trade-offs between conflicting demands by incorporating “dual structures” that differentially focus on alignment or adaptation. Ambidexterity has been discussed as a key driver of long term performance because a firm's ability to compete successfully in the long run depends on its ability to jointly pursue both exploration and exploitation (Raisch and Birkinshaw, 2008).

Organizational scholars have been trying to define what organizational ambidexterity is. Broadly speaking, organizational ambidexterity could refer to organizations' ability to simultaneously deal with two paradoxical demand such as alignment and adaptation (Birkinshaw and Gibson, 2004), evolutionary and revolutionary change (Tushman and O'Reilly, 1996), efficiency and flexibility (Adler, Goldoftas, and Levine, 1999), differentiation and low-cost strategy (Porter, 1996), global integration and local responsiveness (Doz, Bartlett, and Prahalad, 1981), zero-level capabilities and higher-order capabilities (Winter, 2003), and incremental and radical innovation (Benner and Tushman, 2003).

Tushman and O'Reilly (1996) define ambidexterity as the ability to simultaneously pursue both incremental and discontinuous innovation and change. Managing both requires the organization to manage innovation tensions. Creating a balance between both exploration and exploitation forms the ideal outcome, whereby the organization must excel at both (Andriopoulos and Lewis, 2009).

According to Gibson and Birkinshaw (2004) the idea of organizational ambidexterity emerged since companies started making tradeoffs between today and tomorrow. Although these tradeoffs cannot be completely eliminated, successful organizations reconcile them to a large degree and in doing so become 'ambidextrous'. Raisch and Birkinshaw (2008) state that organizational ambidexterity has emerged as a new research paradigm in organization theory. As defined by Duncan (1976) and Gibson and Birkinshaw (2004), organizational ambidexterity is 'a company's ability to simultaneously execute today's strategy while developing tomorrow's and arises from the context within which its employees operate'.

More specifically, Jansen, Van den Bosch and Volberda (2005) treated organizational ambidexterity as "the ability to pursue exploratory and exploitative innovation simultaneously". Duncan (1976) paid attention to the structural arrangement to cope with innovation. March (1991), Levinthal and March (1993) maintained that balance between exploitation and exploration is advantageous for firm's long term success. The nature of ambidexterity is also implicitly recognized in the dynamic capabilities literature which urges the need to blend two different strategic logic - exploitation and exploration- within organizations (Ancona, Goodman, Lawrence, and Tushman, 2001; Eisenhardt and Martin, 2000).

Most scholars define ambidexterity in terms of simultaneously balancing competing processes such as exploratory and exploitative innovations, routine and non routine tasks, alignment and adaptability in business units, sustaining and disruptive innovations (Benner and Tushman, 2003; Gibson and Birkinshaw, 2004; Gupta, 2006; He and Wong, 2004; Jansen, Van den Bosch, and Volberda, 2006). Lubatkin and Simsek (2009) suggest that ambidexterity is the ability to pursue both exploration and exploitation with equal dexterity. Although the notion that ambidexterity means equal adroitness is credible, it is important to question whether organizations that are successful at simultaneously managing exploration and exploitation are always required to attain these two activities in equal proportions.

Organizational ambidexterity and work outcomes:

Theoretically, it is possible to conceptualize numerous consequences of organizational ambidexterity for the organization. However, extant work has mainly focused on performance as the key outcome variable.

Levinthal and March (1993) first explained how organizational ambidexterity might enhance performance by proposing that exploitation and exploration are realized in categorically distinct, yet complementary, changes in performance by differently influencing the size, timing, and riskiness of the organization's cash flows. Specifically, exploration, to the exclusion of exploitation, leads to too many undeveloped ideas and not enough distinctive competence. Conversely, exploitation without exploration creates a 'competency trap' (March, 1991). Thus, their joint pursuit should enhance performance by enabling an organization to be innovative,

flexible, and effective without losing the benefits of stability, and efficiency. Hamel and Prahalad (1993) state that the need to exploit existing capabilities and explore or search for new ones forms a tension between leverage and stretch which is a key strategic challenge for the organization in creating competitive advantage. As many authors agree with Tushman and O'Reilly (1996), superior performance is expected from the ambidextrous organization, which is enabled through structural mechanisms. These ambidextrous organizations likely will gain competitive advantage over their competitors. He and Wong (2004) were the first researchers to test the 'ambidexterity hypothesis' empirically. These authors investigated the effect of ambidexterity (in their case the combination of explorative and exploitative innovation strategies) on organizational performance (sales growth rate) with a sample comprising 206 manufacturing firms. Their empirical results revealed that (a) the interaction of explorative and exploitative innovation strategies relates positively to sales growth rate, and that (b) the relative imbalance between explorative and exploitative innovation strategies relates negatively to sales growth rate.

Gibson and Birkinshaw's (2004) results are in tune with He and Wong's (2004) findings. These authors explored the influence of contextual ambidexterity on business unit performance. They argued that business units, which are simultaneously aligned and adaptable (contextual ambidexterity), will perform better compared to other units because every individual employee in such a unit is able to contribute to existing customers while simultaneously exploring new opportunities. Their empirical results underpin this rationale. Using a sample including 81 business units from 10 multinational companies, they showed that contextual ambidexterity is positively associated with subjective business unit performance. Rothaermel and Deeds (2004) examined the effect of exploration-exploitation strategies on new product development in the context of new technology ventures. The results of their archival data study posit a positive link. Although research into the organizational outcomes of harmonic ambidexterity is still emerging, there are several reasons to expect strategic performance benefits from its pursuit. From a resource-based view (e.g. Barney, 1991; Colbert, 2004), a behavioral context in which exploitation and exploration can simultaneously flourish might be considered as a valuable, rare, and costly to imitate resource, and therefore a potential source of competitive advantage. Empirical research attests to the strategic benefits of this type of ambidexterity. In particular, simultaneously combining exploitation and exploration within a single unit is associated with improved stakeholder satisfaction, particularly among customers and upper-level managers. In a later study of corporate venture units, Hill and Birkinshaw (2006) observed that units capable of simultaneously building new capabilities and using existing capabilities, enjoyed higher levels of venture strategic performance, assessed in four ways: creating breakthrough innovations, investing in disruptive technologies, developing strategic relationships with key

external stakeholders, and providing funding for internal venturing activities. In addition, Cegarra-Navarro and Dewhurst (2007) report that an ambidextrous context is positively related to customer capital, measured as the existence of profitable customers, company reputation and prestige. Cao, Gedajlovic, and Zhang (2009) in their empirical study tested the effect of two different dimensions of ambidexterity on firm performance. They conceptualized these dimensions as "balanced" and "combined". The balanced dimension refers to a relatively close balance between exploration and exploitation (the difference between the level of exploration and exploitation is low) whereas the combined dimensions refers to their combined magnitude (i.e., interaction). They found that both dimensions are positively associated with firm performance (sales growth, profit growth, market share growth, operational efficiency, cash flow from market operations, and market reputation). Chandrasekaran's (2009) study of high technology firms in the United States found support for the hypothesis that divisions that are ambidextrous (simultaneously excel on both innovation and improvement) perform better than non-ambidextrous divisions. Another study by Parnell, Lester and Menefee (2009) revealed that a balanced strategy leads to superior performance. Martini, Aloini, and Dulmin (2012), also tested the ambidexterity hypothesis and found significant positive effect on a firm's performance

Moreover, in few studies where researchers have considered how environmental factors and other moderators might condition the impact of organizational ambidexterity on performance, they have considered this in the context of exploitation and exploration, rather than organizational ambidexterity per se (e.g. Auh and Menguc, 2005; Jansen et al., 2006). Venkatraman, Lee and Bala (2006) in their empirical longitudinal study of 1005 software firms found no direct effect of simultaneous exploration and exploitation but showed that alternating sequences of exploration and exploitation (punctuated equilibrium) affected the sales growth of these software companies positively. Similarly, Bierly and Daly (2007) found no direct significant relation between the interaction of exploration and exploitation and firm performance (financial performance and growth). Sarkees (2007) studied organizational ambidexterity in publicly traded pharmaceutical companies in the United States, and found that pharmaceutical companies scored higher on exploitation than exploration. But, Sarkees (2007) also found that ambidextrous firms, those with strong capabilities in both exploitation and exploration, had no better performance than non- ambidextrous firms. Similar results were obtained by Bierly and Daly (2007), who studied small manufacturing firms in the United States. They found that firms with high levels of organizational ambidexterity did not have better performance than those with low levels of ambidexterity. Building from this 'ambidexterity premise', studies have stressed the need for organizations to pursue organizational ambidexterity to improve performance.

Conclusion:

To build ambidexterity, organizations must concentrate on exploring new knowledge as well as exploiting existing knowledge in everyday work exercises. Indicators of exploration activities would incorporate (a) how often the organization is experimenting with new ideas in order to develop new administrations, and (b) to what extent the organization is creating new services for new consumers and new segments. To seek after better exploitation, senior professionals need to screen (a) to what extent the current activities are in congruence with existing firm policy, (b) to what extent the existing knowledge has been used to lead customer activities, and (c) how efficiently the re-utilization of knowledge occurs, as opposed to repeated development of similar solutions.

Existing research primarily centers on the moderating effects of environmental factors which are typically outside the control of the firm and how internal resource management influences organizational ambidexterity and firm performance which is often ignored.

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PERCEPTION OF GENDER DYSPHORIA

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Introduction:

As soon as we awaken, we become aware of everything around us, including people and objects. Thus perception can be either social perception or analyses of objects.

The sensory experience of the environment, which includes how a person recognises and interprets the information, is known as perception. This also refers to how a person reacts to such stimuli. Vision, touch, sound, smell, taste, and proprioception are all part of perception. An individual perceives any information in two different ways either it is a general perception or social perception.

The process of gathering, interpreting, sorting, and organising sensory data in interpersonal and social situations is known as social perception. In social perception, we perceive the person with respect to their gender.

The term 'gender' means qualities of women, men, girls, and boys which are socially constructed. This includes interpersonal interactions as well as the ideals, behaviours, and roles that come with being a woman, man, girl, or boy. Gender as a social construct varies by society and is subject to change over time. Gender identity of an individual can lead to Gender dysphoria. Gender identity refers to how people see themselves and what they label themselves - whether they are male, female, a mix of both, or neither. The gender identity of an individual might be the same as or different from the sex given to them at birth.

Gender and Sex:

People often use the terms gender and sex synonymously hence they are complete different. The difference between sex and gender are as follows:

Table 1: Differences between gender and sex

Gender	Sex
Gender refers to the socially constructed qualities of women, men, girls, and boys.	The physical variations between males, females, and intersex people are referred to as "sex."
Gender has two categories- Masculine and Feminine	Sex has two categories- Male and Female

Gender distinction is created by social norms	The creation of sex is by the reproductive needs
External factors such as social, cultural, and behavioural influences gender.	At birth, sex is determined or inherited.
Gender roles and expectations may vary over time and among cultures.	Regardless of time or society, sex is the same.

To understand gender in details, the meaning of sexuality is important. Sexuality is the whole manifestation of who you are as a human being, whether you are a woman or a man. Sexuality can be expressed in relation to gender like:

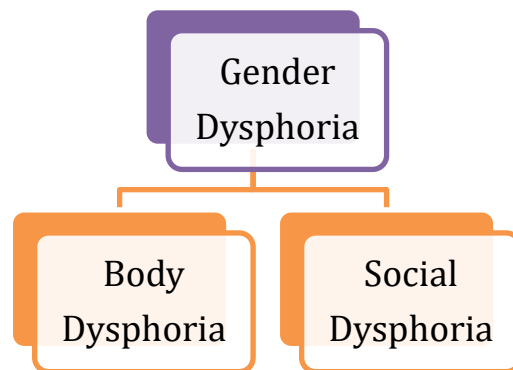
- Heterosexuality is defined as an attraction to people of the opposite sex. Heterosexuals are sexually or romantically attracted to people of the opposite sex. Heterosexual men are attracted to women sexually or romantically, and heterosexual women are attracted to men sexually or romantically.
- Homosexuality is defined as an attraction to people of the same sex. Homosexuality is defined as romantic interest, sexual attraction, or sexual behaviour between people of the same sex or gender. As a sexual orientation, homosexuality is described as "an enduring pattern of emotional, romantic, and/or sexual attraction to people of the same sex."
- Bisexuality is defined as an attraction to people of either sex. Romantic attraction, sexual attraction, or sexual behaviour directed at both males and females, or several genders, is classified as bisexuality. It can also be characterised as romantic or sexual attraction to people of any sex or gender identity, which is referred to as pansexuality.
- Asexuality is defined as an attraction to neither sex. Asexuality is characterised by a lack of sexual attraction to others, as well as a lack of interest or desire for sexual engagement. It could be a matter of sexual orientation or a lack of it. It can also be classified more broadly to encompass a wide range of asexual sub-identities.
- Pan sexuality is the attraction to people regardless of their sex or gender identity for sexual, romantic, or emotional reasons. Pansexual people's romantic or sexual attraction to others is not determined by gender or sex, and they may refer to themselves as gender-blind. Pan sexuality can be either a separate sexual orientation or a subset of bisexuality that denotes a different sexual identity.
- Sapiosexuality refers to a person's sexual attraction to bright people, to the point where they regard intelligence as the most significant characteristic in a partner. It's a relatively new term that's grown in popularity in recent years.

Gender dysphoria:

Gender dysphoria is a term that defines a feeling of anxiety caused by a mismatch between a person's biological sex and gender identity. This disquiet or discontent may be so strong that it causes sadness and anxiety, as well as having a negative impact on daily living. Many persons who suffer from gender dysphoria have a strong, long-term desire to live a life that "fits" or expresses their gender identity. They accomplish this by altering their appearance and behaviour. Some people with gender dysphoria, but not all, may choose to express their gender identity via hormones or surgery. Gender dysphoria is not a mental condition, but it can cause mental health problems in some people.

A clinically significant distress or impairment associated to a strong desire to be of another gender, which may involve desire to change main and/or secondary sex characteristics, as defined by the **DSM-5**. Dysphoria does not affect everyone who is transgender or gender diverse.

The symptoms of Gender dysphoria is mainly of two categories mentioned below:



- Body dysphoria can make a person feel uncomfortable with their entire body or just some sections of it. Some people may feel as if they were born into the "wrong" body, while others may characterise their experience differently. Because each person's experience is unique, no generalisation can be made about how dysphoria affects them.
- Distress and discomfort caused by how one is perceived by society is known as social dysphoria. Assuming a person's gender, using improper pronouns, and making assumptions about social duties in relation to gender are all factors that can contribute to social dysphoria.

Gender dysphoria and social perception:

Perceivers are the people who perceive a person with Gender dysphoria. These are people in our society which include family, peers, teachers, neighbourhood, and workplace.

A research was conducted by Feng Y. and Lou C. (2014) to study the perception and to examine its predictors in three Asian cities that are culturally dominated. In three Asian cities

(Hanoi in Vietnam, Shanghai in mainland China, and Taipei in Taiwan), a cross-sectional survey of 17,016 teenagers and young adults, aged 15 to 24, was conducted from May 2006 to January 2007 with the help of interviews. Among both men and women, very few respondents believed that homosexuality was a normal lifestyle. Despite being higher than the percentage who believed homosexuality to be normal, the percentages of respondents who believed homosexuality to be acceptable were not very high, especially in Hanoi and Shanghai. In general, the results showed that a higher percentage of respondents who live in an urban environment, come from a higher socioeconomic status, are students, have a higher educational level, prefer Western movies/videos, have more knowledge about sexual and reproductive health, have more open attitudes regarding family values, gender roles, and premarital sex, and who report ever having had same gender sexual contact were more likely to think of homosexuality as normal and/or acceptable. Results show that there is no substantial relationship between any aspect and people's impression of homosexuality as normal or acceptable, regardless of gender or city stratification. Male and female residents of urban areas are substantially more accepting of homosexuality than those in rural areas.

Another research conducted by Madiha M. and Akhouri D. (2018) in India the effect of geography and gender on adolescent students' attitudes toward homosexual and gay people. The study's sample consists of 100 randomly chosen students, 50 male and 50 female from rural areas and 100 male and 50 female from metropolitan areas. The findings show that adolescents from rural regions had a more hostile attitude toward gay and lesbian people than those from metropolitan areas. Additionally, it was discovered that women are more prejudiced against lesbians and LGBT people. Urban dwellers are accustomed to a foreign society where everything is taken for granted. Students from metropolitan regions therefore exhibited less animosity against lesbians and homosexual persons. There is a definite gender disparity in attitudes about lesbians and gay individuals. The findings showed that girls have a worse attitude about lesbians and LGBT persons than boys do. The limits placed on girls may be the cause of this. In India, girls are still expected to abide by all social norms and rules. This may undoubtedly have an impact on how they feel about things that go against their culture.

A study was conducted by Villar F. and Serrat R. (2013) in Spain with an aim to provide light on older residents' perspectives on non-heterosexual sexual orientation at residential aged care facilities (RACFs). 47 residents of five RACFs in Catalonia (Spain) were questioned about how they would feel and respond if another person disclosed that they were attracted to people of the same gender. 20 men and 27 women made up the sample.

The majority of survey participants had some sort of unfavourable reaction to the fictitious scenario of same-sex contact between residents. Few residents responded favourably to the vignette, and several claimed that it was none of their business what other residents' sexual

preferences were, therefore their response was neither negative nor positive. There seems to be a high frequency of homophobic views among elderly residents of RACFs. For those who experience gender dysphoria, this could be a barrier, making it harder for them to express their sexual identity and encouraging unfair treatment.

Therefore from the above researches articles it may be concluded that adolescents with more educational knowledge shows a positive attitude towards a person with Gender dysphoria. People from metropolitan regions exhibited less hatred against lesbians and homosexual persons. Young adult residents of urban areas are substantially more accepting of homosexuality than those in rural areas. However, older adults do not show a positive attitude towards people with gender dysphoria.

We bring in our habit, positive and negative attitude along with attention and motivation when we perceive a person in any social context. Perception of gender is also not an exception. Gestalt law of organization holds that we try to organize what we see. When there is a mismatch in our perception and our regular conceptual cues regarding a person's biological sex and gender identity we ascribe it to gender dysphoria.

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NEED OF THE HOUR: FINTECH

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Introduction:

As far as the memory and history exists, people and enterprises have engaged in physical commerce. It was obvious who was buying and selling as well as what they were purchasing and how they were making payments. In the physical world, transactions for authentication, the transfer of products, and payments for services were made. After the introduction of bank accounts, money transfers, credit cards, and electronic payments, buyers and sellers were suddenly forced to communicate with one another virtually rather than in person. This paved the way for the development of the digital world, which coexists with the real world. This then leads to the creation of a digital economy for each country and a digital world for all of us, which is as important as the physical world. This digital world forms the backbone for a strong and well-functioning Fintech world.

Often veiled in excitement and shrouded by jargon, the name 'FinTech' is just a combination of the words 'financial' and 'technology'. Though it merely describes the integration of technology to provide customers with financial services and goods, but the word in itself is enough to elicit a panic among the wary. Among the services delivered, it might pertain to banking, insurance, investing, or any other aspect of finance. FinTech is increasingly being used to describe technological innovations that are upending traditional financial services, such as mobile payments, money transfers, loans, fundraising, and asset management.

Yoshi Kawai, General Secretary of the International Association of Insurance Supervisors, a member organisation of the Financial Stability Board, offered a working definition of 'FinTech' as follows: it is a 'technologically enabled financial innovation. It is giving rise to new business models, applications, processes and products. These could have a material effect on financial markets and institutions and the provision of financial services.

What is FinTech?

In general, any breakthrough in how people do business, such as the development of digital money or double-entry accounting, can be referred to as "financial technology." However, financial technology has rapidly advanced since the Internet and mobile Internet/smartphone revolutions. Fintech currently refers to a wide range of technical interventions into personal and commercial finance, as opposed to its original meaning, which described the use of computer technology applied to the back office of banks or trading organisations.

The word fintech derives from the coupling of two complementary areas: financial services and solutions based on advanced technology. The economic literature does not agree on a single definition of fintech due to the overall diversity of the business. The word “fintech” has made its way into the *Oxford Dictionary* as: “Computer programs and other technology used to support or enable banking and financial services.” Wikipedia defines “FinTech” as: “Financial technology, also known as Fintech, is a line of business based on using software to provide financial services. Fintech companies are generally start-ups founded with the purpose of disrupting incumbent financial systems and corporations that rely less on software.”

It is possible to set out a broad working definition of the term that perfectly fits with the aim of this book. In particular, it is possible to define fintech as initiatives, with an innovative and disruptive business model, which leverage on ICT in the area of financial services. A simpler definition of fintech is as an industry made up of organizations using novel financial technology to support or enable financial services. There are two main aspects to consider—the subject and the scope of the definition:

- It is important not to consider fintech initiatives as an ecosystem populated only by start-ups. The term is often associated with start-ups, mainly because the use of advanced digital solutions in financial services is a relatively modern trend. Even mature and maturing companies have started to transform their businesses with advanced financial technology solutions, for instance, by making use of online or mobile services.
- The scope of the fintech definition requires more details. It is important to understand that financial technology solutions are a very complex and regulated subject, where several and different stakeholders place their interests.

Drivers of the Fintech revolution

Three factors are driving the global scenario of rapid change:

- i. Transforming Macroeconomic and Legislative Environment
- ii. Quickening pace of technological advancement
- iii. Increasing customer expectations

Transforming macroeconomic and legislative environment:

Fintech's expansion was aided by a confluence of economic and regulatory circumstances that emerged in the wake of the 2008 global financial crisis. Financial institutions were forced to focus much of their internal attention and resources on 'must-have' risk management and compliance projects as regulators worked to strengthen the safety and soundness of the financial system. As a result, product and process innovation suffered.

At the same time, a number of regulators worked to promote the emergence of non-traditional competition. One such regulator was the Financial Conduct Authority in the UK,

which listed the promotion of competition as one of its three primary operational goals along with improving market integrity and protecting consumers.

Last, but not the least, a low-yield environment brought about by the historically low interest rates in the years following the financial crisis also contributed to a huge increase in the amount of money flowing into alternative asset classes like venture capital. These flows contributed to making more capital available for a variety of new innovators, including fintech business owners.

Quickening pace of technological advancement:

At the same time, rapid technological advancements were enabling new approaches to a range of financial activities, from onboarding bank customers to deploying ultra-high-speed trading strategies. Although financial institutions were among some of the earliest private sector entities making a significant investment in technology, most large institutions have been deeply invested in uncompromising systems that are often decade's old leading to rigidity in operations and incurring huge costs to incorporate change.

While some financial institutions recognized the potential of engaging with customers via new platforms like smartphones, leveraging cloud computing, or even exploring new trading strategies enabled by artificial intelligence (AI), actual implementation was extremely difficult within an operating model constrained by 45 or more-year-old mainframe systems.

Increasing customer expectations:

Digital natives like Uber, Airbnb, WhatsApp, Facebook, and WeChat were revolutionizing not only their respective industries, but customers' expectations for digital experiences across the board. These revolutionary offerings changed the expectations of customers. Now, customers have a definite opinion on what they want and how it should be acquired. Consumers have been trained by these technology firms to anticipate quick, tailored, and on-demand digital services. A growing percentage of customers started to perceive financial services as antiquated and resistant to change when compared to these options. Younger customers have shown to be especially dissatisfied with the banking services provided by established institutions.

Together, these three factors have helped in shaping up and have forced existing financial institutions to step up their game if they want to continue to remain relevant in the highly competitive world. Due to the above factors, numerous new institutions are ready to venture into the world of lending, banking, insurance and other advisory services, which is resulting in demolishing the barriers presented by the incumbent industries earlier.

In 2013, Jack Ma, the founder of Alibaba, argued, "There are two big opportunities in the future of the financial industry. One is online banking, all the financial institutions go online; the

other one is internet finance, which is purely led by outsiders.” These words are proven true today with the disruptors targeting these two obscure areas of finance.

Fintech ecosystem:

Fintech ecosystems are groups of enterprises that collaborate to accomplish a specific goal. This often refers to the creation and acceptance of innovative technologies to enhance or undermine the conventional banking industry in the context of financial services. Additionally, it may imply expanding social inclusion and economic progress for more people globally. The idea behind a fintech ecosystem is to develop an appropriate setting where various financial technology services can cooperate. They are frequently created by the government, businesses that provide financial services, and start-ups, where one partner helps the other.

The consultancy company Ernst & Young (EY) compiled the most relevant core attributes required for a well-functioning economy. These were as follows:

- 1) Demand- This includes the end-client demands for the consumers, governments and financial institutions.
- 2) Talent- Every fintech requires its ecosystem to be abundant of talent in terms of technical, financial and entrepreneurial talent availability.
- 3) Capital- No enterprise can operate without adequate funds availability. There should be availability of funds or financial resources for the disruptors and start-ups and scale-ups.
- 4) Policy- Government measures for sector expansion, particularly the use of digital public infrastructure to support financial services innovation, span regulation, taxation, and other policy areas.

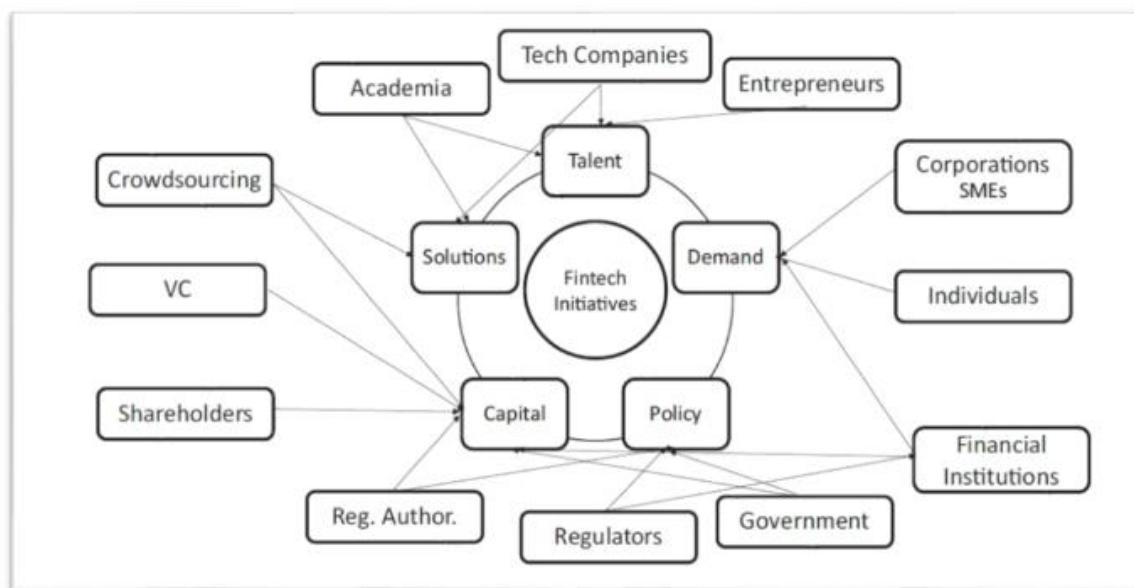
A fifth element was added to the above by Bernardo Nicoletti in his book ‘The Future of FinTech’:

- 5) Solutions- As the sector is still in its nascent stage, there needs to be a solution for the problems arising. These solutions come in the form of new technology, products, services, and processes.

From the figure 1, we can see the various elements operational in the fintech ecosystem. Of the five core elements, there are multiple subsystems that needs to be working in order since each sub-element will be the conduit points and interact with the stakeholders as well as the core elements of the ecosystem.

These sub-elements will include corporate SMEs and Individuals which will have the potential to create demand. This will lead to synergy between customers, governments, institutions, etc. Entrepreneurs, tech companies and academia will be responsible for moulding, developing and fostering talents as required by the enterprises. The type of talent required and developed will be a collective effort of the above-mentioned sub-systems. Apart from talent, tech

companies and academia will also be responsible for providing solution to the enterprises working in this sector. Solutions will also be provided by crowdsourcing efforts.



The future of Fintech integrating finance and technology in financial Service, 2017

(Source: Bernardo Nicoletti)

Capital will be supported by the sub-elements of all the vehicles who are in the work of procuring funds or have excess of funds. This will include shareholders, venture capitalists, angel investors, HNIs, etc. Lastly, policy will include not only the policies set in place, but also the policies for the future growth of the sector as a whole. This means all tax incentives, growth programmes and subsidiaries provided by the government. The main sub-elements here will include regulators, government and policy and law makers.

Digital economy:

Fintech cannot be successful when based on the traditional economy setup currently in practice. For the success of the entire sector, our economy needs to shift from the physical existence to a digital one.

Deloitte in their working paper have explained that the digital economy is the area of the economy that is driven by the billions of daily interactions that occur online between individuals, businesses, devices, data, and processes. Hyper-connectivity, or the increased interconnectivity of people, organisations, and machines as a result of the Internet, mobile technologies, and the internet of things (IoT), is the foundation of the digital economy.

Due to its reliance on internet access, the digital economy has also been referred to as the new economy, the web economy, and the Internet economy in the past.

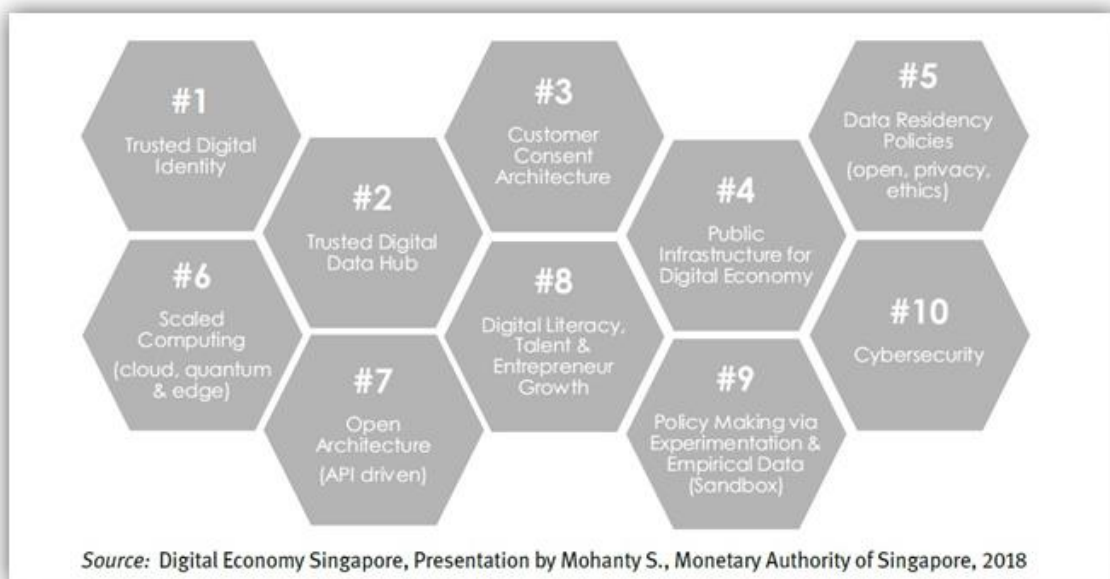
The internet economy, which, by one definition, is just defined as economic value derived via the internet, is said to be more advanced and complex by economists and business executives.

The transition from the third to the fourth industrial revolution is reflected in the digital economy. The transition from analogue electronic and mechanical devices to digital technology, often known as the third industrial revolution or the digital revolution, occurred in the latter half of the 20th century. The fourth industrial revolution expands on the digital revolution as modern technology keeps bridging the real world and the virtual one.

With the increased dependency on internet for exchange as well as transactions, growth of digital economy is as essential as traditional economy. Also, as Fintech disruptors and start-ups can only operate in the digital space, there is a need for developing the digital economy space that's conforms or at the very least adapts to the Fintech needs. The transformation of companies and systems based on processes into a digital economy is the cornerstone of fintech development.

The following 10 stacks have been identified by Gupta & Tham (2019) for the successful fintech development:

- 1) Trusted Digital Identity
- 2) Trusted Digital Data Hub
- 3) Customer Consent Architecture
- 4) Public Infrastructure for Digital Economy
- 5) Data Residency Policies
- 6) Scaled Computing
- 7) Open Architecture
- 8) Digital Literacy, Talent and Entrepreneurial Growth
- 9) Policy making from Experimentation and Empirical Data
- 10) Cyber-security



1) Trusted Digital Identity

Because the identification of each participant is verified physically and through documents that are made accessible for verification prior to the transaction, all transactions between two parties in the physical world are made possible. Participants in a digital world, however, are "presence-less." Therefore, the establishment of a reliable digital identity for both people and organisations serve as the foundation for validation and as the means by which any participant in the digital economy would engage in communication with other participants in order to initiate a transaction. For a digital economy to be possible, a trustworthy governmental body that verifies digital identification is essential.

In India, for example, the AADHAR forms the basis of this digital identity. Every individual, registered are given a Unique Identification Number, mentioned on their respective AADHAR cards. This is used to verify the presence of an individual online.

2) Trusted Digital Data

Data about the participant must be obtained, saved, and verified in order to prove the digital identity of a person or entity. This serves as the foundation for establishing the participant's identity in a "presence-less" condition. As a result, a reliable digital data hub's function becomes crucial.

Prior to beginning any transaction or commercial engagement, physical documents are typically needed for manual verification. Data errors are common with this strategy, which reduces productivity and may lead to a bad user experience.

A reputable digital data hub can act as a trustworthy and impartial source for a collection of extensive, verified information about a person's identity. Prior to establishing a business relationship, these features can support digital on-boarding of customers and make it easier to communicate with them. They also support the transactions both in the physical as well as digital world.

3) Customer Consent Architecture

Even when a participant's identification has been verified and supported by trustworthy digital data, a transaction cannot be started unless and until this trustworthy data is communicated with other parties with the participant's knowledge and consent. A consent architecture that enables each participant to select the recipients of personal data sharing must exist for this sharing to take place. Each citizen now has the power to regulate their own data in terms of what information is shared, when it is shared, and whether it is shared or not with whom. For this consent procedure to be effectively managed and to prevent misuse or the generation of bogus data, it must be traceable, trackable, and manageable.

4) Public Infrastructure for the Digital Economy

In a physical economy, the infrastructure of roads, hospitals, airports, and other facilities is taken into account. Similar to this, we must consider digital public infrastructure in a digital economy for the sake of the economy. Examples of digital infrastructure include effective electronic payment systems and shared utilities for consumer regulatory validation. These government services aim to make transactions seamless, easy, and secure.

5) Data Residency Policies

Data is the beating heart of the digital economy. The digital economy is built on the policies that guarantee data is managed properly. Although privacy and ethical usage should be given significant consideration, data should be used in an open manner. Therefore, data residency policies must ensure that the storage and use of data are properly governed.

6) Scaled Computing:

When there is a system for creating and storing data, the speed and volume of the data collection require the availability of a scalable architecture to process the data. Architectures ranging from cloud computing to eventually quantum computing are included in this. In order to enable processes for the digital economy, policies are needed to support the switch from physical fixed capacity computing to scalable computing using the cloud.

7) Open Architecture

The ability to collect, store, and analyse data must be put to use in order to develop new goods and services. Open application programming interfaces (APIs) and multi-sector APIs must be used for connectivity in order to do this. One of the most crucial pillars of innovation in the digital economy is APIs. The interaction between systems and applications is defined by sets of protocols, typically with the goal of facilitating information exchange or transactions without the involvement of a human.

8) Digital Literacy, Talent and Entrepreneur Growth

Technology and talent are needed for product creation in the digital economy. In order to establish these talent pools, it is crucial to offer legislative support, such as grants and incentives. There are three components to setting up an environment where talent can flourish:

- Building tools to teach people how to navigate the digital economy.
- Training individuals who will work for businesses producing digital goods and services
- Encouraging businesspeople to develop fresh digital goods and services

9) Policy Making by Experimentation and Empirical Data

Generally speaking, technology advances more quickly than laws change. By generating empirical data to test, review, and fine-tune policies more quickly, the use of sandboxes enables experimentation in a controlled setting. As a result, laws can keep up with the quick development and adoption of new technology.

10) Cyber-security

The frequency, size, and complexity of cyberattacks are growing as more services are being supplied online in the digital economy. Cybercriminals and hackers are continuously searching for vulnerabilities in IT systems to exploit. The digital economy is more vulnerable to cyberattacks in two ways: — Due to the connectivity between entities, a serious cyber breach in one entity could potentially spiral into a more systemic issue; and — Repeated cyber breaches could erode public trust in online services and decrease consumers' willingness to engage in the digital economy.

Conclusion:

The world is changing at a fast pace. If the industry and organisations do not keep abreast to these changes, they will be forced out of the industry by new players. The very nature of economy has shifted. From the millennials preferring to be provided services in the online domain to save time in the busy world, to the enterprises managing to hold their entire operation in the digital world, thereby cutting cost, and Digital economy is here to stay. Industry 4.0 will need to adapt its presence in the digital world. Hence, there is an imperative need to ensure the growth and development of this digital ecosystem to ensure our country does not face backlash and impairment from the global economy. Having a robust policy system and a well operating and systematic digital economy system, India has seen a huge increase in the number of Fintech industries currently operational. Indian ecosystem has been considered third best economy for the incubation and running of Fintech industries.

As we move ahead in the game, the Fintech industry has emerged as a new sector entirely and we need to ensure that this industry has space to grow. The traditional form of delivering service has changed and the supply chain has shifted dramatically to ensure its successful incorporation of the new needs by the organisation. This is an exciting time, where those who understand the sector as well as those who are ready to unlearn the old and embrace the new will be able to unleash a tremendous growth potential. Fintech is here to stay.

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NEED FOR SKILL DEVELOPMENT CENTRE: A STUDY OF BANJARA TRIBE

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Abstract:

Banjaras, also known as “*Lambadi*”, are nomadic tribes of India found in Andhra Pradesh, Haryana, Karnataka, Maharashtra, Uttar Pradesh and Rajasthan. These tribes have traditionally lived in settlements known as ‘*Thandas*’, which is a clustered human settlement in rural areas, in recent times most of these tribes have moved to cities in search of employment opportunities. Banjaras have their distinctive identity through, body tattooing, dress and ornaments. Their origin and history can be traced back to the state Rajasthan, India where their culture focuses on community life, values and collective property resources for common use. This paper aims to document and enlist the problems and prospects of the tribes in terms of their origin, significance, lifestyle and occupation (art and craft). The paper aims to establish a possible solution to the problems of the tribe in terms of their occupation and employment. The paper is based on primary and secondary survey of these tribes in Jaipur, Rajasthan. The secondary data is enlisted through literature review and primary through interview and physical observation of the Banjaras dwelling near the Mansarovar area of Jaipur have been considered for the study. The paper also discusses the potential of developing a Skill Development Centre for providing opportunity of growth to the concerned tribes. The Adaptability and Acceptability of the Banjara tribes will act as a catalyst in providing the Skill Development for providing employment opportunities by enhancing their art and craft skills.

Keywords: Banjara, Development, Lambadi, Origin, Skill development Centre

Introduction:

The Banjaras constitute about 7% of the total country population in India. They are culturally advanced but have been relatively isolated, living on the edge of the mainstream (Lal, 2016). The impact of the Banjara culture is predominantly seen in the present-day in fabrics of India, their rich color choices and embroideries are praised by all. Their artforms are known to be unique and eye catching but yet they are still not given the respect they deserve in this society. Few studies demonstrate the encroachment of their land, with an assurance to rebuild their grounds have been identified in Haryana, where their businesses have been shut, like the case of Gurugram's Banjara Market set up by the Hadiya lobar tribe which was a community originally

hailing from Rajasthan but the market ended up being evacuated as shown in Fig 1, a showcase of art all ended because of encroachment (Das, 2021). They have to migrate from place to place because they do not have permanent setups for their skills. This problem needs to be resolved to keep the traditional artforms of Banjaras alive. One solution to this issue can be a Skill Development Centre for their artforms, where they can display, sell, learn, create their works. For example: The Barefoot College is registered as the Social Work Research Centre (SWRC) has been in partnership with rural communities in India to improve the quality of life of the rural poor by making them self-sufficient and contribute to sustainability (barefootcollege.org). Some government schemes for unprivileged sector of this society are described below:

The Ministry of Micro and Medium Enterprises, (MSME) conducts training programs through various organizations for self as well as wage employment. Initiatives like the "Skill India" program which helps the youth to train and receive market knowledge have been taken by the government. Skill India Mission Operation (SIMO). The program will especially encourage the creation of skill development programs for women, marginalized communities, tribals and people with disabilities to enable them to acquire the skills needed to enter today's labor market (Worldbank.org).

The women in the community stay back and work as laborers under the MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) scheme.

There are nonprofit organizations like Vihara Samuda Samar than Manch working to empower the nomadic and de-notified communities to create an inclusive society as well as government policies for these marginalized sections of society.

The 12th Five Year Plan document states that there is an urgent need for skill formation in the formal education system, and at the same time for innovative approaches outside the formal education system. The world's biggest vocational training program, the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), aiming to skill 2.4 million people within a year in diverse trades.

In 23rd February 2009, cabinet approved National Policy on Skill Development formulated by Ministry of Labor & Employment. It aims at increase in productivity of workforce in the organized and the unorganized sectors, seeking participation of youth, women, disabled and other disadvantaged sections.

Under Pandit Deen Dayal Upadhyaya Grameen Kaushalya Yojna Rajasthan is one of the approved Annual Action Plan states with a training target of one lakh BPL youth. The scheme was launched in the year 2014. At Present, 36 Project Implementing Agencies (PIAs) have setup 120 Skill Development Centers (SDCs) across the state.

There are 2 universities there at Rajasthan one is The Rajasthan ILD University (RISU) which affiliates the colleges for various vocational programs. Whereas the other one Bhartiya Skill Development University providing 2-month internship, Diploma, Undergraduate and Graduate courses.



Figure 1: Banjara Market Evacuation (News clip)

Origin and History:

History tells us that in 10 and 11 A.D. some areas of Rajasthan, Hastinapuram, and Gujrat have been ruled by the Rajput Dynasty. It tells us that Rajasthan was ruled by Prithviraj Chauhan. The cruel Muslim ruler Ghori took out Prithviraj's eyes and left him blind harassed and tortured him in many ways. Prithvi raj heard the voice of the King he left an arrow on Ghori the arrow hit Ghori and he fell down dead. As a result, The Muslim soldiers fell on Rajput's and massacred them. The Rajput's left their dwellings and ran into forest in order to save their lives. So, to escape from Ghori soldiers the women changed their dress pattern by making pieces of their original dress and embroiling on the same, they have also changed their hairstyle and used creepers as bangles, ankles, and they form their clothes into rags with different colors. So that they are not recognized by Gordians, they took to trade as occupation for their living. So, we can come to a conclusion can be derived by the reading the following factors:

Nomadic roots

Their origins are believed be rooted in Rajasthan, northern India. The Banjara people are known by different names — in Andhra Pradesh, Lambada or Lambadi; in Karnataka, Lambadi; in Rajasthan, Gwar or Gwaraiya.

Ancient travelers and traders

The word "banjara" is derived from "vanaj," trade, and "jara," travel. They speak Gorboli, an Indo-Aryan language made up of words from many different Indian dialects. Gorboli also varies from region to region.

Iconic dresses and jewelry

Banjara women in the village of Bansur in Rajasthan can be identified by their unique jewelry made from rupayi billalu (coins), steel and other metals. The only gold accessory they wear is the nose pin. The women's clothing also tend to be bright and colorful.

Discrimination in modern day India

Banjara tribes today live on the fringes of society and shun publicity. Some experts consider the Romani people of Europe as descendants of India's Banjaras.

Shift in economic and cultural structures

Many children, however, end up dropping out of school to work as cattle herders due to economic pressure. [1]

Banjaras – way of living

Lifestyle

Banjara women are in the front of Indian fashion, breaking new ground with their exquisitely embroidered ghagras, bridal veils, red, blue and black duppattas. Clothes have always provided the best example of Banjara, bead craft work, what they however lacked was, professional guidance to package their work and market them as shown in Fig. 2 Their design shows sophistication and has a creative sense. Banjara's wearing is now in the fashion of treasure. The garments in the industrial front take the banjara embroidery in the industrial front as their real assets.



Figure 2: Accessorized Banjara Woman

Art and craft:

The Banjara Embroidery is a form of art developed by Banjara women shown by them through their garments viz kachali and phetya and the articles which they use daily like (facebook.com). Zolana chunchi, khalchi, daxani, galano, Bagloo, Gaddi, ghungato, pat, kothali, Kothalo, each item is handmade with artistic look. Kachali is squarish in shape. Small sea shells (also known as Kawada) and old coins make the handwork look more appealing and eye catching. In olden silver was also used in the kacheris in small quantities. Nowadays because of

the soaring prices of silver they use lead as an alternative to lend shine and grace to the kachali. Their art of making these garments fancier mirror work is also used. Nomads in the past, the Banjaras today strive to preserve the fascinating and unpredictable traditions of their ancestors. Banjara embroidery differs as it has its special characteristics and specification which are as follows. Banjara women prepares very beautiful items for routine purpose by using household repairing needles, following some specific stitches in use are maki, nakharar, Sud, advisory, ghera, LaVan, jodero, paso, bakia,etc. Background cloth usage is one more specification of Banjara embroidery which is red colored with thread of red and black color. Sometime color threads which are half red and half other color threads were used. On Banjara Textiles most patterns are represented in either square or rectangular form Banjara ladies creates different designs by using running stitch (Mitakiro).

Aim and objective:

The aim of this study is to acknowledge the problem of unemployment creating a space for these lost artisans and help them regain their confidence back by providing them the knowledge they need for them as well as their art forms, which is creating fabulous textile designs in the form of motifs, also crafting jewelry. In this modern world they need to come up with strategies to make their art forms sellable to people. Nowadays the concept of minimalistic approach is what people seek. In a developing and culturally rich nation like ours, minimalism the factor responsible for economic reasons. Our objective is to create a space which enhances the creativity of banjaras, a space where their journey, their crafts are recognized and fits to the use of this modern society by keeping the design minimalistic but traditional. Using sustainability as a concept, using the available local materials and techniques an interior space for these artisans and visitors is what needs to be created.

Methodology:

The study employed a qualitative study design and drew on interviews, on-site visits and participant observations through videos, content writing, photographs and interaction and non-participatory observations through plan drafting and sketching flow charts for the same. Most of the data was collected by interviewing banjara candidates on one on basis, asking them questions like. How much time it took for them to recover their losses? Are they aware of the gov schemes for them? Did gov promised them for a space after encroachment? Explained them in simple words what a development Centre is. Asked them if they are given a choice will they accept to choose this path of employment? Do they want to learn new ways of art? Are they skilled in traditional crafts? Explained them the idea of skill development and see if they are excited for the same or not.

If they are willing to travel or change the area where they live? These questions helped to analyze the problem and suggest appropriate measures to restore their culture.

Need for study

This research will provide new perspectives by studying the origin and historical background and also get an idea of their culture and craft. Their artforms and knowledge of creating colorful fabrics, jewels, shell work etc. are real assets which make them differ from the rest of the nomadic tribes. The only thing they lack is the knowledge of market and professional guidance to make their work preeminent and compete with this world of business. This study provides proof that there is a need to develop a skill Centre for Banjara tribe as they lack the business knowledge and do not have permanent employment opportunities. They have to migrate from place to place to sell their crafts but as we looked into case studies, we found evidence supporting that these artisans were removed from Banjara market due to encroachment promising them a place to exhibit their art forms but were denied later.

A skill development Centre is an initiative which can be taken for these tribal communities of artists where they can exhibit their crafts, learn about the business world, share and demonstrate their knowledge and ideas, transform their skills to blend in with today's market. Creating a space like this will encourage more tribes to show their artforms to the world and encourage employment opportunities for the tribal people who are often ignored by common people. This will enrich the culture of our diverse state and increase the quality of our art.

Outcome:

Banjaras in different part of the country have different connotation. According to D. R. Prathap the banjaras are also called as banjari, lambadi, lambani, lambany, brinjari, vanjari, boypara and sugali (Lal, 2016). Banjara attire, lifestyle, traditions and customs are unique. But modernization, technology, and need for gainful employment have forced many to leave their traditional land and settle in big cities. As a result, Banjaras who can be denoted as lost artisans need a skill development centre a platform to enhance their skill and make them industry ready. It is essential for people to acknowledge the skills of individuals and applaud them for their art. This would encourage the unskilled communities like these to work harder and be *aatmanirbhar*. As a result, not only will they be productive but also help our economy to rise by contributing in the subject of art and craft.

Conclusion:

Further, there is need to explore lives of Banjaras and support with evidence the said theories and stories. Because of the Indian social order in past few years the Lambanis have been living a gypsy in various states like Maharashtra, Andhra Pradesh, Rajasthan etc. Banjara being

the biggest ethnic tribal group of India is not a conventionally construed caste. In the new millennium. Even after 68 years of national independence, due to lack of political will and support of civil society Banjaras have not achieved considerable progress in India. They are still considered as Dalit and are not wanted by many. Their art and crafts have not been given proper validation by the community, they wandered from place to place, gradually adopted the local culture and adjusted with the local environment for their survival and development. In this new millennium.

They should be empowered, socially, economically, educationally and politically through participatory communication and development approaches which is why there is a need for skill development Centre. A Centre where they will have freedom to explore their knowledge in fabrics and interact with outside world on one-on-one basis. Banjaras contribution can lift up India's diverse nation attracting more communities to support their culture, teach them and be taught by them. Bring them under a common umbrella and treat them as artists.

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भारतीय दार्शनिक चिंतन में कर्म-विचार

प्रीति श्रीवास्तव

संस्कृत विभाग,

एस एन डी टी कॉलेज ऑफ आर्ट्स एंड एस सी बी कॉलेज ऑफ कामर्स एंड साइंस फॉर वीमेन,

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शोध-पत्र-सार:

यह समस्त संसार कर्ममय है और कर्म ही जीवन की कसौटी है। वास्तव में मानव अस्तित्व एवं कर्म, एक ही सिक्के के दो पहलू हैं तथा मन की समस्त गतिविधियां कर्म ही हैं। कर्म का अर्थ आचार एवं आचरण से है। कर्म की व्याख्या में श्रीमद्भगवद्गीता का कथन है कि कोई भी मनुष्य एक क्षण भी कर्म किए बिना नहीं रह सकता। प्रकृति के तीनों गुण उससे कर्म कराते ही रहते हैं। मानव का अस्तित्व स्वयं कर्म है। कर्म से विमुख होना भी कर्म है। जीवन ही कर्म का पर्याय है। चिंतन से लेकर चिंता तक सब कुछ कर्म ही है। मानव मन सदैव गतिमान है, अतः तन निष्क्रिय होने पर भी मन की सक्रियता कर्म है। कर्म की उत्पत्ति ब्रह्म के यथार्थ प्रकृति से हुई है। यह कर्म ही मनुष्य के जीवन में विचारों की पवित्रता की व्याख्या करता है तथा इसका उद्विकास ही आत्मबोध का साक्षात् दर्शन है। कर्म-सिद्धांत का सर्वप्रथम बीज वैदिक दर्शन में मिलता है। वैदिक ऋषियों को नैतिक-व्यवस्था के प्रति श्रद्धा की भावना थी। उन्होंने नैतिक-व्यवस्था को 'ऋत' कहा है। इस ऋत का मूल कारण कर्म-सिद्धांत है। यही ऋत का विचार उपनिषद् दर्शन में कर्मवाद के रूप में परिलक्षित होता है।

बीज-शब्द: कर्मवाद, कर्म-नियम, कर्म-सिद्धान्त, दार्शनिक-चिन्तन, भगवद्गीता, कर्म-प्रबन्धन, कर्म-विचार।

प्रस्तावना:

भारतीय दार्शनिक चिंतन में कर्म की अवधारणा कार्य-कारण सिद्धांत पर आधारित है। कर्म कारण है तो कर्मफल उसका कार्य। मनुष्य का वर्तमान जीवन उसके पूर्व जन्म के कर्मों का परिणाम है और इस जीवन के कर्मों का फल अगला जन्म होगा। कर्म-नियम के अनुसार प्रत्येक व्यक्ति अपने कर्मों के लिए स्वयं उत्तरदायी है, अर्थात् सुख-दुःख जीवन में अपने कर्मोंनुसार ही मिलता है। जन्म-मरण, पुनर्जन्म सभी इसी कर्म पर आधारित हैं।

किसी काम को करने को 'कर्म' कहते हैं। कर्म शब्द 'कृ' धातु से निष्पन्न है, जिसका अर्थ- करना, व्यापार, हलचल है। श्रीकृष्ण ने गीता में कर्म का लक्षण देते हुए कहा है कि अक्षर परब्रह्म से पंचमहाभूत आदि की विविध सृष्टि निर्माण होने की जो क्रिया है, वही कर्म है। कर्म वह रचनात्मक शक्ति है, जिससे वस्तुएं अस्तित्व में आती हैं। भगवद्गीता में कर्तव्य निष्ठा को धर्म एवं सत्य के साथ जोड़ा गया है। उपनिषदों में कर्म को नैतिक नियम के रूप में स्वीकार किया गया है। 'सत्यं वद धर्मं चर' उपनिषदों के इस सिद्धांतानुसार व्यवहार और आचरण से ही मानव मात्र का कल्याण संभव है। अतएव कर्मयोग को नीति और सदाचार का रक्षक भी कहा गया है।

कर्म तीन प्रकार के हैं— संचित-कर्म, प्रारब्ध-कर्म, क्रियमाण-कर्म। संचित-कर्म या अफलित कर्म वह है, जिसे व्यक्ति ने पूर्व जन्म अथवा इस जन्म में किया है और जिसका फल आगामी जन्मों में भोगना है। प्रारब्ध-कर्म, वह कर्म है जो व्यक्ति पूर्व जन्म अथवा

इस जन्म में करता है और उस कर्म का फल इस जन्म में भोगा जाना है तथा क्रियमाण-कर्म, वह कर्म जिसे व्यक्ति इस जीवन में करता है, अर्थात् वर्तमान जीवन के कर्म जिनका फल भविष्य में मिलेगा, क्रियमाण-कर्म कहलाता है।

वेदों में कर्म-विचार :

भारतीय चिंतन-परंपरा में कर्म-सिद्धांत शाश्वत नियम पर आधारित है। इस नियम के अनुसार हम जो भी शुभ-अशुभ कर्म करते हैं, उसका फल हमें भोगना ही पड़ता है। इसे ही कालांतर में भाग्य या नियति भी कहा गया है। शुभ कर्मों से आत्मा में पुण्य का उदय होता है तथा अशुभ कर्मों से पाप का। शुभाशुभ कर्मों के भोग के लिए ही आत्मा को शरीर धारण करना पड़ता है। दार्शनिक जगत में कर्म की गति विचित्र मानी गई है। अर्थात् संसार की सभी घटनाएं, जीवों की सभी चेष्टाएँ, यहां तक कि स्वयं यह जगत कर्म ही की गति का फल है। देवता गण भी कर्म के बंधनों से परे नहीं हैं। अवतार लेने के पश्चात् भगवान भी कर्म के गति चक्र में घूमने लगते हैं, अतः सत्य ही कहा गया है कि 'गहना कर्मणो गतिः'।¹ कर्म के आदि-अंत को जानना सरल नहीं है, इसलिए इसे अनादि कहा गया है।

वैदिक ऋषि कर्म की गति अर्थात् कर्मवाद को पूर्णरूपेण जानते थे। कर्मवाद के संबंध में ऋग्वेद संहिता में एक मंत्र आया है, जिसमें शुभःस्पति (शुभ कर्मों के रक्षक), धियस्पतिः (अच्छे कर्मों के रक्षक), विचर्षनिः तथा विश्वचर्षणः (शुभ और अशुभ कर्मों के दृष्टा), विश्वस्य कर्मणो धर्ता (सभी कर्मों के आधार) आदि पदों का देवता के विशेषण के रूप में प्रयोग हुआ है। यजुर्वेद में कहा गया है कि इस संसार में कर्म करते हुए 100 वर्ष तक जीवन जीने की इच्छा रखें 'कुर्वन्नेवेह कर्माणि जिजीविषेच्छतं समाः'। वेदों में यज्ञ को सर्वश्रेष्ठ कर्म माना गया है। अर्थात् वेदानुसार यज्ञ और कर्म समानार्थी शब्द है, किंतु वैदिक यज्ञ, यज्ञ के लिए नहीं, अपितु इच्छित फल के लिए होते थे। यज्ञ द्वारा हम देवताओं से वांछित फल प्राप्त करते थे। यज्ञानुष्ठान से पाप कर्मों के फल का नाश तथा पुण्य कर्मों के फल का उदय होता है। ऋग्वेद के मंत्रों में संचित तथा प्रारब्ध कर्मों का भी वर्णन हुआ है।² शुभ कर्म करने वाले लोग देवयान के द्वारा ब्रह्मलोक को तथा साधारण कर्म करने वाले चंद्रलोक को पितृयान मार्ग से जाते हैं।³ इसप्रकार वेदों में चोरी, व्यभिचार, झूठ, छल, बलात्कार, हिंसा आदि को निषिद्ध-कर्म बताया गया है, तथा देवस्तुति एवं यज्ञानुष्ठान आदि पुण्य-कर्म माने गए हैं।

उपनिषदों में कर्म-विचार:

उपनिषदों में कर्मवाद की चर्चा बड़े विस्तार से वर्णित है। उपनिषदें सदैव हमें सत्कर्म की प्रेरणा देती हैं। ईशावास्योपनिषद् का कथन है कि सत्कर्म करते हुए 100 वर्ष तक जीने की कामना करो। उपनिषदों में अनेक स्थलों पर निष्काम-कर्म का महत्व बताया हुआ कहा गया है कि स्वयं द्वारा किए गए शुभ-अशुभ कर्मों के अनुसार ही मानव का उत्थान या पतन होता है। इसी कर्म-सिद्धांत के आधार पर ही पुनर्जन्म का सिद्धांत विकसित हुआ है। छांदोग्य-उपनिषद् (5/10/1-8), बृहदारण्यक-उपनिषद् (6/2/15-16), तथा कौषीतकि-उपनिषद् (10/2/2) में देवयान एवं पितृयान की चर्चा करते हुए कहा गया है कि 'जो श्रद्धा और तप में लीन रहते हैं, वह देह त्याग के उपरान्त देवयान मार्ग द्वारा ब्रह्मलोक (सत्यलोक) को जाते हैं तथा उनका संसार में पुनरागमन नहीं होता। तथा जो इष्टापूर्ति, यज्ञ आदि कर्मों में निरत रहते हैं और सदाचारी हैं, वे देह त्याग के पश्चात् पितृयान मार्ग से चंद्रलोक को जाते हैं तथा पुण्यकर्मों के क्षय हो जाने पर वापस मृत्युलोक में लौट कर अपने शुभ-अशुभ कर्मों के अनुसार विभिन्न योनियों को प्राप्त करते हैं।

भगवद्गीता में कर्म-विचार:

भारतीय दार्शनिक जीवन की पीठिका श्रीमद्भगवद्गीता है। गीता ने कर्म की महिमा का ऐसा गुणगान किया, जैसा पहले नहीं हुआ। गीता के अनुसार बिना कर्म किये मानव-मुक्ति संभव नहीं है- 'न कर्मणामनारम्भान्कर्म्य पुरुषैश्नुते'। अतः कर्म ही जीवन है, अस्तित्व है, कर्म का विकल्प नहीं। शांत चिंतन हो अथवा अशांत चिंता, दोनों ही कर्म हैं। एक ही कर्म कर्ता कि मनःस्थिति के अनुसार कभी बंधन-कारक तो कभी मुक्ति-दायक हो सकता है। अतः आवश्यकता है कर्म-कौशल की। कर्म करने की जो रीति, चतुराई या कुशलता है, उसे ही 'योग' कहते हैं। गीता तथा उपनिषदों में योग शब्द का व्यवहार 'कर्मयोग' के लिए हुआ है। गीता का कथन है कि 'योगः कर्मसु कौशलम्' अर्थात् कर्म करने की एक विशेष युक्ति ही 'योग' है। कर्म को यज्ञ बना देना ही 'कर्मयोग' है। इसप्रकार गीता में कर्म शब्द का प्रयोग 'यज्ञ' अर्थ में किया गया है। यज्ञ के निमित्त किया जाने वाला कर्म मनुष्य को कर्म-बंधन में नहीं बांधता। किंतु यज्ञ के अतिरिक्त किए जाने वाले कर्म का फल मनुष्य को भोगना ही पड़ता है।

गीता (18/41) में कर्म शब्द का प्रयोग परंपरागत वर्णों के निर्धारित कर्तव्यों के लिए हुआ है। इसके अतिरिक्त पूजा, पाठ, भजन, व्रत आदि अर्थों में भी कर्म शब्द का प्रयोग देखने को मिलता है।⁴ सामाजिक कर्तव्य के अर्थ में कर्म शब्द का प्रयोग करते हुए गीता में प्रत्येक वर्ण के लिए भिन्न-भिन्न कर्म निर्धारित किए गए हैं। गीता का कथन है कि जो कर्म किसी उद्देश्य या सकाम भाव से किया जाता है, वह मनुष्य को कर्म बंधन में बांधता है तथा जो कर्म निष्काम भाव से किया जाता है, वह मनुष्य को कर्म-बंधन से मुक्त करता है।

गीता (2/72) में निष्काम कर्म के दो लक्ष्य बताए गए हैं- आत्मलाभ तथा ईश्वर-प्राप्ति। आत्मलाभ का तात्पर्य ब्रह्मभाव को प्राप्त होने से है। यही ब्राह्मी स्थिति कर्म योग की अति उत्तम स्थिति है। इस स्थिति को प्राप्त हो जाने पर फिर मोह उत्पन्न नहीं होता और अंत में इस स्थिति में रहकर ब्रह्मनिर्वाण (ब्रह्म रूप हो जाना) रूप मोक्ष की प्राप्ति होती है। इसीप्रकार ईश्वर-प्राप्ति का अर्थ ईश्वर के समीप पहुंचने से है। गीता (8/5) में श्रीकृष्ण ने कहा है कि अंतकाल में जो मेरा स्मरण करते हुए शरीर त्याग करता है, वह मेरे स्वरूप को प्राप्त करता है। स्पष्ट है कि गीता में कर्मयोग को मोक्ष का उत्तम साधन बताया गया है। गीता (2/47) का कथन है कि 'कर्मण्येवाधिकारस्ते मा फलेषु कदाचन' अर्थात् मनुष्य को केवल कर्म करने का अधिकार है, फल की उसे कामना नहीं करनी चाहिए। अर्थात् अनासक्त होकर निष्काम-कर्म करने वाला मनुष्य ही परमात्मा को प्राप्त करता है और भव-बंधन से मुक्त होता है।⁵

गीता में श्रीकृष्ण ने चारों वर्णों के लिए स्वभावजन्य भिन्न-भिन्न कर्मों का निर्देश किया है। शम, दम, तप, शौच, शांति, आर्जव (सरलता), ज्ञान, विज्ञान एवं आस्तिक्य बुद्धि ये ब्राह्मण के स्वाभाविक-कर्म हैं। शौर्य, तेज, धैर्य, दक्षता, युद्ध से अपलायन, दान देना और प्रजा-पालन ये क्षत्रिय के स्वाभाविक-कर्म हैं। खेती करना, गौ-रक्षा और व्यापार वैश्य के स्वाभाविक-कर्म हैं, तथा तीनों वर्णों की सेवा करना शूद्रों का स्वाभाविक-कर्म है। गीता में कहा गया है कि जो मनुष्य निष्काम बुद्धि द्वारा अपने स्वभावज कर्मों को करता है, वह सिद्धि को प्राप्त होता है। यह भी वर्णन है कि जिसका जो स्वाभाविक-कर्म है, वह सदोष होने पर भी निर्दोष दूसरे के कर्म की अपेक्षा श्रेष्ठ है। अतः प्रत्येक वर्ण को सदोष होने पर भी अपना कर्म नहीं छोड़ना चाहिए।⁶ इस प्रकार गीता में कर्म की अवधारणा आदर्श नैतिक सत्य से वास्तविकता की ओर उन्मुख है। कर्म के फल की इच्छा से ही कर्म-बंधन होता है। परंतु कर्म किसी भी अवस्था में छूट नहीं सकता, यहां तक कि वासना का क्षय हो जाने पर भी कर्म से मुक्ति नहीं मिलती। कर्म के भेदों में निष्काम कर्म

को ही गीता ने प्रमुख स्थान दिया है तथा उसे उत्कृष्ट और श्रेष्ठ माना है। इसलिए जो कर्म परमात्मा को समर्पित कर किया जाता है, वह अहंकार से मुक्त होने के कारण शुभ फलदायी होता है।

इसप्रकार निष्कर्ष रूप में कहा जा सकता है कि गीता का कर्मदर्शन सीमित मानव को असीम स्वतंत्रता प्रदान करता है। हम जितने अनासक्त हैं, स्वार्थ रहित हैं, उतने ही बंधन मुक्त हैं, स्वतंत्र हैं। ऐसा कर्म ही यज्ञ है। कर्म में ईश्वर की भागीदारी ही कर्म का कौशल है, योग है, और यही मोक्ष का द्वार है। छुरे का प्रयोग हत्यारा भी करता है और जीवन रक्षक शल्यक्रिया करने वाला चिकित्सक भी। दोनों कर्मों का अंतर कर्ता के मनोभावों का अंतर है।

विभिन्न दर्शनों में कर्म-विचार:

प्रायः सभी दर्शनों में कर्म पर विचार किया गया है। वस्तुतः वैदिक-दर्शन में प्रतिपादित ऋत की अवधारणा ही कालांतर में विभिन्न दर्शनों में कर्मवाद के रूप में पुष्पित-पल्लवित हुआ। कर्म हमारे जीवन तथा दर्शन का एक बहुत महत्वपूर्ण अंग है। भारतीय दर्शनों के अनुसार जो मनुष्य जैसा कर्म करता है, वह वैसा ही फल प्राप्त करता है। शुभ एवं पुण्य कर्मों से सुख तथा अशुभ एवं पाप कर्मों से दुःख की प्राप्ति होती है, तथा अनेक नारकीय योनियों में भटकना पड़ता है। भारत के सभी दार्शनिकों ने कर्म-सिद्धांत का क्षेत्र सीमित माना है। कर्म-सिद्धांत सभी कर्मों पर लागू नहीं होता है। यह उन्हीं कर्मों पर लागू होता है, जो राग द्वेष एवं वासना के द्वारा संचालित होते हैं। दूसरे शब्दों में वैसे कर्म जो किसी उद्देश्य की भावना से किए जाते हैं, कर्म-सिद्धांत के दायरे में आते हैं। अतएव भारतीय दार्शनिकों की कर्म-नियमों की व्याख्या अपेक्षित है -

चार्वाक-दर्शन में कर्म-विचार:

चार्वाक प्रत्यक्ष-भौतिकवादी दर्शन होने के कारण इंद्रियातीत कर्म-फलों में आस्था नहीं रखता। अर्थात् वह कर्म-सिद्धांत को स्वीकार नहीं करता।

जैन-दर्शन में कर्म-विचार:

जैन-दर्शन का मत है कि कर्म पौद्गलिक हैं तथा अणुओं से निर्मित हैं। जैन-दर्शन में जीव तथा कर्म के संयोग और वियोग के क्रम को सप्त-पदार्थों के अंतर्गत विवेचित किया गया है। जीव जो कर्म करता है, उसका फल भी संस्कार के रूप में पुद्गलों के साथ-साथ विद्यमान रहता है। तात्पर्य यह है कि जैन दर्शन में काय, वचन तथा मन की क्रिया को 'योग' कहा गया है- 'कायवाङ्मनः कर्मयोगः' (तत्त्वार्थसूत्र, 6/1)। इन क्रियाओं के द्वारा कर्म-पुद्गल जीव में प्रवेश करता है। अर्थात् कर्म-पुद्गलों के जीव में प्रवेश करने के पूर्व उपर्युक्त क्रियाओं के द्वारा जीव के प्रदेशों में एक प्रकार का स्पंदन उत्पन्न होता है। इन स्पंदनों को क्रमशः काययोग, वाक्ययोग तथा मनोयोग कहते हैं। यह शुभ और अशुभ के भेद से दो प्रकार के होते हैं। उमास्वामी का कथन है कि जीव कषायों के संसर्ग से अपने किए कर्मों के अनुसार विभिन्न शरीरों को धारण करता है। अर्थात् क्रोध, मान, माया तथा लोभ- इन चार कषायों से जीव का जो अनादि संबंध है, वह भी कर्म के ही कारण है। अतः कर्मों से संबंध रखने वाले पुद्गल कर्म-पुद्गल कहे जाते हैं, जिसके 42 भेद बताए गए हैं। जैन-दर्शन में सम्यक्-दर्शन, सम्यक्-ज्ञान तथा सम्यक्-चारित्र्य इन त्रिरत्नों को दुःख-निवृत्ति के प्रमुख साधन के रूप में बताया गया है, जिनके द्वारा मोक्ष या जिनत्व की प्राप्ति होती है।

बौद्ध-दर्शन में कर्म-विचार:

बौद्ध-दर्शन का कर्म-सिद्धान्त उसके प्रतीत्यसमुत्पाद सिद्धान्त पर आधारित है। जिसके अनुसार प्रत्येक व्यक्ति को अपने कर्मों का फल भोगना ही पड़ता है। भूत, वर्तमान और भविष्य जीवन, कर्मों का ही परिणाम है। बौद्धों का मत है कि जीव कर्म-बंधन में नहीं पड़ता, अपितु कर्म जीव के अधीन होते हैं। मज्झिमनिकाय में कहा गया है कि जीव अपने कर्मों का स्वामी है, अपने कर्मों का

उत्तराधिकारी है, कर्म ही आधार है, कर्म ही उसकी संतति है, तथा स्वयं के कर्मों से ही उसकी स्थिति है।⁷ बौद्ध-दार्शनिकों ने त्रिविध दुखों की आत्यंतिक-निवृत्ति, परम तत्व की प्राप्ति तथा निर्वाण प्राप्ति के साधन रूप में सम्यक्ज्ञान अर्थात् अष्टांग-मार्ग का उपदेश दिया है, जिसके आचरण से कर्मों का विनाश होता है और परमपद (निर्वाण) की प्राप्ति होती है।

सांख्य-दर्शन में कर्म-विचारः

सांख्य दर्शन के अनुसार जीव कर्म नहीं करता, कर्म की कर्तृ प्रकृति ही है। पुरुष या जीव तो कर्म-हीन है और स्वभावतः मुक्त है। अविवेक के कारण वह स्वयं को कर्ता समझ लेता है। अर्थात् सांख्य मत में कर्म का फल स्वतः मिलता है, क्योंकि इसमें ईश्वर को कर्म फलदाता के रूप में स्वीकार नहीं किया गया है। किंतु कर्म का पूर्व जन्म से अटूट संबंध माना गया है। इनके अनुसार विवेकख्याति द्वारा ज्ञान की प्राप्ति हो जाने पर भी शुभ-अशुभ कर्मों का भोग आवश्यक है। अर्थात् शुभ-कर्मों के आचरण से अंतःकरण की शुद्धि होने पर जीव विवेकज्ञान का अधिकारी हो जाता है। किंतु जब तक उसके समस्त कर्मों का भोग संपन्न नहीं हो जाता, उसे शरीर धारण करना पड़ता है। कर्मों के पूर्णरूपेण क्षय हो जाने के उपरांत ही विदेहमुक्ति होती है। यद्यपि सकाम कर्मों के फल अल्पकालिक होते हैं, किंतु निष्काम-कर्मों का फल लौकिक एवं अलौकिक द्विविध सुखों की पूर्ति करता है। अतः निष्काम-कर्मों का संपादन श्रेयस्कर कहा गया है।

योग-दर्शन में कर्म-विचारः

योग दर्शन में परम लक्ष्य प्राप्त करने हेतु कर्म को एक प्रधान साधन के रूप में स्वीकार किया गया है। योग-दर्शन का आधार ही कर्म है। कर्म करने के पश्चात् उससे चित्त में कर्म संस्कार अर्थात् कर्माशय उत्पन्न होता है और वही वासना को उत्पन्न करता है, जो अनादि काल से चली आ रही है। योग मतानुसार कर्माशय का अर्थ कर्म जनित शुभ-अशुभ संस्कार से है, जो पंच क्लेशों (अविद्या, अस्मिता, राग, द्वेष एवं अभिनिवेश) द्वारा उत्पन्न होते हैं। अर्थात् कर्मों के संस्कारों की जड़- ये पंच क्लेश ही हैं। महर्षि पतंजलि ने कर्म के चार प्रकार बताए हैं- कृष्ण, शुक्लकृष्ण, शुक्ल तथा अशुक्ल-अकृष्ण। दुर्जनों के कर्म 'कृष्ण' होते हैं। बाह्य साधनों से उत्पन्न साधारण लोगों के कर्म 'शुक्लकृष्ण' होते हैं। तप, स्वाध्याय एवं ध्यान में निरत लोगों के कर्म 'शुक्लकर्म' कहलाते हैं एवं योगियों के कर्म 'अशुक्ल-अकृष्ण' कर्म कहे जाते हैं।⁸ अर्थात् कर्म के फलों की इच्छा न होने से अशुक्ल तथा निषिद्ध कर्मों को न करने के कारण 'अकृष्ण-कर्म' कहे जाते हैं। इसप्रकार साधारण मनुष्य के कर्म प्रथम तीन प्रकार के होते हैं। इन तीनों कर्मों से उसीप्रकार की वासनाएँ उत्पन्न होती है, जिसप्रकार के वे कर्म होते हैं।⁹ उपरोक्त कर्म संस्कारों को समूल नष्ट करने के लिए योगदर्शन में तत्त्वज्ञान, अष्टांगयोग एवं ईश्वरप्रणिधान को मोक्ष साधन के रूपमें स्वीकार किया गया है।

न्याय-दर्शन में कर्म-विचारः

यद्यपि न्याय-वैशेषिक दर्शन भौतिकता के सर्वाधिक निकट होने के कारण इनकी प्रवृत्ति प्रमाण-मीमांसा की ओर अधिक है, तथापि इनमें कर्म का प्रतिपादन महत्त्वपूर्ण है। वैदिक काल का ऋत इसमें 'अदृश्य' के रूप में विकसित हुआ है तथा अदृष्ट का संचालन ईश्वर के अधीन माना गया है। न्याय-वैशेषिक दर्शन में कर्म एक तत्व अथवा पदार्थ के रूप में निरूपित किया गया है। न्यायदर्शन के अनुसार पदार्थों की गति (क्रिया) का नाम 'कर्म' है। यहां कर्म को एक स्वतंत्र पदार्थ के रूप में स्वीकार करते हुए उसके पांच भेद बताए गए हैं- उत्प्रेक्षण, अवक्षेपण, आकुंचन, प्रसारण तथा गमन।

वैशेषिक-दर्शन में कर्म-विचारः

वैशेषिक-दर्शन में कर्म का विस्तार पूर्वक विवेचन है। वैशेषिक-दर्शन में कर्म-सिद्धांत को 'अदृष्ट' कहा गया है। क्योंकि यह दृष्टिगोचर नहीं होता। विश्व की समस्त वस्तुएं यहां तक कि परमाणु भी इस नियम से प्रभावित हैं। न्याय द्वारा मान्य कर्म के पंच

भेदों को वैशेषिकों ने भी उसी अर्थ में स्वीकार किया है। वस्तुतः कायिक-चेष्टाओं को ही 'कर्म' कहते हैं। फिर भी सभी चेष्टाएं प्रयत्न के तारतम्य ही से होती हैं। अतएव वैशेषिक-दर्शन में न्याय द्वारा कथित पंच-कर्मों के प्रत्येक के साक्षात् तथा परंपरा में प्रयत्न के संबंध से कोई कर्म प्रयत्न पूर्वक होते हैं, जिन्हें 'सत्प्रत्ययकर्म' कहते हैं। जो बिना प्रयत्न के होते हैं, उन्हें 'असत्प्रत्ययकर्म' कहते हैं। इसके अतिरिक्त कुछ ऐसे कर्म भी होते हैं, जैसे पृथ्वी आदि पंचमहाभूतों में, जो बिना किसी प्रयत्न के होते हैं, वे 'अप्रत्ययकर्म' कहलाते हैं।¹⁰ वैशेषिक का मत है कि ईश्वर अणुओं में गति-संचालन एवं गति-विनाश का कार्य पूर्व कर्म के अनुसार ही करता है। अतः सृष्टि या विनाश का मूल कारण ईश्वर नहीं, अपितु कर्म ही है। इसप्रकार कर्म सदैव फलप्रद है।

मीमांसा-दर्शन में कर्म-विचारः

मीमांसा-दर्शन को 'कर्ममीमांसा' दर्शन भी कहा जाता है। अतः कर्म को यहां विशेष स्थान प्राप्त है। इस दर्शन में कर्म-सिद्धांत को 'अपूर्व' कहा गया है। मीमांसकों के अनुसार कर्म स्वचालित है। इसे संचालित करने के लिए किसी ईश्वर की आवश्यकता नहीं होती। मीमांसकों ने कर्म को 'धर्म' शब्द से अभिहित किया है। विधि-विधान पूर्वक जिस कर्म को करने से जन्म-जन्मान्तर में परमानंद की प्राप्ति हो, वह वेद प्रतिपादित कर्मानुष्ठान 'कर्म' का ही द्योतक है। वस्तुतः वेद विहित यज्ञ आदि धर्म ही 'कर्म' है। मीमांसकों ने वेदानुकूल कर्मों को ही उचित माना है। वेदों में प्रतिपादित कर्म पांच प्रकार के हैं- नित्य, नैमित्तिक, प्रायश्चित्त, उपासना एवं निषिद्ध-कर्म। काम्य एवं निषिद्ध कर्मों से चित्त को हटाकर उक्त पांच प्रकार के कर्मों के अनुष्ठान से जीव के सभी पातक नष्ट हो जाते हैं। इसप्रकार मीमांसा दर्शन में कर्मफल दाता के रूप में मुख्य रूप से मुक्ति के लिए कर्म पर बल दिया गया है, तथा निष्काम-कर्म द्वारा मोक्ष की प्राप्ति बताई गई है।

वेदांत-दर्शन में कर्म-विचारः

अद्वैत-वेदांत में ब्रह्म-विद्या की प्राप्ति के लिए कर्मानुष्ठान का विधान बताया गया है। आचार्य शंकर का मत है कि मानव जन्म पूर्णतया कर्म पर आश्रित है। समस्त क्रियमाण व्यापार 'कर्म' है। कर्म के लिए देहादि चेष्टाएँ अनिवार्य हैं तथा कर्म नैसर्गिक है। उनका कथन है कि पूर्व जन्मों में किए गए कर्म, संस्कार रूप में रहते हैं तथा वर्तमान जन्म में वे ही संस्कार कार्य रूप में उपस्थित होते हैं।¹¹ शुभ और अशुभ भेद से कर्म दो प्रकार के बताए गए हैं- अशुभ-कर्मों के परित्याग तथा शुभ-कर्मों के अनुष्ठान से ब्रह्म-विद्या प्राप्त की जा सकती है। चित्त में विद्यमान कालुष्य ब्रह्मविद्या का बाधक है। काम्य और निषिद्ध कर्मों से ही कालुष्य बढ़ता है। काम्य और निषिद्ध कर्मों के परित्याग पूर्वक नित्य, नैमित्तिक, प्रायश्चित्त, उपासना आदि कर्मों का अनुष्ठान कालुष्य को दूर करता है तथा अंतःकरण शुद्ध हो जाता है। अंतःकरण की शुद्धि से ही ब्रह्मज्ञान होता है और ब्रह्मज्ञान ही मुक्ति का परम साधन है।

उपसंहारः

इसप्रकार हम देखते हैं कि प्रायः सभी दार्शनिकों ने कर्म-सिद्धांत को स्वीकार किया है और मोक्ष प्राप्ति के लिए इसे महत्वपूर्ण माना है। वैदिक काल से लेकर आज तक यह विषय गाम्भीर्य-चिन्तन के रूप में प्रवर्तमान है तथा सभी ने अपनी-अपनी विचारधारा के अनुसार इसे विवेचित किया है। विभिन्न दर्शनों में निर्दिष्ट कर्म-सिद्धांत को यदि हम अपने जीवन में सत्यता के साथ पालन करें, तो हम निश्चित ही अपने परम-लक्ष्य को सहजता से प्राप्त कर सकते हैं और अपने जीवन को सफलतम बना सकते हैं। मेरी दृष्टि में यदि कर्म-सिद्धांत को एक पंक्ति में समझने का प्रयास करें तो मैं यह कहना चाहूंगी कि श्रेष्ठ एवं उत्कृष्ट कर्म वही है, जिसे हम खुद पर लागू कर सकें। जो व्यवहार हमें नापसंद है, उसे दूसरों के लिए भी व्यवहार में नहीं लाना चाहिए। हमें काय, मन, वचन से वही कर्म करना चाहिए जो दूसरों के लिए हितकारी और लाभदायक हो और उनकी प्रसन्नता एवं सुख का कारण हो। ऐसे कर्म स्वयं

को भी सुख देते हैं। यदि हम इस सिद्धांत को अपनायें, तो निश्चय ही हम कर्मबंधन से मुक्त हो, उस परम पद को सरलता से प्राप्त करने के अधिकारी बन सकते हैं। साथ ही इस प्रयत्न द्वारा समाज एवं राष्ट्र का कल्याण करने में सहायक भी बन सकते हैं।

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वीमा नाटक में नेत्रहीन की व्यथा

विजय भास्कर लावणे

महात्मा गांधी महाविद्यालय, अहमदपूर,

त.अहमदपूर, जि.लातूर

हिंदी साहित्य जगत में कई तरह के विधा है पर नाटक ऐसी विधा है जिसमें दृश्य सामने आने के कारण नायक, नायीका क्या कह रही है यह तुरंत समझ आता है या वातावरण निर्मिती के लिए पिछला चित्र बड़ा मदतगार साबित होता है। जीससे की दर्शाको को परिस्थिति समझने में आसानी होती है। नाटक में सारी बाते गहराई से सामने लाई जाती है। सबसे जल्द में समझ में आने वाली विधा के रूप में नाटक को प्रथम स्थान है।

‘वीमा’ नाटक के लेखक रत्नकुमार सांभरिया समाज की बुराई और नेत्रहीन लोगों का शोषण इस व्यवस्था में किस तरह होता है समझाने का प्रयास किया है। वीमा नाटक का प्रमुख पात्र नेत्रहीन जमन वर्मा एक नेत्रहीन संस्था में संगीत के अध्यापक होते है, वही पर रहते है। एक दिन जमन देखता है की घर में उसकी पत्नी नहीं है जो नेत्रहीन थी उसे शहर का कुछ भी मालूम नहीं था। तब वह श्यामजी से प्रश्न करता है की मेरी पत्नी कहा गई उसे बच्चा होने वाला है तब श्यामजी कहते है “निःशक्तों के सामूहिक विवाह के लिए हमने आवेदन आमंत्रित किए है, तूम अपनी अर्जी लगा दो। हों जाति के कॉलम में अपनी जाति जरूर लिख देना, साफ-साफ। ‘तभी तुम्हारी नोकरी बची रहेगी। वीमा को भूलने के लिए कहा जाता है। तब जमन कहता है, कोर्ट मैरिज की है मैंने। श्यामजी कहते है वह सवर्ण जमींदार की बेटी थी और तूम एक सामान्य आदमी। तब जमन कहता है, मैने उसे जाति बता दी थी तब वीमा ने कहा था आदमी को इन्सान होना चाहिए बस। पर श्यामाजी कहते है उसका भाई और पिता जो मेरे रिश्तेदार है, मेरे पास बैठे है उन्होंने तलाक का कागज लाया है उसपर हस्ताक्षर कर दो। जमन हस्ताक्षर करता नहीं श्यामजी उसे सामान सहीत स्कूल से निकाल देते है।

रिक्शावाला जमन को निःशक्तजन के कार्यलय में ले आता है। जमन को आका कहता है मेरी गर्भवती पत्नी वीमा का श्यामजी ने अपहरण किया है तब आका भी कहता है दूसरी शादी करो तुमने जात छुपाकर सवर्ण से शादी की है, जाओं यहा से। वहा भी वीमा के घरवाले बैठे होते है। रिक्शा में जमन को याद आता है की एक नेत्रहीन लडकी जीसकी शादी एक अधेड पुरुश के साथ घरवाले करना चाहते थे। घर के लोग परवाह न करते वह भाग आई तब जमन ने सहारा दिया। श्यामजी ने ही उनकी कोर्ट में रजिस्टर शादी करवायी दोनों का सूखी संसार था। वह बताती है दिनभर घर में हो उतना भाभीयों के सामने मैं काम करती थी पर मुझसे काई भी अच्छी तरह से बात नहीं करता था।

वीमा जमन को कहती है तुम्हें वेतन याने रोकड कितना मिलता है तब जमन कहता है “रोकड! साईन तो ज्यादा पर ही कराते है। मेरी हथेली पर एक हजार रख देते है, बस।” 2 जीस श्यामजी को निःशक्तों की सेवा करने के लिए पचास हजार का पुरस्कार दिया वह भी भ्रश्टाचार के कारण ही मिला होगा। बेचारा नेत्रहीन था। कहता है नौकरी दी, रहने को यह छोटासा कमरा दिया जाने दो। नेत्रहीन के पैसे में गडबडी करने में श्यामाजी को थोडी भी शर्म नहीं आती।

आका अपने ऑफिस से बहार निकालता है तब वह जमन देवत सिंह के पास जाता है। अपनी राम कहानी सुनाता है तब देवत कहता है हम थानेदार के पास जाकर दोनों के विरुध्द एफ.आई.आर. दर्ज कर देंगे। देवत सिंह को दोनों पाव नहीं थे तब भी दोस्त की सहायता के लिए थानेदार के पास आते है। तब थानेदार को बताया जाता है की अनुसूचित जन-जाती एक्ट का केस है,

इसकी गर्भवती पत्नी को उठाया गया है तब कहा जाता है अर्जी दो, अर्जी देते है तब थानेदार कहता है, जाओं उप अधीक्षक आने वाले है तब जमन कहता है उनसे मीलकर ही जाते थे तब थानेदार भी जोरसे कहता है खाना हो जाओं, यहाँ से। वहा से आने के बाद जमन को लगता है श्यामजी, आका और पुलिस भी वैसे ही है। बेचारा दो दिन तक कुछ खाता-पिता नहीं, तब देवत बताता है हक की लडाईं भूखे रहकर नहीं लडी जाती तब जमन कहता है “खाने की सोचता हूँ, वीमा जैसे हाथ रोख लेती है मेरा। अकेले खाओगे? मैं भी हूँ, तुम्हारे साथ, भूखी प्यासी“। 4 इस वाक्य से समझ आता है कि पति पत्नी में कितना गहरा प्यार था। पर समाज व्यवस्था दोनों नेत्रहीनों को एक दूसरे से अलग करने पर जूटे थे। सिर्फ वजह थी जाति अलग है। वीमा अगर सवर्ण थी तो घरवालों के त्रासदी के कारण तो घरसे भाग आई थी। खुदके परिवार वालो ने ही उसे परेशान करके जीसकी पहलेसी पत्नी है पर बच्चा नहीं हो रहा है इस कारण उस अथेढ पुरुश से उसकी शादी करने चले थे। क्योंकि वह नेत्रहीन है।

जमन को देवत बोलता है एफ.आई. आर. आज तक दर्ज नहीं की थानेदार पर आका और श्यामाजी ने दबाव डाला है। तब वहा दैनीक बाज का संवाददाता सी.सी. झा. से जमन की मुलाकत देवत करवाता है की मेरी पत्नी को उठाया गया है मैंने श्यामाजी को कहा , आका को कहा और पुलिस स्टेशन में अर्जी दी कुछ भी नहीं हुआ तब झा जमन को कहता है उन सबको मैं बदनाम करके छोडुगा, समाज के सामने उनकी पोल खोलूगा तूम मुझपर विश्वास रखों, बडा भाऊक बनने का नाटक करता हूँ। दूसरे दिन अखबार में खबर नहीं होती , जमन बडा बैचैन होता है। देवत कहता है श्यामाजी ने उसे मैनेज कर लिया शायद तब जमन कहता है आज “अखबार वाले कितने खरे है। मसल और मनी के सामने उनकी कलम भोथा है“ 5। उसी तरह सारा हुआ झा ने साथ नहीं दिया। झा गया श्यामाजी के पास तब उन्होंने ने कहा मैं निशक्त लोगों की सेवा करता हूँ पर जमन फरेबी है उसने अपनी जात छुपाकर एक सपर्ण लडकी वह भी मेरी रेशेदार से शादी की तो मैंने कहा उसे छोड दे और दूसरी अपनेही जाति की लडकी से शादी कर। जब श्यामाजी झा को पैसे देता है तब झा कहता है आका के ऑफिस में अपने ही एक आदमी का ट्रांसफर करवाना है काम होना चाहिए। श्यामाजी कहते है आपका काम देखते ही उस आदमी का ट्रांसफर हो जाएगा।

दूसरे दिन देवत और जमन थाने में गए तब थानेदार ने कहा “अंधे, लगडे लूले भी बडे घरों की लडकियों को धोखा देकर उनसे शादी रवाने लगे। ज्यादाती करने लगे। गुंडे कहीं को।“ 4 बादमें दैनीक बाज में आने वाली खबर देवत को पढने के लिए कहा जाता है। जीसमें लिखा रहता है कि भोली-भाली ग्रामीण नेत्रहीन लडकी को फुसलाकर नेत्रहीन अध्यापक जमन वर्मा ने उसे अपने कमरे में कई दिन तक रखा और लडकी को मारने की धमकी देकर उससे कोर्ट मैरिज कर ली। जब लडकी को जमन की जाती मालूम पडी तो वह बेहोश हुई , श्यामजी ने उसकी सहायता की और उसे उसके भाई के पास भेज दिया। इस कारण श्यामजी ने जमन को अध्यापक पद से निकाल दिया। यह वाक्य सूनकर जमन रोने लगता है। थानेदार जमन को सूरदास कहकर अपमानित कर के छोड देता है।

जमन वर्मा अनशन पर बैठता है और सारे निःशक्त साद देते है तब श्यामजी आका वीमा को अनशन की जगह लाते है और जमन के हाथ में उसका हाथ देते है। इस नाटक में दिखाया है नेत्रहीन और वह भी नीचली जाति का हो तो समाज उसका पूरा शोषण करना चाहता है। श्यामजी जमन के हस्ताक्षर ज्यादा पैसे पर लेते थे और हाथ में कुछ ही पैसे रखते है। जमन की और वीमा की शादी श्यामजी ही करवाते है। पर बाद में उन्हे मालूम पडता है वीमा अपनी ही रिशतेदार है तब वह उसको गर्भवती होकर भी उसके भाई के पास भेज देते है। तब जो आका नेत्रहीन लोगों की सेवा, सहायता करता है वह भी जमन का साथ नहीं देता। आका, श्यामजी कहते है तलाक देकर दूसरी अपनी जाति की लडकी से शादी कर लो तब देवत साथ देता है। थाने में अर्जी दी गई पर उसपर कोई कारवाई नहीं हुई क्योंकि श्यामजी ने दबाव बढाया। बाद में झा पत्रकार ने श्यामजी से पैसे लेकर अपने रिशतेदार का ट्रांसफर

करवाता है और समाचार पत्र में झूठी खबर छपवाता है। तब जमन बेचारा रोता है उस समय थानेदार देवत और जमन को भला बुरा कहकर बहासे बहार निकाल देता है।

इस वीमा नाटक में लेखक ने समाज की नेत्रहीन के प्रती मानसिकता दिखाई है। जब किसी नेत्रहीन को काम दिया जाता है तो उनका वहा जमन जैसा शोषण होता है ,संगीत के साथ उसे अन्य विषय भी पढाने पढते है पर ज्यादा पैसो पर हस्ताक्षर और हाथ में कम ही मिलते है। उसकी जब सवर्ण नेत्रहीन लडकी के साथ घर संसार की गाडी अच्छी तरहसे चलती है तो जाति के कारण सब दुश्मन बनते है। जैसे श्यामजी, आका, यहा तक की थानेदार भी नेत्रहीन का अपमान करते है उन्हे सूरदास कहते है। नेत्रहीन लोगों की ब्यथा रत्नकुमार सांभरिया ने जमन वर्मा के द्वारा समाज के सामने वीमा नाटक द्वारा लाई है।

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इ.स. १८५७ च्या उठावातील भंगी समाजाचे योगदान

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सारांश:

आधुनिक भारताच्या इतिहासात गुलामगिरीतून मुक्त होण्यासाठी संगठीतपणे ब्रिटीशाना केलेला पहिला प्रतिकार म्हणजे १८५७ चे स्वातंत्र्ययुद्ध असल्यामुळे त्याला अनन्यसाधारण महत्त्व आहे. इ.स. १६०२ पासून १७५७ पर्यंतच्या प्रदीर्घ कालावधीत ब्रिटीशानी व्यापाराच्या माध्यमातून संपूर्ण भारताच्या परिस्थितीचा अभ्यास केला. भारतातील राज्यांच्या राज्यकारभारात हस्तक्षेप करून आपली एकछत्री सत्ता स्थापन केली. साम्राज्यवादी ब्रिटीशानी आपले वर्चस्व टिकवून ठेवण्यासाठी भारतीय जनतेवर अन्याय व अत्याचाराला सुरुवात केली, तसेच त्यांच्या स्वातंत्र्यावर बंधने घातल्या गेली. त्यामुळे ब्रिटीशांच्या अन्यायी वृत्तीला कंटाळून भारतातील जनतेने स्वातंत्र्ययुद्ध पुकारले. विशेष म्हणजे १७५७ च्या प्लासीच्या युद्धाला शंभर वर्ष पूर्ण झाल्यामुळे ब्रिटीशानी या देशातून चालते व्हावे अशी लोकांची भावना होती. भारतातील अनेक प्रांतात ब्रिटीशांच्या विरोधात संघर्षाला सुरुवात झालेली होतीच. १८५७ च्या स्वातंत्र्य युद्धाचे वैशिष्ट्य म्हणजे हिंदू आणि मुस्लीमांनी संघटीतपणे ब्रिटीश सत्तेला केलेला विरोध परंतु स्वातंत्र्याची लढाई झाली तेव्हा प्रत्येक धर्माच्या, जातीच्या लोकांनी त्यात योगदान दिले. पण इतिहासात डोकावले तर लक्षात येईल की इंग्रजांविरुद्ध लढलेल्या अनेक शूर हुतात्म्यांना त्यांच्या जाती किंवा धर्मांमुळे योग्य सन्मान आणि स्थान मिळाले नाही. यापैकीच भंगी या अस्पृश्य समाजातील लोकांचे १८५७ च्या उठावातील योगदान महत्त्वपूर्ण होते. मातादिन भंगी, गंगू बाबा उर्फ गंगू मेहतर आणि महाबिरी देवी यांच्या उठावातील योगदानाचा आढावा घेणे गरजेचे आहे.

प्रस्तावना:

वैदिक कालपासून भारतात वर्ण व्यवस्था होती. ब्राम्हण, क्षत्रिय, वैश्य आणि शुद्र अशी वर्ण व्यवस्थेची उत्तरंड होती. वर्ण व्यवस्थेतील शेवटचा वर्ण म्हणजे शुद्र. भारतात शूद्रांना दिलेल्या वाईट वागणुकीमुळे त्यांची स्थिती ठीक नव्हती. ब्रिटीशानी भारतात सत्ता स्थापन केल्यानंतर शूद्रांच्या स्थितीत बदल होऊ लागला. विशेष म्हणजे त्यांना आपल्या अस्तित्वाची जाणीव होऊ लागली. अस्तित्वाच्या जाणिवेतून त्यांच्याही मनात राष्ट्र प्रेमाची भावना जागृत होऊ लागली. ब्रिटीशांच्या अन्यायी वृत्तीला कंटाळून भारतातील जनतेने स्वातंत्र्ययुद्ध पुकारले. विशेष म्हणजे १७५७ च्या प्लासीच्या युद्धाला शंभर वर्ष पूर्ण झाल्यामुळे ब्रिटीशानी या देशातून चालते व्हावे अशी लोकांची भावना होती. भारतातील अनेक प्रांतात ब्रिटीशांच्या विरोधात संघर्षाला सुरुवात झालेली होतीच. १८५७ च्या स्वातंत्र्य युद्धाचे वैशिष्ट्य म्हणजे हिंदू आणि मुस्लीमांनी संघटीतपणे ब्रिटीश सत्तेला केलेला विरोध परंतु स्वातंत्र्याची लढाई झाली तेव्हा प्रत्येक धर्माच्या, जातीच्या लोकांनी त्यात योगदान दिले. पण इतिहासात डोकावले तर लक्षात येईल की इंग्रजांविरुद्ध लढलेल्या अनेक शूर हुतात्म्यांना त्यांच्या जाती किंवा धर्मांमुळे योग्य सन्मान आणि स्थान मिळाले नाही. शुद्र वर्णामध्ये अनेक अस्पृश्य जाती होत्या ज्या आपल्या कार्यानुसार ओळखल्या जायच्या त्यापैकी एक जात म्हणजे भंगी किंवा मेहतर किंवा हेला अशा विविध नावाने विविध ठिकाणी हि जात ओळखली जायची. या समाजाविषयी अशी प्रचलित समजूत आहे की प्राचीन काळी एका राजाने आपल्या आदेशाचे उल्लंघन केल्याबद्दल एका समाजाला भंगाराची किंवा घाण साफ करण्याची शिक्षा दिली होती. या समाजाच्या प्रमुखाचे नाव इब्राहिम हेला होते. तेव्हापासून त्यांच्या वंशजांना हेला असे म्हटले जाऊ लागले आणि

जगातील सर्वात जघन्य कृत्य त्यांच्या नावावर लिहिले गेले. शेदुल्ड कास्त या पुस्तकाचे लेखक के.एस. सिंग पृ. पी. हे आपल्या पुस्तकात लिहितात त्यानंतर हा आदेश अधोशित नियम बनला. ज्यांच्या विरोधात आवाज उठवण्याचे धाडस या समाजात होऊ शकले नाही किंवा त्यांच्यासाठी लढणारे नेतृत्वही मिळाले नाही. येथे एक गंमत म्हणूनही नमूद करावेसे वाटते की या समाजात नववधूंना सासरी जाताच सासू सासूर्यांकडून खरडण्याची जबाबदारी घ्यावी लागायची आणि परंपरेने सोपवलेल्या या कामाला ते जहागीर म्हणत. हेला समाजाबद्दल अनेक दंतकथा आहेत. बौद्ध शिक्षक इसराव सजीवन नाथ यांनी त्यांच्या 'फादर ऑफ द रिझोल्यूशन ऑफ १८५७ - नागवंशी भंगी मातादिन हेला' या पुस्तकात हेला समाजाच्या स्वातांत्र्यासाठी दिलेल्या योगदानाबद्दल अनेक नवीन तथ्ये जुळवून आणली आहेत. आतापर्यंत स्वातंत्र्यलढ्यातून बाहेर राहिलेल्या हेला समाजाबद्दल त्यांनी अशी अनेक प्रेरणादायी माहिती दिली आहे, जी हेला समाजाला नवी प्रेरणा देऊ शकते. या पुस्तकानुसार आजचा हेला समाज, ज्यांचा प्राचीन गड अलाहाबाद मानला जातो, ही देखील भारतातील प्राचीन शासक मालकांची आणि संपन्न नागवंशी पुरोहितांची एक प्रमुख शाखा आहे. मूळच्या सर्वशक्तिमान स्वाभिमानी नागवंशी गैर आर्यांच्या त्या प्राचीन गटाचा हा एक छोटासा भाग आहे. त्याच्यानुसार कथित शूद्र अनुसूचित जाती, जमाती आणि मागासलेल्या जातींमध्ये विखुरलेले गेले. इतर नागवंशी बांधवांनी त्यांना लढण्यासाठी प्रेरित केले. विशेष म्हणजे या मूळ भारतीय धनुर्धारी योद्ध्यांच्या दुर्दैवी मुलांनी, ज्यांनी बांबूवर आपली खास कला कधीच सोडली नाही, अतुलनीय धनुश्रवाण तर बनवलेच, पण धावण्याच्या कलेवरही प्रभुत्व मिळवले, त्यांना पोटाची आग विझवण्यासाठी मजुरी स्वरूपात झाडू, बुहारीसारखे घृणास्पद अमानुश काम करण्यास भाग पाडले गेले. भटकणार्या या नागवंशी योद्ध्यांना हेला नाव मिळाले. हे सर्व नागवंशी बांधव बनसोर, डोमर, धनुक, रावत, मांग, महार, मुसहर, बजनिया, चुहरा, तोरी, तुर्हिया, नागडची, माले, मडिगा, हाजरा, भुई, हंडी, दुसध, धारकर, नायक, नटबेडिया, बंजार, धिवर, कहार, चामर, पासी, धोबी, खाटीक आणि आदिवासी मागास जाती अश्या अनेक नावांनी संबोधले जाते. शेकडो बर्शापूर्वी उदरनिर्वाहाच्या शोधात हेला समाजातील अनेक लोक आपला मूळ परिसर सोडून बंगाल येथे गेले. येथून हे लढव्ये नागवंशी हेला ब्रह्मदेश पर्यंत पोहोचले.

मातादिन भंगी:

नागवंशी भंगी मातादिन हे देखील या हेला समाजाचे सदस्य होते, मतदीन भंगी हे मूळचे मेरठचे असल्याचे मानले जाते. पण चरितार्थासाठी त्यांच्या पूर्वजांनी उत्तर प्रदेशातील अनेक शहरे शोधली आणि एकेकाळी बंगालमध्ये स्थायिक झाले. त्यावेळच्या सामाजिक परिस्थितीमुळे त्याला लिहिता वाचता येत नव्हते, कारण हिंदू धर्म व्यवस्थेने अस्पृश्यांना लिहण्या वाचण्याचा अधिकार दिला नाही. कलकत्याला इंग्रजांच्या संपर्कात आल्यामुळे मतिदिन यांना कलकत्यापासून ८ मैलांवर असलेल्या बॅरकपूरच्या कारखान्यात खलासीची नोकरी मिळाली येथे ब्रिटीश सैन्यातील सैनिकांसाठी काडतुसे बनवली जात. ब्रिटीश सैन्याच्या जवळ असल्यामुळे मातादिनच्या जीवनावर त्याचा मोठा प्रभाव पडला. शिस्त, संयम, स्वाभिमान, प्रामाणिकपणा इत्यादी गुण त्यांना सैनिकांच्या सहवासातूनच मिळाले. मातादिनला कुस्तीची आवड होती. त्यांना कुस्ती कलेमध्ये प्रभुत्व मिळवायचे होते, परंतु अस्पृश्य असल्याने एकाही हिंदू गुरुने त्यांना आपला शिष्य बनवले नाही. कुस्तीची कला शिकण्यासाठी ते प्रत्येक हिंदू गुरुच्या आखाड्यात जात असत, पण तेथून त्यांना निराश होऊन परतावे लागले कारण ते अस्पृश्य होते. अखेरीस मातादिनची कुस्ती शिकण्याची इच्छा पूर्ण झाली आणि पलटन क्रमांक 70 मध्ये बँड वाजवणारा मुस्लिम खलीफा इस्लाउद्दीनने मातादिनला कुस्ती शिकविण्याचे मान्य केले. त्यांच्या चिकाटी आणि समर्पणामुळे मातादिनने उस्ताद इस्लाउद्दीन यांच्याकडून कुस्तीच्या सर्व युक्त्या शिकून घेतल्या. आता तो एक कुशल कुस्ती योद्धा बनल्यामुळे लोक त्याला ओळखू लागले. या कुस्ती कलेमुळेच मातादिनची मंगल पांडे यांच्याशी ओळख झाली कारण मंगल पांडेलाही कुस्तीची आवड होती. कुस्ती स्पर्धेतील मातादिनची मजबूत शरीरयष्टी आणि उत्कृष्ट कुस्तीची कामगिरी पाहून मंगल पांडे थक्क झाला. इस्लाउद्दीनच्या आखाड्याचे नावामुळे मंगल पांडेला तो मुस्लिम कुस्तीपटू वाटला. मतादिनला कळले होते की मंगल पांडे हा आपला मुस्लिम म्हणून विचार करीत आहे. त्यामुळे मातादिनने मंगल पांडेला त्याची जात

सांगितली. यानंतर मातादिनाच्या बाबतीत मंगल पांडेचे वर्तन बदलले. एके दिवशी उश्णतेने थबकलेल्या, तहानलेल्या मातादिनाचे मंगल पांडे यांना पाणी पिण्यासाठी गडवा मागितला यावर मंगल पांडे म्हणाला, 'अरे भंगी, माझ्या लोटाला हात लावून अपवित्र करशील का?' प्रत्युत्तरात मातादिना मंगल पांडेला म्हणाला 'पंडित, तुझे पौरोहित्य गाय आणि डुकराची चरबी असलेली काडतुसे तोंडाने कापून, बंदुकीत भरता तेव्हा कुठे निघून जाते. मंगल पांडे यावर काहीच बोलला नाही ब्रिटिश लश्कराचा काडतूस कारखाना बँकपूर दमदम येथे असून मातादिना तिथे कार्यरत असल्यामुळे मातादिनाच्या तोंडून बाहेर पडलेल्या वस्तुस्थितीची पुश्टी करण्यासाठी कोणत्याही प्रमाणपत्राची गरज नव्हती. त्यामुळे मातादिनाचा हा शब्द लश्कराच्या बँकमध्ये वणव्यासारखा पसरला. मातादिनाचे हे शब्द मंगल पांडे यांच्यापुरते मर्यादित नव्हते तर एका बटालियनमधून दुसऱ्या बटालियनमध्ये, एका छावणीतून दुसऱ्या बटालियनमध्ये पसरत राहिले. ८ मार्च १८५७ रोजी मंगल पांडे परेड ग्राऊंडवर रांगेतून बाहेर आले आणि त्यांनी एका अधिकार्याला शिवीगाळ केली. त्यानंतर बंडखोरी वाढत गेली. मंगल पांडेला फाशी देण्यात आली. अटक करण्यात आलेल्यांमध्ये मातादिना हा प्रमुख होता. मातादिनालाही इंग्रज अधिकार्याने तेव्हाच फाशी दिली. मातादिनाने जी माहिती मंगल पांडे यांना सांगितली ती खरी होती कारण कलकत्ता येथील तत्कालीन महानिरीक्षक कार्यालयाच्या नोंदीवरून असे प्रमाणित केले जाते की १६ ऑगस्ट १८५७ रोजी प्राण्यांच्या चरबीचा पुरवठा करण्याचे कंत्राट गंगाधर बॅनर्जी आणि कलकत्त्याच्या कंपनीला दोन आणे १२ पैसे प्रति शेर या दराने देण्यात आले होते. चरबीचा वापर केल्याने हिंदू आणि मुस्लिम दोन्ही सैनिक संतप्त झाले. भारतीय दलित साहित्य अकादमीचे राष्ट्रीय अध्यक्ष डॉ. सोहनपाल सुमनाक्षर यांनी संपादित केलेल्या 'हिमायती' पाक्षिकाच्या मे १९९६ च्या (दुसरा) अंक १६ मधील १८५७ च्या ठिणगीचे चिंतन करून असे लिहिले आहे की १८५७ च्या पहिल्या स्वातंत्र्ययुद्धाची बीजे ज्याने रोवली ती व्यक्ती दुसरी कोणी नसून मातादिना भंगी होते. परंतु मातादिना भंगीला फार कमी इतिहासकारांनी न्याय दिला आहे. मातादिनाच्या टीकेनंतर ८ मार्च १८५७ रोजी, मंगल पांडे परेड ग्राऊंडमध्ये रांगेतून बाहेर आले. लश्करी अधिकार्याला गोळ्या घालण्यात आल्या आणि त्यामुळे उठावाला सुरवात झाली. अटक केलेल्या सर्व क्रांतिकारकांचे कोर्ट मार्शल करण्यात आले. मैसूरु उत्तरप्रदेश येथून प्रकाशित होणार्या 'अनार्य भारत' या वृत्तपत्राचे संपादक एस. एल. सागर यांनी १५ जून १९९७ च्या पहिल्या अंकात मूळ भारतीय नागवंशी पूत भंगी मातादिना हेला या नेत्याचा संदर्भ दाखवून लिहिले आहे की १८५७ च्या भारताच्या स्वातंत्र्यलढ्याचे, म्हणजे १८५७ च्या कॅन्टोन्मेंटच्या घटनेच्या चित्रणावरून असेही दिसते की अभिजात लेखकांनी १८५७ च्या उठावाचे श्रेय मंगल पांडे यांना दिले, पण हे खरे नाही. या क्रांतीचे श्रेय मातादिना भंगी यांना दिले गेले पाहिजे. सागरच्या म्हणण्यानुसार बंडखोरी सुरुवातीला दडपण्यात आली पण बंडखोरांवर देशद्रोहाचा खटला चालवण्यात आला. या प्रकरणात मातादिना भंगीला प्रथम फाशी देण्यात आली, या क्रांतीत मंगल पांडेही शहीद झाले असले तरी या क्रांतीचा नेता मंगल पांडे नसून मातादिना भंगी होता. आत्तापर्यंतच्या विचारमंथनानंतर समोर आलेल्या वस्तुस्थितीच्या आधारे हे निःसंशय मानावे लागेल की १८५७ च्या उठावातील पहिले शहीद मातादिना भंगी होते.

गंगू मेहतर:

१८५७ च्या उठावातील वंचित समाजातील आणखी एक व्यक्ती म्हणजे गंगू मेहतर. गंगू बाबांचे पूर्वज कानपूर जिल्ह्यातील अकबरपुरा येथील रहिवासी होते, परंतु जबरदस्तीने मजुरी, शोशण आणि उच्च जातीच्या अमानुश वागणुकीमुळे ते कानपूर शहरातील चुन्नी गंज भागात राहू लागले. गंगू मेहतर विदूरचे अधिपती नाना साहेब पेशव्यांच्या सैन्यात ढोल बाजवत असत. गंगू मेहतर यांना अनेक नावांनी संबोधले जाते. भंगी जातीचा असल्याने कुस्तीच्या आवडीमुळे गंगू स्कॅव्हेजरला गंगू पहेलवान म्हणत. सतीचौरा गावात त्यांचा कुस्तीचा आखाडा होता, एका मुस्लीम मास्तराकडून कुस्तीच्या युक्त्या शिकल्यामुळे त्यांना गंगुदिना म्हणत आणि लोक त्यांना गंगूबाबा म्हणूनही संबोधत असत. गंगू पहेलवान यांचा नानासाहेबांवर विश्वास होता १८५७ च्या लढाईत नानासाहेबांच्या बाजूने लढताना त्यांनी आपल्या शिष्यांच्या मदतीने २०० हून अधिक ब्रिटिशांना ठार केले. या हत्येने ब्रिटिश

सरकार चक्रावून गेले. त्यानंतर ब्रिटिशांनी गंगू मेहतर यांना अटक करण्याचे आदेश दिले. नाना साहेबांच्या अटकेनंतरही इंग्रजांविरुद्धचे युद्ध सुरुच होते. गंगू घोड्यावर बसून इंग्रजांशी शौर्याने लढत राहिला. म्हणून जेव्हा तो पकडला गेला तेव्हा इंग्रजांनी त्याला घोड्याला बांधून कानपूर शहरात फिरवले. हातात हातकड्या आणि पायात बेड्या घालून अंधारकोठडीत टाकून त्यांच्यावर विविध प्रकारचे अत्याचार केले. यानंतर गंगूबाबावर महिला आणि मुलांच्या हत्येचा खोटा खटला चालवला गेला आणि फाशीची शिक्षा सुनावण्यात आली. गंगू मेहतर यांच्यावर अनेक महिला व बालकांच्या हत्येचा आरोप होता; पण ही घटना सुद्धा ब्रिटीशांच्या प्रचाराचाच एक भाग होती, ८ सप्टेंबर १८५९ रोजी कानपूरच्या चुन्नी गंज चौकात त्यांना फाशी देण्यात आली. गंगूबाबाचा जीवन प्रवास सोपा नव्हता, संघर्शाच्या आगीत होरपळून गंगू बाबा कुंदन झाले होते. आजही लाखो लोकांसाठी ते प्रेरणास्त्रोत आहेत. पण दुर्दैवाने भारताच्या स्वातंत्र्यलढ्याच्या इतिहासात त्यांचे नाव सापडत नाही. जातीवादामुळे हे नाव इतिहासाच्या पानात कुठेतरी कमी झाले आहे. उत्तरप्रदेशातील कानपूर शहरातील चुन्नी गंजमध्ये त्यांचा पुतळा बसवण्यात आला आहे.

महाबिरी देवी वाल्मिकी:

१० मे १८५७ रोजी मेरठमध्ये सैनिकांनी ब्रिटिश राजवटीविरुद्ध उठाव केला आणि भारताच्या स्वातंत्र्याचा शंखनाद केला. ही लढाई पाहून अनेक राजे, महाराजे, मुघल बादशहा बहादूरशहा जफर इत्यादी उठावात सामील झाले. या उठावात अनेक अनुसूचित नायिकाही सहभागी झाल्या. या नायिकांमध्ये कौरी जातीतील झलकारी बाई, पासी समाजातील उदादेवी, लोधी समाजातील अवंतीबाई, गुर्जर समाजातील आशादेवी आणि वाल्मिकी जातीतील महाबिरी देवी इत्यादी. या सर्व अनुसूचित नायिकांनी उठावात आपली छाप सोडली आहे आणि संपूर्ण समाजासाठी शौर्याचे एक अद्भुत उदाहरण बनले आहे. सध्याच्या काळात अनुसूचित समाजातील महिलांच्या सक्षमीकरणासाठी त्यांच्यावर संशोधन करण्याची गरज आहे, जेणेकरून त्यांना त्यांच्या समाजाकडून मार्गदर्शन मिळू शकेल जे त्यांना शतकानुशतके येत असलेल्या न्यूनगंडाच्या भावनेतून बाहेर काढू शकेल. १८५७ च्या उठावात शहीद झालेल्या महाबिरी देवी वाल्मिकी यांचे नाव घेता येईल. महाबिरी देवी उत्तर प्रदेशातील मुझफ्फरनगर जिल्ह्यातील मुंडभर नावाच्या गावातील रहिवासी होत्या. तिचा जन्म वाल्मिकी या असृश्य जातीत झाला. वाल्मिकी समाजासाठी त्यांनी सुरुवातीपासूनच सामाजिक सुधारणांचा आग्रह धरला. त्यांनी वाल्मिकी समाजात प्रचलित असलेल्या समाजकंटकांवर आवाज उठवला. यामध्ये, हाताने सफाईचा सराव मुख्य आहे. त्यांनी हे काम करू नये म्हणून प्रदीर्घ चळवळ सुरु केली. वाल्मिकी समाजाला सन्मानाने जगण्याची आणि समानतेची जाणीव करून दिली. तसेच हे काम सोडून इतर कामात जाण्याची प्रार्थना केली. महाबिरी देवी शिकलेल्या नसल्या तरी त्या आपल्या समाजाबाबत खूप जागरूक होत्या. तिला वाल्मिकी समाजाला सामाजिक समतेच्या तत्त्वाच्या आधारे समानतेच्या ध्यायत बांधायचे होते. त्यांनी २२ सदस्यांसह महिला संघ तयार केला. येथूनच त्यांच्या सामाजिक कार्याला सुरुवात झाली. या गटाचा मुख्य उद्देश महिला व बालकांना हाताने मैलाकामाच्या प्रथेबद्दल जागरूक करणे हा होता, जेणेकरून त्यांना या घृणास्पद कृत्यापासून दूर ठेवता येईल आणि वाल्मिकी समाज देखील सन्मानाने आपले जीवन जगू शकेल. १८५७ च्या बंडाचा बिगुल वाजला तेव्हा महाबिरी देवी यांनी आपल्या २२ सदस्यीय संघासह भारताच्या स्वातंत्र्याच्या लढ्यात उडी घेतली. शस्त्रास्त्रांचे कोणतेही प्रशिक्षण न घेता घरातील कामात गुंतलेले ते सामान्य लोक होते. इंग्रजांविरुद्धचा राग कायम असल्याने, महाबिरी देवींनी त्यांच्या गटाला त्यांच्याविरुद्ध शस्त्रे उचलण्यास प्रेरित केले. ८ मे १८५७ रोजी या धाडसी महिलांनी ब्रिटीश सैनिकांवर चाकू, तलवारी, भाले आणि अगदी काठीने हल्ला करून अनेक ब्रिटिश सैनिकांना ठार आणि जखमी केले. या २२ वीरांगणांनी परकीय राजवट आणि अपमानाच्या जीवनापासून मुक्त होण्यासाठी शेवटच्या श्वासापर्यंत लढा दिला. या टोळीने अनेक इंग्रजांना मारले. महाबिरी देवी शेवटच्या श्वासापर्यंत लढत राहिली आणि तिचे सर्व सदस्य मारले गेले. शेवटी ती इंग्रजांच्या हातून मारली गेली. महाबिरी देवीचे योगदान आपण विसरता कामा नये. महिलांच्या स्वातंत्र्य चळवळीतील सहभागाचे प्रतीक तसेच अनुसूचित जाती समाजातील महिलांसाठी ही अभिमानाची बाब आहे, हे लक्षात घेतले पाहिजे.

मूल्यमापन:

वर्शानुवर्ष अस्पृश्यतेचे, बहिष्कृततेचे चटके सहन करून ब्रिटिशांच्या शासन काळात ज्यांना आपल्या अस्तित्वाची जाणीव झाली. बाहेरून आलेल्या लोकांनी जितका त्रास दिला नाही तितका त्रास स्वकीयांनी वर्शानुवर्षे दिला तरीही स्वातंत्र्याची ज्योत आपल्या मनात तेवत ठेऊन ते संघर्शाला तयार झाले व आपल्या प्राणांची आहुतीही त्यांनी दिली त्यांच्या कार्याचे महत्व जाणून घेणे महत्वाचे आहे. १८५७ च्या उठावापूर्वी जर मातादिने धैर्य दाखवले नसते, तर मंगल पांडेसह इतर सैनिकांपर्यंत काडतुसावरील गाईच्या आणि डुकराच्या चरबीच्या आवरणबद्दल माहिती पोचली नसती व उठावाला सुरवात झाली नसती. हे उल्लेखनीय आहे की बहुतेक जातीय इतिहासकारांनी या महान दलित क्रांतिकारक योद्ध्याकडे दुर्लक्ष केले आणि हे महत्वाचे सत्य लिहिण्यास टाळाटाळ केली, तर श्री राजेंद्र कुमार जैन, भगवानदास आणि इतर काही लेखकांनी भंगी मातादिनाच्या योगदानाबद्दल काही औदार्य दाखवले हे अधोरेखित केले आहे. उदाहरणार्थ, श्री जैन यांनी त्यांच्या 'विप्लव ऑफ १८५७ एंड बहादूरशाह जफर' या पुस्तकाच्या पान ७३ वर लिहिले आहे, बंगाली पलटणाच्या ७० कॅप्टन राईटने १८५७ रोजी मेजर बोटीन दमदम यांना एक पत्र लिहिले. २ च्या पलटणातील एका ब्राह्मण शिपायाला एका भंगी मातादिन हेला याने पाणी पिण्यासाठी पितळेचे भांडे मागितले. १८५७ मध्ये दलित जातींना डुकर, कुत्रा, मांजरासारखे जीवन जीवन जगावे लागत होते. त्या काळी अस्पृश्यता अशी होती की जर एखादा ब्राह्मण घरात जेवत असेल आणि एखादा अस्पृश्य बाहेर कुठेतरी वाटेत बोलला आणि त्याचा आवाज ब्राह्मणाच्या कानावर पडला तर जेवणारा ब्राह्मण अन्न न घेता उठायचा. त्या देशात या वातावरणात एका भंग्याने, ब्राह्मणाला त्याचा पितळेचा लोटा पाणी पिण्यासाठी मागणे हे एक क्रांतिकारक पाऊल होते. गंगू मेहतर यांना ८ सप्टेंबर १८५९ रोजी कानपूरच्या चुन्नी गंज चौकात फाशी देण्यात आली यावरून त्यांनी ब्रिटिशांविरुद्ध केलेल्या कार्याचे महत्व कळते. या उठावात अनेक अनुसूचित नायिकाही सहभागी झाल्या. या नायिकांमध्ये महाबिरी देवी यांचेही कार्य महत्वपूर्ण होते. अशाप्रकारे, वरील सर्व वस्तुस्थितीवरून हे स्पष्ट होते की, स्वाभिमानी मूळ भारतीय नागवंशीयांच्या लढवय्या मुलांनी भारताच्या स्वातंत्र्यलढ्याच्या प्रसंगी आपले रक्त सांडले. मातृभूमीच्या स्वातंत्र्यासाठी असंख्य स्वाभिमानी नागवंशी वीर योद्धे आणि वीरांनी बलिदान दिले. त्यामुळे जेव्हा जेव्हा भारतीय स्वातंत्र्यलढ्याचा इतिहास सत्याने लिहिला जाईल, तेव्हाच असंख्य मूळ भारतीय दलित नागवंशी वीर योद्धा आणि वीरांच्या बलिदानाचे आणि शौर्याचे वर्णन सुवर्णाक्षरांनी केले जाईल.

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नटसम्राट ते नटसम्राटएक माध्यमांतर

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सारांशः

भारतीय संस्कृतीला आणि मानसिकतेला साहित्य, क्रीडा, संगीत, नाटक इत्यादी कलांचं अपार आकर्षण आणि ओढ राहिलेली आहे. मराठी साहित्य आणि नाटकाबद्दल देशातल्या कलाप्रेमींना नेहमीचहेवा आणि कौतुक वाटत आलंय. मराठी नाटकाला एक भरजरी परंपरा आणि समृद्ध इतिहास आहे. सुरुवातीच्या पौराणिक नाटकांपासून नंतर संगीत नाटकापर्यंत आणि मग ऐतेहासिक, सामाजिक, फार्सिकल, कौटुंबिक ते अगदी प्रायोगिक नाटकापर्यंत हा वसा मोठ्या आपुलकीने जपला आहे. मराठी रंगभूमीला चिरंतर काळासाठी पडलेलं एक साखर झोपेतलं स्वप्न म्हणजे महान नाटककार वि.वा.शिरवाडकरांच्या सिद्धहस्त लेखणीतून अवतरलेलं एक अभिजात नाटक - 'नटसम्राट' डॉ श्रीराम लागूंनी अप्पासाहेब बेलवलकरांची व्यक्तिरेखा निराळ्याच उंचीवर नेवून अजरामर केली आहे. नाट्यरसिकांवरचं ह्या नाटकाचं गारुड अनेक दशकं तसूभर देखील कमी झालेलं नाही. बर्याचदा एका कलाप्रकाराचं 'माध्यमांतर' झालं कि 'वो बात नहीं' असा सूर आळवला जातो.पण महेश मांजरेकरांनी डिजिटल युगातल्या पिढीला कसं आणि काय आवडेल ह्याची पक्की नस ओळखून त्याची मांडणी केली.एका कलाकृतीचं माध्यमांतर करणं तितकंसं सोपं नसतं. कारण ओरिजिनल कलाविशकाराला धक्का न लावता त्याचं निराळं रूप निराळा अर्थ अधिक सूक्ष्मपणे शोधता आला तरच त्यातलं नाविण्य स्वीकारलं जातं. उगाच स्वतःच्या प्रतिभेचे पतंग बदवताना मूळ कलाकृतीची पतंग न कापणं हे सगळ्यांनाच जमतं असं नाही. आजच्या पिढीला, त्यांना आवडेल अशा पॅकेज मध्ये आणि मूळ संहितेची 'सिनेमॅटिक लिबर्टी' च्या नावाखाली फारशी मोड-तोड न करता एका क्लासिकचं यशस्वी पुनरज्जीवन केल्याबद्दल महेश मांजरेकरांच्या माध्यम हाताळणीचं कौतुक करायला हवं.

बीज-शब्दः रंगभूमी, नटसम्राट, माध्यमांतर, सिनेमॅटिक लिबर्टी

प्रस्तावनाः

भारतीय संस्कृतीला आणि मानसिकतेला साहित्य, क्रीडा, संगीत, नाटक इत्यादी कलांचं अपार आकर्षण आणि ओढ राहिलेली आहे. जात, पात, धर्म, भाशा ह्यांची जोखडं झुगारून आपल्या जाणिवे रंजनविश्वात समरसून जातात. म्हणूनच बंगालच्या रवींद्र संगीतावर सारा भारत डोलू लागतो, प्रेमचंद च्या उपन्यासांनी अनेक पिढ्या भारावून गेल्या, दक्षिणात्य नृत्य प्रकारांचं सगळ्यांना अप्रूप वाटतं आणि मराठी साहित्य आणि नाटकाबद्दल देशातल्या कलाप्रेमींना नेहमीचहेवा आणि कौतुक वाटतआलंय. आसेतु हिमाचल पसरलेल्या आणि अठरा पधड भाशा असलेल्या ह्या हिंदुस्तानात सृजनतेवर मात्र एकमत होतं आणि अस्सल कलावंतांवर किंवा कला कृतीवर जीवापाड प्रेम केलं जातं,हा इतिहास आहे. मराठी रंगभूमी हे असंच एक जगाला पडलेलं कोडं आहे. मराठी माणसाचं क्रिकेट आणि राजकारणानंतर सर्वात आवडतं क्षेत्र हे नाटक आहे. देशात आणि जगात इतरत्र कुठेच सकाळी ११.३० ला नाट्यप्रयोग होत नाही पण पुण्या-मुंबईत मात्र ह्या आडवेळचे प्रयोगही हाऊसफुल जातात हे ह्याचप्रेमाचं द्योतक आहे.

मराठी नाटकाला एक भरजरी परंपरा आणि समृद्ध इतिहास आहे. सुरुवातीच्या पौराणिक नाटकांपासून नंतर संगीतनाटकापर्यंत आणि मग ऐतेहासिक, सामाजिक, फार्सिकल, कौटुंबिक ते अगदी प्रायोगिक नाटकापर्यंत हा वसा मोठ्या

आपुलकीने जपला आहे. पण ह्या दैदिप्यमान प्रवासातही काही 'वळणं' हे मैलाचे दगड ठरले आहेत. त्या वळणांपासून कित्येक मैल पुढे निघून गेल्यावरही पुन्हा पुन्हा त्याकडे मागेवळून पाहण्याचा मोह होतो. त्या नक्षीदार वळणांचं सिंहावलोकन करावंसं वाटतं. इतकं त्यातलं देखणेपण आणि गूढता खुणावत राहते.

एका कलाप्रकाराचं 'माध्यमांतर' : नटसम्राट

मराठी रंगभूमीला चिरंतर काळासाठी पडलेलं एक साखर झोपेतलं स्वप्न म्हणजे महान नाटककार वि.वा.शिरवाडकरांच्या सिद्धहस्त लेखणीतून अवतरलेलं एक अभिजात नाटक - नटसम्राट. मराठी रंगभूमीवर अनेक उत्तमोत्तम नाटकं जन्माला आली पण नटसम्राट इतकी अफाट लोकप्रियता इतर कुठल्याच नाटकाला मिळाली नाही. डॉ श्रीराम लागूंनी अण्णासाहेब बेलवलकरांची व्यक्तिरेखा निराळ्याच उंचीवर नेवून अजरामर केली आहे. नाट्यरसिकांवरचं ह्या नाटकाचं गारुड अनेक दशकं तसूभर देखील कमी झालेलं नाही. म्हणूनच पन्नास वर्षांपूर्वी रंगभूमीवर आलेलं, अनेक कलाकारांनी आपल्या अभिनयाचा कस अजमावून पाहिलेलं हे नाटक जेव्हा चित्रपटाच्या माध्यमातून पेश होणार हे जाहीर झालं तेव्हा रसिकांची उत्सुकता ताणली गेली. सुदैवाने महेश मांजरेकर आणि नाना पाटेकर ह्या हरहुन्नरी सृजनशील मनांनी ह्या उत्सुकतेचं चीज केलं, हे आपलं भाग्य. कारण बऱ्याचदा एका कलाप्रकाराचं 'माध्यमांतर' झालं कि 'बो बात नहीं' असा सूर आळवला जातो. 'गॉडफादर' हे ह्याचं उत्तम उदाहरण. 'गॉडफादर' ही कादंबरी जितकी उत्कंठावर्धक होती तितका त्यावरचा सिनेमा खिळवून ठेवणारा नव्हता. माध्यमांतर होताना वाचकाने रंगवलेला काल्पनिक अवकाश रजतपटावर मात्र तितकासाजिवंत झाला नाही असं जाणकारांचं मत पडलं.

एखाद्याकला कृतीचं माध्यमांतर करणं तितकंसं सोपं नसतं. कारण ओरिजिनल कलाविश्काराला धक्का न लावता त्याचं निराळं रूप निराळा अर्थ अधिक सूक्ष्मपणे शोधता आलातरच त्यातलं नाविष्य स्वीकारलं जातं. उगाच स्वतःच्या प्रतिभेचे पतंग बदवताना मूळ कला कृतीची पतंग न कापणं हे सगळ्यांनाच जमतं असं नाही. पण महेश मांजरेकरांनी डिजिटल युगातल्या पिढीला कसं आणि काय आवडेल ह्याची पक्की नस ओळखून त्याची मांडणी केली. नटसम्राट ची संकल्पना, त्यातल्या पात्रांच्या प्रवृत्ती, कुटुंबातले गुंते हे कालातीत आहेत. बहुदा म्हणूनच हे नाटक देखील कालातीत आहे. १९६९ ला रंगभूमीवर आलेलं नाटक २०१६ साली जेव्हा सिनेमारूपात आलं तेव्हा त्यातला 'रेलेव्हन्स' हरवला नव्हता. ते कालबाह्य झालं नव्हतं. अर्थात ही किमया शिरवाडकरांच्या अलौकिक लेखन सामर्थ्याची आहे.

मुळात नटसम्राट ही एक शोकांतिका. शेक्सपिअर च्या एका नाटकाची अंधुक छाया नटसम्राट वर आहे. पण शिरवाडकरांनी त्या गोश्टीतले मानवी स्वभावाचे धागे, संबंध बेमालूम पणे भारतीय जाणवेशी एकसंध केले. ही एक 'शोकांतिका' जरी असली तरी ती एका नटाची शोकांतिका नाही तर एका 'माणसाची' आहे. अण्णासाहेब बेलवलकर हे एक प्रतिथयश नट. मोठ्या सन्मानाने आणि स्वतःच्या मर्जीने ते रंगभूमीवरून एगिझिट घेतात. त्यांचा कलावंत म्हणून 'प्रवास' आणि 'शेवट' गौरवास्पद आहे. त्यांना नट म्हणून अपयश किंवा अवहेलना सोसावी लागलेली नाही, त्यांच्या कुटुंबाची, पत्नीची आबाळ वा हाल झालेले नाहीत. पण हा प्रतिभा सम्पन्न नट जेव्हा चेहर्यावरचा रंग उतरवून सामान्य जीवन व्यतीत करण्यास सुरुवात करतो तेव्हा पोटच्या गोळ्यांनी उधळलेल्या रंगांनी तो पुरता उन्मळून जातो, अगतिक होतो आणि त्याच्या उर्वरित आयुश्याची शोकांतिका सुरु होते जिचा अंत विदारक होतो. नटसम्राट एक मेलोड्रामा आहे, पण इतर अनेक नाटकांसारखा तो बटबटीत, रडका आणि अतिरंजित नाही. तो संयत आहे, वास्तवतेला धरून आहे. नुसतच उसनं दुःख पेरून रडवणार्या नाटक सिनेमांची आपल्याकडे मोठी यादी आहे पण 'नटसम्राट' मध्ये विशेष असं आयुश्यावर, माणुसकीवर भाश्य आहे, 'हूमनसायकॉलॉजि'चा आधार आहे. म्हणूनच ही कला कृती इतरापेक्षा कैकपट सरस आणि सुन्न करणारी आहे.

डॉ श्रीराम लागू अन शांताबाई जोग ह्यांच्या नंतर अनेक गुणी कलाकार जोड्यांनी आपापल्या वकुबानुसार प्रमुख व्यक्तिरेखा जिवंत करण्याचा प्रयत्न केला पण मुळातल्या डॉक्टरांच्या अभिनयाचा इतका गडद ठसा त्या भूमिकेवर राहिला कि पुढे सतीश दुभाशी, दत्ता भट सारख्या मातब्बर नटांनी हे शिवधनुश्य पेलूनही डॉ लागू आणि 'अप्पासाहेब' हे द्वैत अतूट राहिलं. शिवाय, अनेक कलाकार संचांनी नटसम्राट रंगमंचस्थ करूनही त्याला सिनेमाच्या माध्यमात उतरवण्याचं धाडस कुणी दाखवलं नाही. बहुधा ह्या नाटकाचा आवाका आणि वैभव इतकं अफाट होतं कि त्यापासून मी मी म्हणणारूया नट/दिग्दर्शकानी 'झाकली मूठ' ठेवण्याचा सुझपणा केला. पण ही जोखीम महेश मांजरेकर ने उचलली आणि मराठी रसिक मनांची एक अतृप्त इच्छा पूर्ण झाली. 'नटसम्राट' अखेर रजत पटावर झळकला. मांजरेकर हे कल्पक आणि मुरलेले कलावंत आहेत हे ह्या आधीही सिद्ध झालेलं आहे आणि त्यांनी हे मानाचं 'गांडीव' मोठ्या हुशारीने उचललं.

नटसम्राट ह्या नाटकाचा सर्वात मोठा प्लस पॉईंट म्हणजे त्यातले लाजवाब संवाद (जो एका निराळ्या लेखाचा विशय होऊ शकतो). इतके अर्थपूर्ण तीक्ष्ण आणि प्रभावी संवाद दुसऱ्या कुठल्या मराठी नाटकात असतील असे स्मरत नाही, ह्यातली एकेक 'सोलोलोकी' (स्वगत)मनुश्य स्वभावाचे आणि माणसाच्या मनोवृत्तीचे कंगोरे इतक्या काव्यात्मकलयीत विलग करते कि कुसुमाग्रजांच्या भाशासौशठवाने आणि त्यातल्या ओजस्वी अर्थ गर्भाने स्तिमित व्हायला होतं.

नटसम्राट मधली भाशा, तिचा वचकयुक्त आब, संवादातलं काव्य, त्याची लय, त्यांची मिठास, त्यातली दाहकता समजून ते सादर करणं..... आणि विशेष म्हणजे डॉ लागूशी तुलना 'होणारच' ह्याचं भान ठेवून ती भूमिका वठवणं सोपं नव्हतं. त्यासाठी रंगभूमी आणि चित्रपट ह्या दोन्ही माध्यमांची पक्की जाण असलेला, ही 'लार्जर दॅन लाइफ' व्यक्तिरेखा पेलू शकेल, हा विश्वास प्रेक्षकांना वाटेल आणि ह्यातल्या अजरामर 'सोलोलोकी' नव्याने जिवंत करण्याची हातोटी असलेल्या भारदस्त आवाजाच्या नटाची निवड होणं नितांत गरजेचं होतं, अन्यथा इतक्या वर्षांनी केलेला हा अट्टाहास केरात गेला असता . सुदैवाने नाना पाटेकर ह्यांच्या निवडीने अर्धी लढाई सर झाली आणि नानानेही जणू अशा एखाद्या भव्य व्यक्तिरेखेच्या प्रतीक्षेत असल्यागत 'अप्पासाहेबांना' आपलंसं करून त्यात विरधळला.

सुरुवातीचा खेळकर खोडकरपणा, हलक्या फुलक्या विनोदी जागा काढणं असोत किंवा शेवटाला दुखावलेले उध्वस्थ झालेले अप्पासाहेब नानाने अप्रतिम उभे केले. त्याच्या खर्जातल्या आवाजातले आणि त्याच्या ढंगातले 'डायलॉग' नव्या नटसम्राटाला एक वेगळी मिती देऊन गेले. सोबत मांजरेकरां सारख्या चतुरस्त्र दिग्दर्शकाने 'आपला' म्हणून असा एक खासटच दिलाच. नाटकात अनेक ठिकाणी विखुरलेल्या 'सोलोलोकी' त्याने शिताफीने 'क्लायमॅक्स' कडे एकवटवल्या आणि शेवटाकडचा भाग अक्षरशः अंगावर आणला. नाटक आणि सिनेमा ही दोन भिन्न माध्यमं , त्यामुळे नाटकातला बंधिस्तपणा सिनेमात अपेक्षित नव्हता आणि त्याचा परीघ वाढवताना दिग्दर्शकाने शिरवाडकरांनाही कौतुक वाटावं असं खुलवलं. अप्पासाहेबांच्या मित्राचं पात्र (विक्रम गोखले ह्यांनी रंगवलेलं) हे असंच मुळ कथानकात नसलेलं पण सिनेमासाठी निर्माण केलेलं आणि नकळत कथेत झिरपवलेलं पात्र. हाच तो मांजरेकरांचा स्पेशल टच.

रंगभूमीवरचा नटसम्राट आणि पडद्यावरचा नटसम्राट ह्या दोन स्वतंत्र कॅरेक्टर असलेल्या पण एकच कला असलेल्या कला कृती वाटल्या. म्हणून ह्या अभिजात नाटकाचं माध्यमांतर यशस्वी होतं असे म्हणायला हरकत नाही. तुलना आणि डावं-उजवं करायचं म्हंटलं तर अनेक मुद्दे मांडता येतील पण त्याने एका उत्तम सिनेमाचं रसग्रहण न होता एका कलाप्रकाराचं 'विच्छेदन' केल्या सारखं होईल. त्यापेक्षा आजच्या पिढीला, त्यांना आवडेल अशा पॅकेज मध्ये आणि मूळसंहितेची 'सिनेमॅटिक लिबर्टी' च्या नावाखाली फारशी मोड-तोड न करता एका क्लासिकचं यशस्वी पुनरुज्जीवन केल्याबद्दल महेश मांजरेकरांच्या माध्यम हाताळणीचं कौतुक करायलाहवं.

निश्कर्ष :

एखाद्या 'कलाकृती'च्या निर्मितीचं गूढ, उगम, कुतूहल रसिकांना कायम असतं, मग ते एखादं चित्र असो, एखादी काव्यरचना असो, एखादी सुरावट किंवा कथा, कादंबरी, नाटक. काळ किती ही पुढे सरकला तरी त्या सृजना विश्कारातल्या शक्य-अशक्यतेचं घुंबकत्व संपत नाही आणि मग नवे कलासक्त जीव त्याचा सातत्याने मागोवा घेण्याचा प्रयत्न करतात. मोनालिसा ह्या श्रेश्ठ चित्रातलं रहस्य जसं अजून उलगडलेलं/संपलेलं नाही तसंच मराठी रंगभूमीवरच्या 'नटसम्राट' मध्ये नवं काही सापडतय का हे पाहण्याचा मोह कलाकारांना अधूनमधून होतो आणि त्यात नवं काय पाहायला मिळणार ही लालूच रसिकांमध्ये ताजी राहते . पुढे पाहुयात 'नटसम्राट' कुठल्या कलाविश्कारात प्रकट होतो ते

संदर्भ सुची :

१) कमलाकर नाडकर्णी (२२ डिसेंबर २०१९): 'नटसम्राट': खेळ नक्षत्रांच्या शर्यतीचा.

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२) वि. व. शिर्वाडकर (१९७०) नटसम्राट पॉप्युलर प्रकाशन.

EMERGING TRENDS OF MEDIA IN INDIAN POLITICS- AN EVALUATION

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Abstract:

Political parties currently have the tools necessary to communicate with a big audience about crucial issues ranging from elections to policies. A more informed electorate would produce a more legitimate government; hence the media can be seen as a democratic enabler. In the 21st century, there have been certain new developments in Indian politics that are not fully democratic. The increasing influence of business in politics has transformed politics into a commercial enterprise. In contrast to the image of politicians who have vested interests, the media does not accurately represent the voice of the people. The media in India plays an active role in Indian politics and elections rather than only reporting on them. This article explores how significant social trends impact politics and how different social forces influence social policy. We now access news information through several channels thanks to social media. This is one of the explanations for why more people in the modern world have approved of and welcomed social media. Since the information is now open-ended and is a crucial component of democracy, this was advantageous for the leaders. They both have adhered to democracy's tenets in their purest form. The leaders have not kept themselves and their political campaigns apart from the advantages of the technology industry because almost every area of the industry benefits from this technology. To support their campaigns and interact with the general public and audience, our leaders have never failed to adapt to the latest developments in digital marketing.

Keywords: Media, Indian Politics, Democracy, Political Parties, Politics and Elections, Social Media in National Politics.

Introduction:

The media is crucial to politics because it shapes public opinion, clarifies issues, and raises them. By demanding transparency in their behaviour, it can hold the powerful in check. Would a government be exempt from responsibility if it were to control all the information about its actions? As a result, the power and influence of the government over its inhabitants can be effectively checked by independent media. Several countries in Europe and America passed laws to ensure that broadcast media remained impartial after TV and radio networks first appeared. We all understand the symbiotic link between politics and the media. Simply put, no politician,

regardless of their level of influence, can afford to ignore the media. US President Barack Obama is an excellent example of a media-savvy politician who understood media's restrictions and could wield a mass appeal. However, only those who are media-savvy and know how to play within the media norms can use them to their advantage. Contrast Modi's confrontational media persona with Rahul Gandhi's, whose career suffered following just one weak appearance in a nationally watched television interview. Rahul's single interview served as a powerful example of how the media can either win or lose elections. The media can also veto candidates; which Rahul is fully aware of today. A good example is how the electronic media blacked out his public speeches when they clashed with Modi's. TRP played a significant role in this decision since channels observed that Modi had a larger audience than Rahul. However, this is also not a locally created trend. Consider the case of John Edwards, a US senator who also ran for vice president in 2004 and 2008. He was not a fringe politician and occasionally even performed better in polls than the potential contenders. However, the media rejected him by ignoring him and covering him far more negatively than the other leading candidates. Unquestionably, the media plays an important part in a democracy. A free press is seen as the government's watchdog. Because of the media's involvement in agenda-setting and gatekeeping, it is important to take stock of its behaviour. Every student of media is aware that the media serves as a gatekeeper, defining the parameters of political discourse and occasionally even the eligibility for political office. The reality that the media is an oligopoly is unsettling. This poses a problem for many liberal democracies because it gives a small number of people extraordinary power to sway public opinion and topple an established political order. **Some of the major trends of media in Indian politics are thoroughly discussed under the following heads:**

- I. **Media being a monopolistic competition:** The existence of an oligopoly in the media is alarming. This raises concerns in many liberal democracies since it gives a small number of people enormous ability to sway public opinion and overthrow an established political system. They can convict the innocent and exonerate the guilty, and by using this immense power, they can manipulate the thoughts of the general public. As it shapes public opinion and raises topics of general interest, the media plays a significant role in politics. Therefore, it is crucial that the media not dictate the policies of the chosen huge business entities that hold control of it. That the only criteria used for gatekeeping are journalistic ones. Otherwise, crony capitalism, an unholy alliance between powerful political figures and large corporations, would endanger a country's political system. Such a scenario would be fatal for our democratic political system. It is a very potent tool that can be used to check the powerful and corrupt. Therefore, independent media is a useful weapon to check the power and influence of the government over its inhabitants. We all understand the symbiotic link

between politics and the media. Contrast Modi's confrontational media persona with Rahul Gandhi's, whose career suffered following just one weak appearance in a nationally watched television interview. Rahul's single interview served as a powerful example of how the media can either win or lose elections. The media can also veto candidates; which Rahul is fully aware of today. A good example is how the electronic media blacked out his public speeches when they clashed with Modi's. Given that broadcasters reported that Modi had a larger audience than Rahul, it is clear that commercial factors like TRP were significant in this decision. ×The prominence Modi gained in the election-related TV news coverage was another interesting feature. 3.2 times as much coverage was given to the current prime minister as to Kejriwal, and 7.7 times as much as to Gandhi.

II. Media polarization: The media has grown extremely divided, especially in light of recent events like the Rohith Vemula affair in Hyderabad and the Kanhaiya Kumar incident in JNU (Jawaharlal Nehru University). Arnab Goswami, who previously served as editor-in-chief of the Times Now channel and is currently employed by Republic TV, has only grown more nationalistic. Arnab has always conducted himself as if he were the supreme protector of the public good. And each night he says to you, ×The nation wants to know.× It served as a method of both cheaply producing television and, on one level, drawing viewers. Sending out personnel to conduct field reports is significantly more expensive. Having people come to your performances and yell at one another is much less expensive. Thus, it is a typical example of turning news into entertainment.

III. Media partiality and bias: The media has the power to both enhance and undermine a politician's reputation. In India, there is prejudice and bias in the media. The corporate sector consciously promoted the narrative that the UPA government was to blame for the economic slowdown and that India's problems could be solved with bold, strong leadership. The 10 years of UPA rule have been referred to as a ×wasted decade× by some media outlets and editors. Others are convinced that the congress government is corrupt and has ignored all of its positive contributions over the past 60 years, and they argue that voters should give Mr. Modi 60 months to change India. Now that the Modi magic has disappeared, it is clear that people are still looking forward to ×Ache Din.×

IV. Political, business and media nexus: Political parties are compelled to disregard democratic norms and the desires of the general public due to the interdependence of politicians, corporations, and the media. As a result of these consequences, the media's position has shifted away from democratic duties and toward market forces. As a result, trends such as the authoritative decision-making of political elites within a democratic framework, the dominance of electoral prospects over party ideologies and ethics, undemocratic trends in

party politics, and growing media roles in creating political dissent and support have all emerged, thereby ignoring people and preventing them from participating in democratic processes and politics.

V. Media distortions toward ×paid news,× ×coverage packages and ×secret deals× with big businesses: The link between political parties and corporate entities are expanding rapidly over time. Hard inquiries and critical analysis of the veracity of his campaign's ideas and issues are not encouraged. Any topic that ran counter to their projections was avoided by the biased media. Despite rising evidence of distortions like ×paid news,× ×coverage packages,× ×private treaties× with large firms, ×doctored opinion polls,× and demonetisation, media freedom remains inviolate. The political posturing of Prime Minister Narendra Modi around the revocation of the Rs. 500 and Rs. 1000 notes won't lead to structural change in India's historically-evolved parallel economy, which is worth \$1 trillion or 50% of GDP. Politicians with clout in cooperative banks around the nation will have enough time to switch their notes and obtain new 2000-rupee bills that are lighter and easier to carry in smaller gunny bags. According to a report by the National Institute of Public Finance and Policy, which has not yet been published but has been provided to the finance minister, roughly 80% of major political party fundraising comes in the form of cash from unidentified donors, usually in amounts of Rs 20,000 or less. Demonetizing the 500 and 1000 rupee notes was therefore not a ×transformational step× by Modi, and it would not alter how elections are funded. The way people behave concerning consumerism and materialism greatly influences them. The desire of the powerful to increase their power and the desire of the wealthy to increase their wealth has led to many people syphoning off public funds, as was the case with Vijay Mallya and is currently the case with Nirav Modi, who did so with the assistance of politicians before fleeing to another country.

VI. The role of the media has changed from serving democratic tasks to serving market pressures: These effects have caused the media's position to change away from its obligations to the democratic process and toward market forces. As a result, there have been trends that ignore people and keep them out of democratic processes and political participation. These trends include the authoritative decision-making of political elites within a democratic framework, the dominance of electoral prospects over party ideologies and ethics, undemocratic trends in party politics, and growing media roles in creating political dissent and support. The aforementioned developing developments in Indian politics can be linked to post-democracy features. The post-globalization period will see a continuation of these trends. Liberal democracies, where materialism and consumerism are widely favoured and socialism is a thing of the past, are home to people who do not oppose media bias.

However, it is very worrying how the media shapes people's opinions, and these are not truly democratic. The surgical strike against POK terrorists on February 26, 2019, and the subsequent airstrike on Balakot by the Indian Air Force were all so widely publicised that nearly everyone believed that corruption, black market activity, and terrorism would all cease to exist. These initiatives included demonetization, digital India, make in India, and the surgical strike against POK terrorists.

VII. Critiques against media politics: Political parties currently have the tools necessary to communicate with a sizable audience about crucial issues ranging from elections to policies. A more informed electorate would produce a more legitimate government; hence the media can be seen as a democratic enabler. Julian King and other critics have asserted that nefarious entities may readily appropriate these instruments, both state and non-state, and use them as weapons against people. The media has directly threatened democracy in recent years. Their preliminary research identified six areas in which social media posed a direct risk to democracy. Many social media sites, like Facebook, use surveillance technology to gather user information and target certain populations with tailored adverts. Social media networks build user portfolios because users leave digital traces practically wherever they go, allowing advertisers to target them more effectively. The outcome is the emergence of echo chambers, polarisation, and hyper-partisanship. As a result, social media platforms produce information and opinion bubbles that are constantly expanding. These bubbles enclose the users and reduce the chances for productive discussion. The distribution of inaccurate and/or misleading information is a well-known negative impact social media has on democracy. Both state and non-state actors frequently use bots to disseminate false information on social media platforms. Each type poses a risk because it oversaturates social media with contradictory realities, pushing the truth, facts, and proof to the margins.

Conclusion:

It is crucial to note that the media should play an impartial and fair role in reporting news and disseminating information and that it should refrain from using paid news. Corrective actions can be made, but given how quickly knowledge spreads, it might already be too late. Preceding election-related propaganda was meticulously planned and reviewed before being released. Such time-consuming techniques shouldn't be permitted when using social media. Overall, it was determined that using social media for various forms of political communication by politicians was a sensible decision in the contemporary Internet era. Therefore, it is crucial that the media not dictate the policies of the chosen huge business entities that hold control of it and that the only criteria used for gatekeeping are journalistic ones. Otherwise, crony capitalism, an unholy

alliance between powerful political figures and large corporations, would endanger a country's political system. Such a scenario would be fatal for our democratic political system.

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WOMEN ENTREPRENEURSHIP IN LUCKNOW REGION (U.P.): SUCCESS STORIES

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Entrepreneurship is a gendered phenomenon and entrepreneurial activities can be rooted in families. India is the nation where men entrepreneurs dominate commercial activities over women entrepreneurs in most of the sectors. According to the Sixth Economic Census by the National Sample Survey Organisation (NSSO), only 14% of business establishments in the country are being run by women entrepreneurs. This means, out of the 58.5 million functional businesses, only 8.05 million of them are being owned by females. It was also observed that most of these women run companies are small-scale and about 79 % of them are self-financed. These poor numbers could be a result of the unequal inheritance rights for women prevalent in the Indian society and the cultural restrictions that might act as hurdle and limit their access to commence new business. There are many factors which prevent woman to be an entrepreneur in India viz. lack of required education and training, lack of affordable finance, social and cultural norms, poor infrastructure, time constraints, lack of collateral, location etc. (FAO, IFAD, World Bank 2008 and Best & Maier 2007).

Hurdles for women entrepreneurs in India

Apart from this, it was found that there three common hurdles for women to be entrepreneurs. First: they have to work twice as compared to their male counterparts. Second: there is a huge shortage of successful Indian entrepreneur female role models and mentors and third: there are still number of gender specific jobs and roles with entrepreneurship being considered a man's domain (Kirti Sharma, Indian Web2, 2016). Despite of this, women are coming in front and increasing their share as entrepreneurs in male dominating society. There are so many entrepreneurial traits are found in women viz. imaginative, attribute to work hard, persistence, ability and desire to take task, profit earning capacity, ambitiousness, optimism, studious, conscious and keenness to learn and imbibe new ideas etc making them strengthen and successful business persons. Moreover the economic status of women is now accepted as an indicator of a society's stage of development (Aditi Maheshwari *et al.*, Slide Share 2012). The use of ICTs also increased the capability, strengthened the managerial skills and enhanced the scope of women entrepreneurs. ICTs help in value creation, research & decision support and also

help to participate in global area of business (Kohli and Tiwari, 2016). Moreover women are participating in commercial activities and increasing nation's GDP with good pace.

Contribution of women entrepreneurs in GDP

The Organization for Economic Co-operation and Development (OECD) reports that the annual growth of the economy could improve 2.4% if India implements pro-growth and pro-gender policies. The McKinsey Global Institute report 2016 estimates that improved gender diversity can add \$12 trillion to the world GDP by 2025 (Nair, Your Story, 2017). According to the new report by McKinsey Global Institute (MGI), bridging the gender gap will have a huge economic impact and the boost could translate into 1.4 per cent per year incremental GDP growth for India. However India's share of women's contribution to GDP is at 17 per cent, much lower than the global average of 37 per cent, and the lowest among all 10 regions in the world (The Economic Times 2015).

Sector wise performance of women entrepreneurs

Women entrepreneurs are having their presence in different sectors and giving their contribution in their concerned industries.

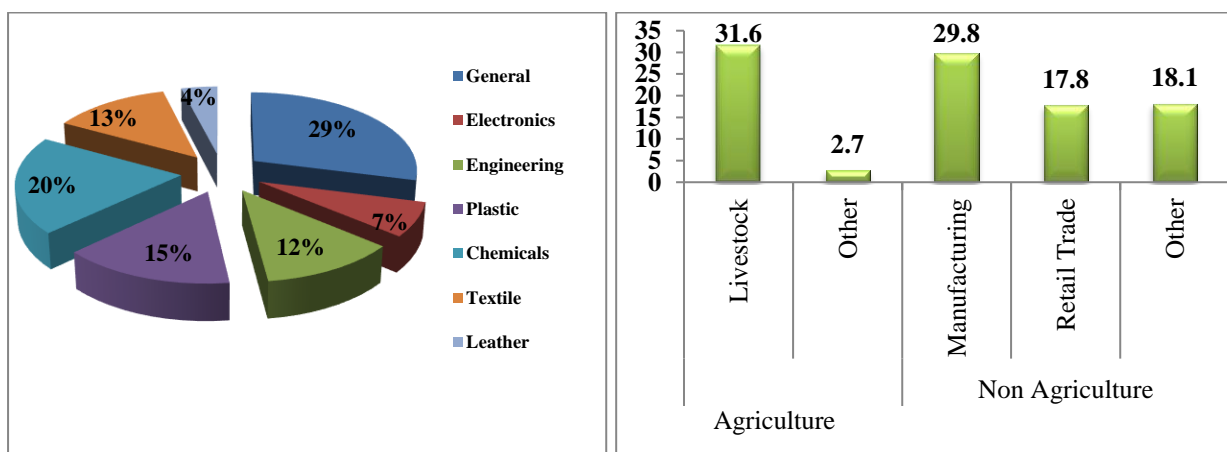


Figure1 & 2: Product and Sector wise Women Entrepreneurship respectively

Source: (1) <https://www.slideshare.net/SudhansuSethi/women-entrepreneurship>

(2) Jain, Dr. Paras, Billaiya, Roshani and Lal, Deepti (2016). Study about entrepreneurship in India focusing problems and prospects. *International Journal of Humanities and Social Science Research*, ISSN: 2455-2070. Vol2 (11). PP: 43-46.

A research has revealed that (as shown in figure1) most of the women entrepreneurs (29%) are engaged in general product including agriculture followed by chemicals (20%), Plastic (15%), Textile (13%), Engineering (12%), electronics (7%) and leather (4%). In terms of agriculture and non agriculture sectors, 34.30 % women are engaged agricultural and allied activities while 65.70% (manufacturing 29.8%, retail sector 17.8% and other 18.1%) are engaged in non agricultural activities (Jain et al 2016).

State wise women entrepreneurs: Skewed development

Literacy plays an important role for women to be entrepreneurs. A survey was conducted and five states viz. Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra were selected with the largest proportion of literate women qualified for 53% (4.3 million) of all business establishments owned by women in country (Economic Census 2012) while on the basis of individual ranking, Uttar Pradesh is leading all states & UTs accounts for more than 38 % of total women entrepreneurs in India. Table 1 also depicts that no. of registered units are much higher in Tamil Nadu than U.P.

Table 1: State wise Performance of women entrepreneurs in India

State	No. of units registered	No. of women entrepreneurs	% of women entrepreneurs
Uttar Pradesh	7980	3180	39.84
Tamil Nadu	9618	2930	30.36
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Gujarat	3872	1538	39.72
Maharashtra	4339	1394	32.12
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTs	14576	4185	28.71
Total	57,452	18,848	32.82

Source: (Source: CMIE Report 2011)

Government support

Govt. of India has been assisting women entrepreneurs by announcing suitable schemes and policies from time to time. Some of the special schemes for women entrepreneurs implemented by the government bodies and allied institutions are viz. Schemes of Ministry of MSME, 1. *Trade related entrepreneurship assistance and development (TREAD) scheme for women*, 2. *Mahila Coir Yojana*, Schemes of Ministry of Women and Child Development 1. *support to Training and Employment Programme for Women (STEP)*, 2. *Swayam Siddha*, Delhi Government's *Stree Shakti Project* etc. Apart from this, Govt. supports women entrepreneurs by announcing Loan schemes i.e. *Stree Shakti Package*, *Annapurna*, *Cent Kalyani*, *Dena Shakti*, *SIDBI Mahila Udyam Nidhi*, *Udyogini* etc. so that women entrepreneurs may run business efficiently and without any interruptions. *Start up India* and *Stand up India* schemes of Modi Govt. are playing the role of catalysts on the way to encourage woman to be an entrepreneurs.

Famous faces of corporate world

India has witnessed number of renowned females who got tremendous success and become pioneer in their sectors. Their education, use of ICT, technical skills, decision making ability, leadership qualities etc. have given them considerable space in male dominant society of country. Indian women entrepreneurs viz. Kiran Mazumdar Shaw, Ekta Kapoor, Vandana Luthra, Suchi Mukherjee, Richa Kar, Aditi Gupta and many others have proved themselves beyond doubt in all spheres of life. These women are very famous all over the world and living the life of celebrities and no doubt become the role models for millions of young faces. The present study is confined to the district of Lucknow of U.P. which predominantly known as the “City of Nawab” and has recently been declared one of the first 20 potential smart cities by the government of India. It is one of the most promising entrepreneurial hotbeds in the country but it is also perceived here that females are traditionally bounded who may not be allowed to commence commercial activities. Although a survey was conducted and found that there are so many females who are running business in this region successfully however they are not so renowned at international or global parlance. The present study was made to bring the performance of few of these women entrepreneurs in limelight who proving themselves by implementing innovative business ideas in Lucknow district.

Case1: Anjali Singh: A woman who empowered many women

Anjali Singh, founder of Jute artisans Guild Pvt Ltd, Lucknow (A STAND UP India Initiative) dreamt to be an air hostess. However being family restrictions she dropped out the idea to fly and did MBA from Lucknow University in 2001. It was not good start of career as she found low salary marketing job which kept continued for 9 years. His retired father (running an NGO by the name of Bhartiya Sewa Sansthan.), got training projects from National Jute Board to form women SHG for generating activity of making jute bags among rural women of nearby areas. Since childhood, she eagerly wanted to help needy and weaker section of society. Thus when she saw around 2500 trained women (engaged in same project) in hand so thought of taking initiative of commencing something of own & came forward with this jute business to make these rural women self dependant in this male dominant society. Therefore she formed NGO “Jute Artisans Guild Association” in 2009 deals with different jute products. This is 100% women run organization. The Company is devoted to manufacturing good quality jute products and its marketing as well as providing good quality training to the artisans on an ongoing basis. The mission statement viz. to enable, encourage and empower women in an eco friendly way, seems that how well the organization is devoted for women,

Different phases of business and hurdles faced: Initially, Anjali has started manufacturing activities within the house with five skilled women and two sewing machines by incurring very small amount of Rs. one hundred thousand which gradually grown in size and stature in few years. One of the main problems was to convince the family members of the artisans to do work

in male dominant society and some cases were really very serious in order to show these women the outer world. Therefore she paid extra efforts to get them to work. The single entrepreneur faced hurdle not only in manufacturing as well as marketing activities.

Product portfolio and USP (eco-friendly approach): She has very deep portfolio of jute made bags which are enough to fulfill the requirements of daily lives from home to offices. Portfolio includes *Tote bags, conference bags, folders, fancy bags, stationary, wine bags, jute bangle, jute tassels, jute pouches, terracotta jewellery etc.* Recyclable golden fiber of jute is used to make variety of bags for official and industrial purpose (Anjali Singh 2017). The uniqueness of her products was that these are bio-degradable and eco-friendly with very reasonable prices. She receives orders and then designs products according to the needs of the clients. Her first order was of 100 bags for Rs 100 each from western history department of Lucknow University. Anjali is addressing two social issues by running organization viz. (1) promoting the use of jute bags with the view to discourage the use of polythene bags which resulted in controlled the pollution caused by polythene bags and (2) providing the sustainable employment to rural women artisans to bring and promote the inclusive growth in the country.

Responsibilities and management: Organization has well designed three tier structure providing ease to entire supply chain. Being the proprietor, she looks after the marketing activities, order receiving, material management, human resource management, funds management, quality control and the most important customer relationship management. There are two persons working under her supervision viz. chief designer and Head artisans. First is persons are responsible to develop new products, supervising the worker to prepare those products and checks the quality of production while second arranges and manages workforce, ensures the workforce arrives at work place on time, does efficient production, fixes the problems faced by floor workers, and ensures availability of raw material and the maintenance of machines.

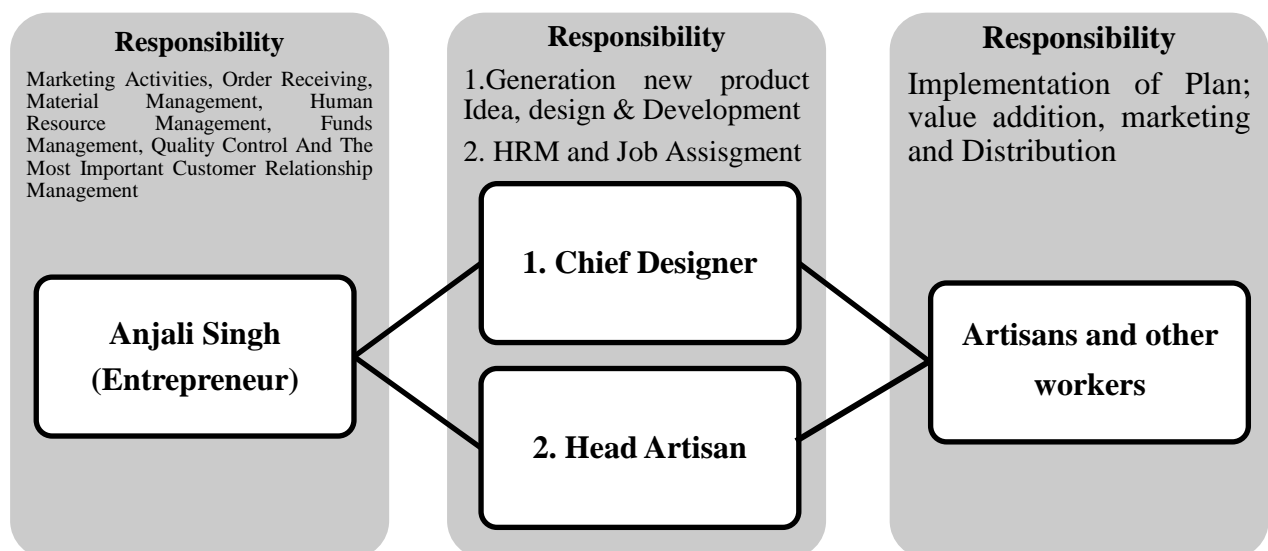


Figure 3: Responsibility at different level of three tier organizational structure

Promotional strategies and personal meets: Initially she used to visit private and govt. offices, departments etc to check the requirement for bags and folders for seminars, conferences etc. She kept continuing visit the clients for few months with the view to contact at-least one-two persons daily. Little budget did not allow her to advertise widely thus she decided to distribute pamphlets through courier services and postal services to all such locations where physical visit was not feasible. She also advertised in local directories but unfortunately though she did not get considerable success.

Learning opportunity: Trained and enthusiastic work force is the asset for every organization. Anjali has established a workshop to develop technical skills in artisans. She attends seminars, conference time to time to be aware of scenario and also give opportunities her workers to attend Jute fairs, workshop and participate in Industrial exhibitions so that they may be aware of market trend & preference among various segments of Customers. She also instills manufacturing and marketing skills in to artisans by delivering lectures from time to time.

Markets: Initially she tapped only home state U.P. NCR, Delhi & then eventually moved towards all over India. Recently, she extended business beyond national boundaries by receiving some orders from institutional clients from Asia, Europe and America. Products are sold through direct selling, online, fairs and exhibitions etc.

Success Mantra She vanishes all intermediaries as Jute manufacturing was concentrated in West Bengal so she procured jute in big lots from jute mills in Kolkata while accessories from Lucknow and Kanpur markets. This practice decreases the total cost (inbound and outbound) and economy of scale allows her to increase margin and decrease cost. Since beginning, Anjali knew that quality and timeliness are two crucial factors which play important role behind the success of any business. Thus she made it a point to keep a check on a quality of product and timely delivery

Treating employee as family members: She treats her workers as her family members. Social meets are arranged and gifts are distributed to employees on festivals. She enhances motivation of artisans by announcing best performer of the day every day and this is taken into account at the time of annual appraisal. She uses to visit worker's home personally and ensure the children attend schools and get basic education. If necessary she moves an extra mile and arranges such facility for the children. Also organizes family picnics for her team. So the artisans are majorly content and satisfied.

Win-win approach: Anjali thinks employees should be grown with growth of company. Therefore she plans to offer ownership rights to the workforce in her venture with the view to create a better bonding with the organization and workforce. This would create an affinity in employees towards organization and they will do work with greater zeal and motivation.

Membership: She has the membership of National Centre for Design & Product Development, New Delhi helping the artisans to educate about the latest global technology and design by

taking special measures in to account. Apart from this, Anjali is also the member of society like FICCI ladies organization (FLO), this strategic move was proved a beneficial & different platform for her organization. FLO opened new way for Anjali to showcase / promote her product to the new clientele. Anjali's Organization and FLO jointly tied up with Army wives welfare association (AWWA), Lucknow and started Jute training program for War widows and their daughters.

Increasing size of business and future plan: A business which was started at home with few women now having four centers in Lucknow viz. (1) Mehmoodpur in Bakshi Ka Talaab, (2) Sector 12 Indira Nagar, (3) Fareedi Nagar near Kukrail and (4) Mayawati Colony in Chinhat. Organization is giving employment to more than 200 artisans with annual turnover of Rs. 8.5 million. The salary distributed among employees qualifies to about Rs. 4 lakhs/month seems considerable size of business. Now, Anjali plans to establish a factory which would have approximately four hundred women jute artisans by replacing the conventional sewing machines with sophisticated hi-tech sewing machines with electricity power backup. She wants to improve quality of products, introduce new colors and innovative methods of sales and promotions in future. She wants to tap overseas buyers by participating in fairs and exhibitions in India and foreign countries. Online marketing is also one of her promotional strategies. She wants to be very recognized brand in jute made products industry in India.

Achievements: Recently GOI has allotted Jute Raw Material Bank of Northern India to her with the view to promote and sell jute at mill gate price. Club Cafebiz (a community of entrepreneurs where entrepreneur gets 360 degrees solution for his/her enterprise) has selected her in their top 5 success stories.

Case 2: Pooja Rahul Nemani: Trendsetter for Gastronomy in the city of Nawabs

Puja Vaid Nemani, the founder of Cappuccino Blast, is also one of the most active and versatile entrepreneurs of the city of Nawabs. She Born in very royal Vaid family on 16 February, 1977 and married to Rahul Nemani. Puja has completed her schooling from Loreto Convent Lucknow and B.Com from the University of Lucknow. She went to United Kingdom for earning master's degree from Greenwich University. As Puja belongs to typical Marvadi family, where it is customary for the girls to get married as they reach their age but on contrary since her childhood she was eager to live life on her own terms. Thus after returning from UK she broken this shackles of age-old traditions and kept daring to dream big & emerged as a confident woman.

Turning point and emergence of idea of cappuccino blast: There was the year of 1998 when she organized stained glass exhibitions- one in Mumbai and two in Lucknow. The debut exhibitions which were a total sellout had brought two changes in her. First -a major boost to her confidence and second-unwinding hidden entrepreneurial behavior in her personality. At 23 years of age, she borrowed a sum of Rs. 25,000 from her father and started a small coffee cafe

with just 4 tables and twenty chairs with the name Cappuccino blast at Mall Avenue, Lucknow in 2000. Cappuccino Blast (Commonly said as cappi) provided a space to youngsters of city and nearby places. People come here to relax and socialize and within few months, the café turned into a favorite hot-spot for the city's young crowd. The café which was started with few tables and chairs being gradually increased not only in area but also in concept. Presently 120 employees (30 employees/ Cappuccino Blast) are working with her.

Vast Product Portfolio with totally untraditional food varieties: Puja wanted to serve different foods in Lucknow city which was earlier confined with only Tunday Kabab, Kulche-Nihari, Biryani, Sheermaal, Baati chokha etc. She felt that people were getting bored and seeking different and ready to pay higher for exotic food. She has designed three different

Table 2: Product mix of Cappuccino Blast covering big range of food items

Product Line	Menu with number of variants of each food product		
	Café Menu	Fine Dinning Menu	Buttercup Menu
1	Hot Coffee (9)	Soup (12)	Eggs made food items (7)
2	Teas (7)	Salads (4)	Mini cupcakes (5)
3	Cold Coffee (7)	Appetisers Veg. (16) From around the world	Cakes (8)
4	Shakes (5)	Appetisers Chinese (14)	Tarts and Pudding (5)
5	Sea Coolers (6)	Appetisers Indian (8)	Savoury (6)
6	Iced Tea (3)	Appetisers Non Veg. (7) From around the world	
7	Sodas (7)	Appetisers Non veg Chinese (15)	
8	Juices (2)	Appetisers Non veg. Indian (8)	
9	Rolls (4)	Main Course Veg. Italian & continental (8)	
10	Eggs made food items (5)	Main Course Non Veg. Italian & continental (11)	
11	Vegetarian Sandwiches (7)	Pasta (5), Vegetarian sauces (6) Non Veg. sauces (4)	
12	Non Veg Sandwiches (5)	Pizza Veg. (3)	
13	Munchies (23)	Pizza Non Veg. (3)	
14	Vegetarian Pizza (3)	Sizzler Veg. (6)	

15	Non veg Pizza (4)	Sizzler Non veg. (8)	
16	Momos (5)	World cuisine Veg. (8)	
17	Desserts (8)	World cuisine Non Veg. (7)	
18	Hookah Single Flav. (26) Hookah Single Flav. (7)	Main course Chinese Veg (11)	
19	House blend hookahs (4)	Main course Chinese Non Veg (12)	
20		Rice veg& Non Veg. Chinese (21)	
21		Noodles Veg.& NonVeg. (10)	
22		Main course Indian Veg. (19)	
23		Main course Indian Non Veg. (13)	
24		Dal (4)	
25		Rice& Biryani Indian (7)	
26		Cappuccino Blast Combo Meals(2)	
27		Roti (14)	
28		Side orders raita/ papad (6)	
29		Sweet Dish (9)	
30		Beverages Hot (6)	
31		Beverages cold (10)	

Menu viz. *Café Menu*; covering varieties of coffee and other food items required by consumers at café, *Fine Dining Menu*; incorporating full range of food items required by consumers at Ultraviolet restaurant and *Buttercup Menu*; Covering the varieties of processed food items of bakery. These menus having vast range of Italian, Chinese, Indian and continental cuisines appealing vegetarians and non vegetarians from all age groups. Besides main courses, Cappuccino Blast today offers a variety of cuisines, coffee, hookah flavors and beverages catering to customers' mood, company and cravings. However prices are somewhat higher than other restaurants but the competitive advantage is that such delicious and uncompromising quality of food is rarely available at anywhere in the city. Instant service, well dressed waiters, fast home delivery, well furnished interiors, terrace lounge, indoor and outdoor seating arrangement and deep product portfolio make Cappuccino Blast different and unique from others.

Uniqueness of Interior: Puja is an entrepreneur who believes in change and innovations. Three creative ladies; her mother, sister, Puja with professional designer keep themselves engaged in improvement and renovation of interiors. These ladies experimenting with color schemes, shades of wallpapers, designs of chairs and tables, restaurant layout, floor, lawn decorations throughout the year. Besides this, Puja works upon different theme for events viz. national festivals, cricket

world cup series, birthday parties etc. to give the personal touch to her customers. This practice is the excellent example of experience marketing for her customers.

Niche Marketing: Since inception, Puja has been very strategic. First, she traced the need of consumers of particular segments then implemented the idea accordingly. She launched Cafes which cater youth come along with friends, group studies or even dates with girl friends. She added the chapter of Ultra Violet -Fine Dine restaurants with the view to serve the middle age group who mostly come for cozy dinners with families, corporate meetings or kitty parties. Besides, she has complete package from food to drinks for high profile business executives

Diversification/ cross selling: The five table and twenty chairs small café which came in to existence in 2000, is being increased not only in size but also in concept. She launched first restaurant at Mall Avenue in 2000, second at Aishbagh in 2015 and third at Gomti Nagar in 2017 inaugurated by former C.M of U.P. Mr. Akhilesh Yadav Ji. Gradually, café business has incorporated other wings viz. Ultra Violet restaurants, Buttercup Bungalow, Bar, Furniture showroom, banquette hall etc. She also launched Dreams- a life style store, to fulfill the needs of high profile consumer seeking luxury home accessories. Recently, Puja opened Zeme Home-Vintage Furniture Store (presently non functional) dealt with richest sets of beds, couches, chandeliers, pocket watches, paintings, etc. She is also having VIP bar facility for her high profile clients seeking fun with status. These added businesses located at same places attracting customers coming for coffee but as other eye catching products are noticed, they could not prevent themselves from purchasing the same.

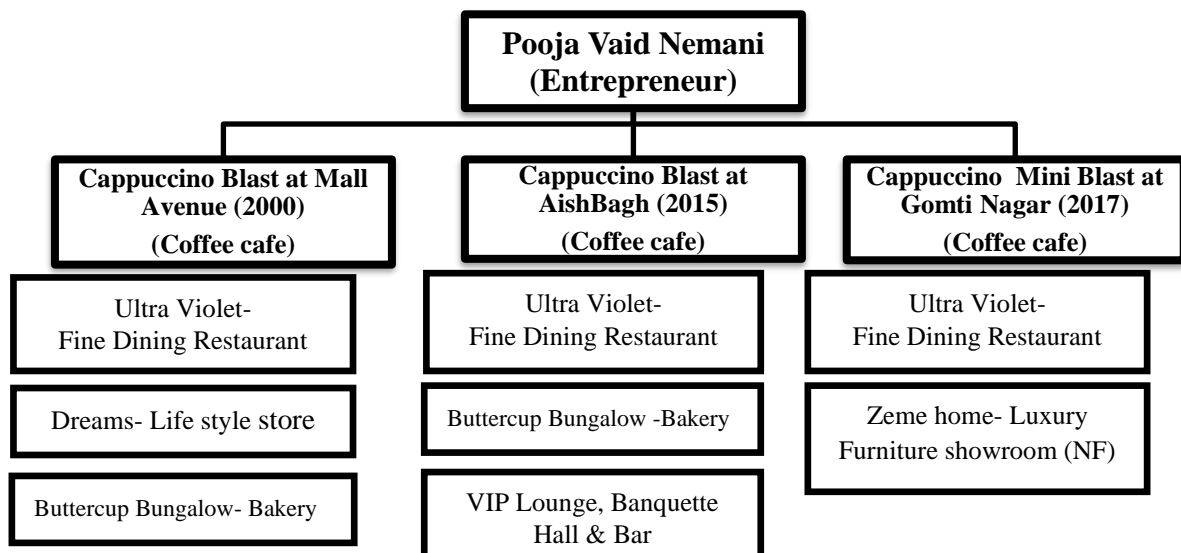


Figure 4: Business network of Puja Vaid Nemani in Lucknow

Location Friendly: Presently, Puja is running three restaurants in Lucknow under the banner of Cappuccino Blast and all of these are very location friendly and reachable. The first one - their flagship cafe opened at Mall Avenue serving to the mid city and around has always been everyone's easiest access point. The second one was opened at Gomti nagar serving to a larger

group living in the newly developed Lucknow and outskirts, and the third was opened at Aishbagh caters to the older Lucknow. Apart from this, Cappi has started home delivery for the order size of Rs 500 and above.



Figure 5: Locations of Cappuccino blast on city map covering old and new Lucknow

Business Proposition: It was not easy for Puja to develop the affection in people towards really untraditional varieties of cuisine where tradition matters a lot. She knew very well that her concept would be acceptable if presented in different ways. Her entire food chain focuses on two principles viz. a.) The uncompromising and unique quality of food to both vegetarian and non-vegetarian customers and b.) The courteous attitude of the waiter, manager, valets parkers. Puja ensures her guests have a one-of-a-kind experience. Also, timing 11AM-11PM is very suitable to mass of city.

Events/ occasions organized at Cappi: Puja believes that people come here not only to have food and coffee but also for their relaxation. Thus Puja organizes cultural programmes, parties and poetic events etc from time to time so that people come and spend mesmerizing moments at Cappi.

Table 3: Events organized at Cappuccino Blast (Since 2015 till date)

S. No.	Name of event	Date
1	Grape Crushing Session	14 February 2015
2	Book Reading by Chandra Shekhar Verma	20 May 2015
3	Triumph Motorcycles	15 May 2016
4	Meet up Women Entrepreneurs	21 May 2016
5	Hathkargha Pop-up Show And Exhibition	28 May 2016
6	New Year Eve Party	31 December 2016
7	The Comedy Café Night	12 February 2017
8	Make Your Vote Count	19 February 2017
9	Hathkargha Hand Made Love	4 March 2017
10	Cappuccino Blast Launched New Branch at Gomtinagar	22 April 2017
11	The Mega Burger, Pizza And Bear Festival	14, 15 and 17 July 2017

Good Utilization of IT: She has well maintained web site spreading the full information regarding all the products/ service rendered by her team. There is also a calendar showing the previous and upcoming events conducted at Cappuccino Blast. Updated phone numbers of staff members, maps and café's address are mentioned at website, which is easy to customer to make instant order for home delivery while maps guide visitors to reach at Cappuccino Blast.

Achievement/ Awards: Puja Vaid Nemani was Nominee of "Most Outstanding Woman Entrepreneur of the year" In the 1st Uttar Pradesh FLO Women's Awards.

Case 3: Dr. Nidhi Tandon: Caring skin with grin

Dr. Nidhi Singh Tandon is the Founder & Medical Director of The Skin Art Clinic, Hazratganj, Lucknow. She qualified MBBS from Bhartiya Vidhya Peeth, Pume. Thereafter Dr. Nidhi pursued MD in Dermatology, Venereology and Leprology (D.V.L) from the renowned Dr. D.Y. Patil Medical College and Research Center, Mumbai in 2013 before taking up a fellowship in medicine and surgery from Kasmerad Hospital in Bangkok. She has also worked at Aastha Clinic at Turbhe (Navi Mumbai) for six months which deals with female commercial sex workers and screening them for sexually transmitted infections.

Training/ internship under renowned professionals: Nidhi has polished her skills in aesthetic treatment by doing training/ internship/ practices under renowned professionals. She has done training under 1) Dr. Tal Nachieli, leading plastic surgeon, Israel & Vice President, Medical Affairs, Venus Concept, and 2) Dr. Deepali Bhardwaj, Laser surgery & Cosmetology at Skin & Hair Clinic, Delhi. She has done one International training & fellowship under the super vision of Dr. Niwat Polnikorn, Kasemrad hospital, Bangkok.

Idea behind The Skin Art Clinic: Due to unavailability of state-of-the-art technology in the city, the patients had to travel to distant metros cities viz. NCR, Delhi, Mumbai etc. for such diverse aesthetic treatments. Thus by considering this gap, Dr. Nidhi has set a first of its kind clinic with the name *The Skin Art Clinic* that provides non-invasive effective skin diseases solution. The modern facilities, four treatment rooms, well trained staff, latest treatment devices and fast services make the clinic unique to provide hair, skin and aesthetic treatments in the city of Lucknow from its inception April 2015.

Diversified aesthetic treatments at The Skin Art Clinic: Dr. Nidhi are providing the best and much diversified aesthetic services at her clinic. One can get smooth radiant skin by removing unwanted hair & prevent growths by a laser treatment, with the help of innovative and exotic devices viz. a Long pulsed Diode or Intense Pulse light (IPL). Apart from this, clinic is using updated device named *Light Sheer Desire Treatment* offers a unique and effective solution for permanent Hair reduction. She is practicing *Acne Management* by providing combination of topical and oral medication along with counseling on life style modification and dos & don'ts for a healthy acne free skin. Beauty is age less, most of the women agree that the best compliment is when people can't guess their real age. The Skin Art Clinic gives patient a host of services

(US FDA approved) viz. Hydra Facial, Botox, Fillers, Thread Lifts, Venus Freeze etc. that slow down aging which makes you feel & look younger & rejuvenated. At The Skin Art Clinic, patients are offered very specific packages of dermal therapies, experienced dermal therapists use products required by skin type of patient and exfoliate, brighten, tighten and provide nutrients to tired skin with care and grin.

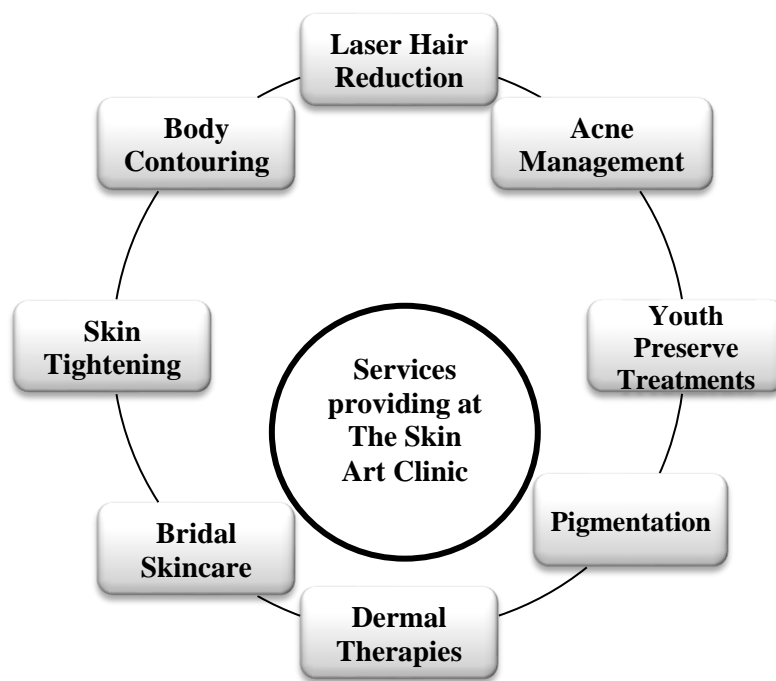


Figure 6: Services providing at The Skin Art Clinic

Glorious and radiant skin is the most precious and beautiful gift to any bride on her marriage. Dr. Nidhi has designed unmatched and very special packages for brides with discounts. Besides, she guides bride on the importance of daily skin care regime, essential lifestyle tips and do an exclusive counseling on holistic approach to life. There are 12 services rendered under the bridal package while few services are provided under the package specially designed for grooms. Some other Skin related problems treated through *Venus Freeze Treatment* which is US FDA approved being used in non surgical body contouring, cellulite reduction, skin tightening & wrinkle reduction yields instant results without any side effect while M22™ (Modular Multi-application Platform) is used for the treatment of over 30 skin conditions and hair removal.

Appointments with patients and fee structure: At The Skin Art Clinic, Dr. Nidhi renders her services to patients for five days in a week from Monay- Friday and the timing is 2.30PM -7.00 PM. She charges Rs. 500/ patient for OPD which is affordable even for middle class. Besides, her clinic is situated at Hazratganj which is accessible from each and every location of the city any time. Online appointments facility is also available, patient may take appointment via clinic website.

Business Proposition: From the day one, she has been focusing on two aspects viz.1) uniqueness of services providing at clinic and 2) patient satisfaction for which he/she opted her. Dr. Nidhi incorporated updated technologies for invasive treatments because patient comfort is of high importance to her. The user friendly technologies allow for parameter changes to suit the comfort level of the patient and make The Skin Art Clinic pioneer in aesthetic.

Health Feed and writing articles: Dr. Nidhi gives important tips to patients suffering from skin and hair diseases through her web site in its Health feed corner. She posts articles on websites highlighting the causes, symptoms and remedies for skin, hair and health related issues such as acne management, natural remedies for cellulite reduction, beauty & care tips and ways for beating the heats etc. Apart from this, her article entitled *The Skin Aesthetic* published on the web site of *She The People TV* on 6 June 2016 and an another article entitled *Healthy Skin* published in *Hindustan Times (e-paper)* on 13 May 2017.

Participation in events (Professional and social): Since her college time, she has been actively participating in seminars/ conferences at national and international level. This practice has built up confidence in her personality and meetings with other practitioners frequently on those occasions strengthened her capabilities a lot. She has participated in followings:

- First ever workshop on Physical Urticaria held at D.Y Patil Hospital and Research Center under the guidance of Dr Kiran Godse
- Actively worked with Dexamethasone and Cyclophosphamide Pulse Therapy in scleroderma and pemphigus patients
- Conducted Study on chronic urticaria patients and effects of high doses of levocetirizine
- Actively participated in leprosy clinics held by Alert India
- Presented posters and papers on different topics of her interest area.
- Exchange knowledge about skin care & healthy skin with the students of Bhavya Kapoor's Make up academy on 9 May 2017.
- Session on Skin care and Anti ageing at the Skin Art Clinic, May 2017 organized by FICCI FLO Lko- Kanpur Chapter.
- Facilitated women entrepreneurs doing extraordinary works in rain water harvesting at The Skin Art Clinic, Lucknow and event was organized by FLO on World Environment day on 5 June 2016.
- Organized an open session on Non surgical face life & body contouring and high tea at The Skin Art Clinic on 27 May 2016.

She has very busy schedule but in-spite of this she finds time and participates in social events. There are some social moments where she has given her presence.

- Event chair for the marathon which was conducted to create awareness for HIV AIDS free generation on 6 February 2017.

- Participated in She The People TV website meet up session for women entrepreneurs and achievers at Cappuccino Blast on 22 May 2016.
- Invited as guest at FICCI FLO Bazaar at Clark Awadh on 7 August 2015.

Memberships: She is the member of some prestigious societies/ associations viz.

- Indian Association of Dermatology Venereology and Leprology (IADVL)
- International Society of Dermatology
- Cosmetic Dermatology Society of India
- Founding member of regenerative society of india

Achievements/ Awards: Dr. Nidhi was considered for the nomination of 1st FLO women Awards of Uttar Pradesh (certificate of nomination, 2015-16). Besides, she won 1st FLO Lucknow Half Marathon Finisher 2016.

Case 4: Shweta and Komal Nag: Revolutionizing jewellery fashion with passion

Komal Nag and Shweta Nag are the co-founders and directors of Festivefeel Lifestyle Private Limited (unlisted), an on line jewellery store dealing with modern jewellery and gifts. These siblings are very clear in their vision and much aware of contemporary fashion of present era. Shweta has done MBA from Sikkim Manipal University, Sikkim. She handles technical issues of Festivefeel.com. Besides, she is also the web developer and project manager at Wizfactory, Lucknow. Komal has been working with Wizfactory as creative head, since last three years and has been the driving force behind the creative ideas for Festivefeel.com. Komal is also the senior web designer at Website Tool Box India Pvt Ltd, Noida.

Idea behind the genesis of Festivefeel Private Ltd: They belong to city of capital of Lucknow-one of the traditionally enriched cities of the nation. Shweta and Komal used to visit all the jewellery showrooms/ shops of city and nearby places and found that market was loaded with only traditional, ethnic designs while modern and stylish fashion jewellery was almost impossible to find. Rarely they seen any precious jewellery but the designs and pieces were limited. Same problem was associated with jewellery being sold online. Besides this research, it was found that their friends, colleagues etc were facing the same problem. They felt that big mass was seeking and lacking the stylish and funky jewellery at showroom or online at affordable prices. Therefore they have implemented idea of festivefeel.com on 22 June 2015. festivefeel.com under as Non Govt. company registered at registrar of companies, Kanpur and office is situated at Lakarmandi, Saadatganj Lucknow. Its authorized share capital is Rs. 100,000 and its paid up capital is Rs. 100,000.

Targeting market with unique marketing approach: They analysed all segments of market and decided to target women from the age group of 18-32 year who are college students or professionals require easy wearing, funky and trendy jewellery with affordable prices. The main advantage that they belong to same age group so it was easy for them to understand need and want of their customers. They focused on one crucial aspect that if the right product is offered to

right customer, definitely she goes for the same. They occupy a very unique niche in the market where they have no direct competition which made them pioneer in modern jewellery within small span of time. There some other online sites dealing in precious jewellery but offer traditional designs and other accessories as well. On contrary, Festivefeel.com focuses only on modern fashion jewellery. Festivefeel.com always strives to bring latest styles of designer jewellery.

Product range and selection process: Festivefeel.com offer very wide range of jewellery viz. Neckless, Earrings, Bracelets, Rings, Anklets etc with number of variants of each and every product. Customer may select particular products on the basis of collection type such as every day charm, ever love, bold and beautiful, pearls of the ocean, life in the glass, fantasy, spring queen etc. Customer may also sort product by newness, popularity, average rating, price (low to high or vice versa) and with picture perfect finish. Festivefeel.com offers about 500 variants of its total product range on website. Apart from this, website offers gifts and gift cards to customer. Customer may also send jewellery/card as gift to someone on a particular date via Festivefeel.com with no extra charges.

Online platform: Enterprise is running much maintained, customized and user friendly website which not only shows product range but also contains the policies, terms & conditions for transactions, guidelines for order placement/ cancellation, product return procedure, delivery and privacy policies etc. Customer may open his/her personal account with full privacy and be navigated to do transaction online after fulfilling term and conditions given on website. Customer may also track his/ her order by way bill no/ order no. generated by service provider.

The order is usually shipped within two days of placement and gets delivered within one week of placing order. Customers are provided with a tracking number of Courier Company to track exact location of order. There is very easy procedure to make payment and acceptable through Visa card, Master card, American Express, VeriSign, CC Avenue, Pay U Money, Pay tm, Mobikwik and paymate etc. Quality is tested for high so that customers may use product without complaint and sustain for long time. Use of social media viz. Face book, twitter, Instragram etc. gives the feel of affection and bonding to their customers and followers. Apart from this, a social blog is running with the name of Festivefeel on which content is posted on the occasion of festivals or other events.

Attractive offers and schemes: Festivefeel.com gives very attractive offers and schemes to customer from time to time. Customer are always offered extra 5 % off on online payments while shipping is free of cost if order size is over Rs. 500 otherwise customer is charged by Rs 100 is order is below than aforesaid size. Some special offers are given on festivals or occasions. Cash and Delivery (COD) facilities are also offered at Festivefeel.com. Besides, customer may easily return product or cancel order and no question is asked for this however there are some conditions to do so.

Outsourcing with specialists: Since inception, Festivefeel.com has been striving to provide unique product with excellent service. That is why Festivefeel outsources the service of Wizfactory, Pure Chat and Delhivery who are specialists in designer jewellery, online business support and courier services respectively. *Wizfactory* Wizfactory is Aliganj (Lucknow) based organization engaged in designing entire branding, ad design, social media management and email marketing of Festivefeel.com and many other organization. Wizfactory has successfully completed more than 2000 realizations and projects till date. Their strength lies in creating visually appealing experiences for both offline and online media. *Delhivery* Delhivery is the NCR Haryana (Head Quarter) based courier company whose regional offices are located in Mumbai and Bangalore. It is the shipping partner of Festivefeel.com and one of the largest courier service providers in country is expected to be larger than \$100 billion in the next five years. The logistics network spreads over 5 million sq ft of infrastructure across more than 9000 pin codes and more than 800 cities. They fulfill more than 10 million orders a month with 99% fidelity and fulfillment timelines between 30 minutes to 72 hours. They deal with about 32000 products. *Pure Chat* Pure Chat is Scottsdale (U.S.) based MNC, the high featured websites with unique software helping Festivefeel and other partners to have better conversations with leads and customers. In April 2015, Pure Chat secured \$1.5 million in funding to help fuel growth and since then they've reached \$1million in annual recurring revenue. There are more than 14,000 customers make over 500,000 live chats every month.

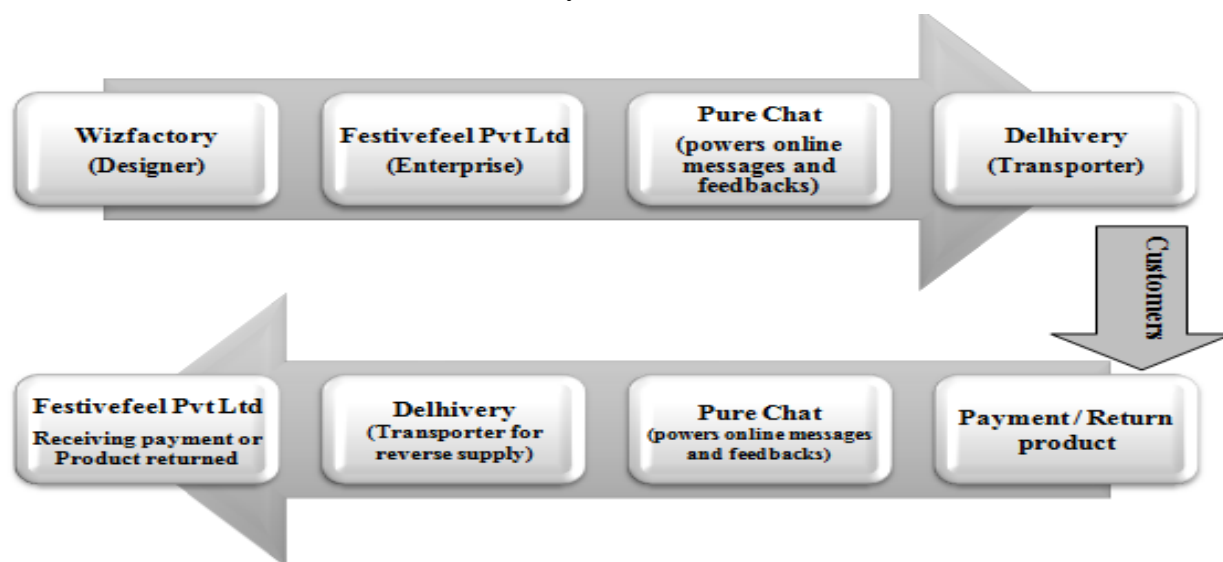


Figure 7: Supply chain of Festivefeel.com

Policies: When the business is conducted online there must be very clear policies so that no disputable condition might be occurred while dealing with customer even after delivery also.

Festivefeel.com has different policies regarding Privacy, Return & Exchange, cancellation and Term & Conditions with the view to conduct business effectively and efficiently. Figure7 reveals polices implementing at festivefeel.com.

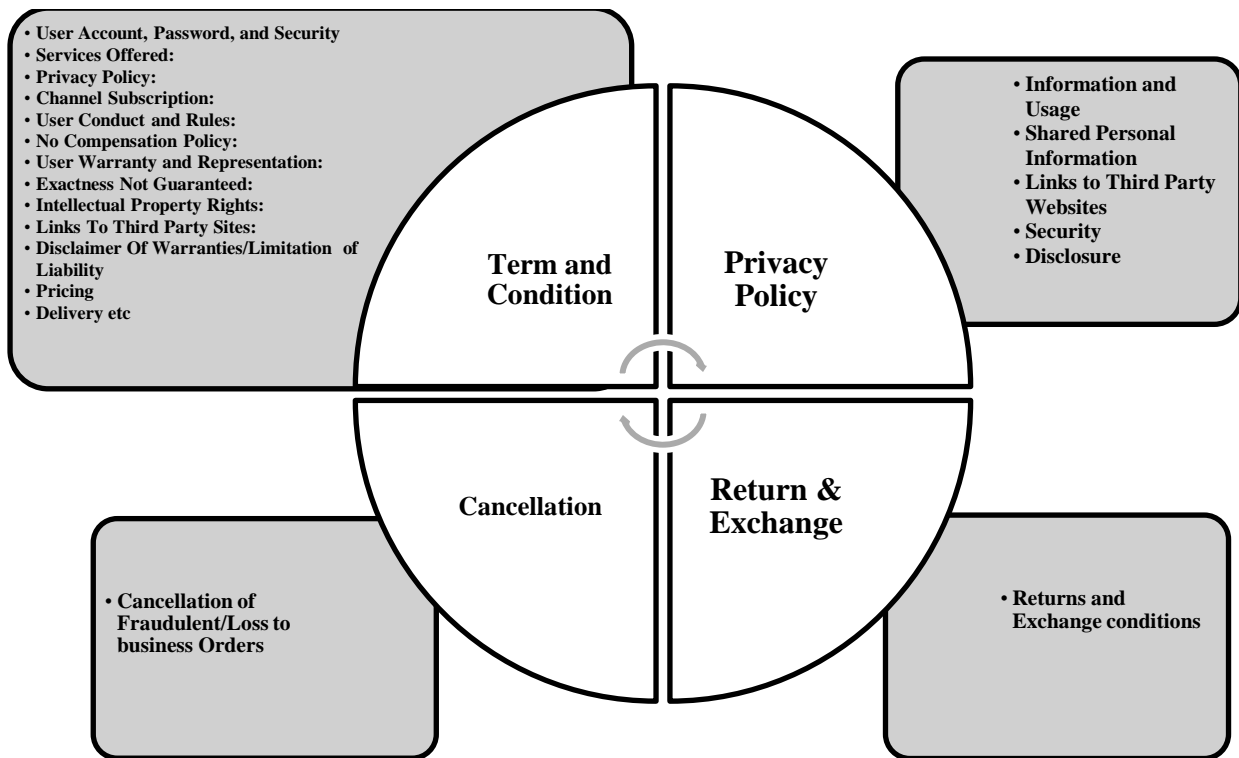


Figure 8: Policies of Festivefeel.com

Competitive Advantage: The competitive advantage for Festivefeel.com is that they deal with modern and very stylish jewellery appealing younger office women & house wives both. The important and crucial aspect is that jewellery is available at affordable price with instant service. These aspects make enterprise non competitive and leave space to entertain competitive advantages over competitors.

Future Plan: Shweta and Komal believe that every region of India have some hidden gems and full of opportunities from business point of view. Thus they think to expand their range of products and outreach. They are planning to incorporate more beautiful and trendy jewellery on Festivefeel.com. They want their business to get that success when a young woman thinks of purchasing fashion jewellery, her first choice should be of Festivefeel.com.

Case 5: Jyotsna Kaur Habibullah: An entrepreneur and philanthropist

Jyotsna Kaur Habibullah is determined entrepreneur and philanthropist. She has taken initiative to save the glory of heritage family (in-laws) of 250 years by transforming family house in to modern retail outlets and cafes with the name of Habibullah Estate at Hazratganj (Lucknow). Jyotsna has completed her schooling from Modern School, New Delhi, thereafter went to St. Stephen’s College for doing Graduation in Philosophy. Finally she did MBA in International Business from Cass Business School, London in 2000. After completing education, she has secured much diversified experience by doing job in different companies (MNCs and national). She has started her career after graduation in 1997 by doing job as marketing manager at Honey Bee Natural Product Ltd (Public), Delhi. Basically she is from Punjab and 6 year ago

settled down in Lucknow. She has married to descendent of Habibullahs, Mr. Amar Habibullah (Co founder & Director of Transerv Pvt Ltd- service provider for various HR and Financial support activities).



Figure 9: Career path of Jyotsna Kaur Habibullah till date

Reviving the heritage of ancestors: Habibullas have 100 years old family house, too large and since a long time lacking the renovation. Jyotsna used to notice the condition of house and 6-7 year ago finally decided to conserve the glory of heritage family through adaptive reuse to ensure longevity and allow a part of history to be accessible to the public also. Her entrepreneurship skills should be appreciated that with her husband, Jyotsna has restored heritage of Habibullas into a boutique retail space, bringing the best fashion brands in Lucknow. Habibullah Estate is now an iconic destination in Lucknow where old meets the new, a snapshot of the past with modern style and pizza. Retail outlets are scattered out over large area qualifying to 20,000 sq.ft.

First heritage boutique retail space of city: However she has provided the space to retailers at Habibullah Estate and not running any business there but retail outlets were selected at her own choice. She invited very renowned outlets to be the part of history at Habibullah Estate. There are total five retail outlets running at estate viz. Ritu Kumar, Anokhi, Satya Paul, Geetanjali Salon and Cherry Tree Café. All are very renowned and established brands of country. *Ritu Kumar* is the largest & most respected designer-wear brand in India today. *Anokhi* is distinguished by its prints and sense of designs, range of colours and product quality in textiles. *Satya Paul* is an Indian designer label known for ethnic clothes. *Geetanjali Salon* is helping people look gorgeous since 1989, 38 salons in Delhi/ NCR, 800 + Artists & Professionals. *Cherry Tree Café* is very renowned among youth for its unique services and interiors.

Looking after family mango orchard: She has been managing family mango orchard in Saidanpur, Barabanki since December 2010. The orchard was planted by her grandmother in law but now it is being looked after by Jyotsna. She is planting root stocks of new varieties and moving towards updated technologies by replacing age old horticultural practices.

Founder organizer of U.P. mango festivals: She is the founder organizer of an annual mango festival being conducted since 2013 successfully. The farmers, consumers, members of the press, government, research institutions (agriculture) are invited and assembled together with the view to put Lucknow belt on the mango map of the country. From 2016 onward the event is on the calendar of Uttar Pradesh tourism and is organized in collaboration with the concerned government bodies. Many hundred mango growers are invited in this festival who presenting more than 700 mango varieties. The concept of agro eco tourism is also promoted in this festival to support small mango growers and their increase farm income. This festival is being increased in size year by year and since 2016 it is being conducted at Asia's one of the biggest parks named Janeshwar Mishr Park, Gomtinagar, Lucknow.

Founder chairperson of FICCI FLO Lucknow-Kanpur chapter: Jyotsna is the founder chairperson FLO Lucknow-Kanpur Chapter 2015-16 and has built an enthusiastic team of FLO members in Lucknow and Kanpur committed to women empowerment under her supervision.

The event was launched on 11 Apr 2015, inauguration by chief minister of U.P., Shri Akhilesh Yadav, filmmaker Farah Khan and Smt. Dimple Yadav, MP Kannauj. She has taken very crucial moves for social and women development viz. *Women's Empowerment initiative* for employment in schools launch in Kanpur on 8 May 2015, a landmark initiative to provide employment for women in schools and creating safer spaces for children.

Devotion towards women welfare and social & rural development: She has been actively working in her family's ancestral village Saidanpur (where her in laws established orchards and residence 60-70 years ago) to improve lives of women and children with health, hygiene, livelihoods and many awareness initiatives. Jyotsna is also joint secretary for Cheshire Home, Lucknow, supporting disabled children, adults and aged people in Lucknow. She works particularly for livelihoods for people with disability, founded in the spirit of supporting and moving people from disability to ability. She has collaborated with Jaipuria Management Institute for run for women's safety - including FLO pledge on safety and FLO whitepaper on safety for women in workplace published in their souvenir. Apart from this, she has collaborated with Uttar Pradesh State AIDS Control Society (UPSACS) and National AIDS Control Organization NACO to empower HIV/AIDS affected women. Jyotsna Kaur Habibullah with other social activists has Launched PAN India initiatives viz. supportive policy to decrease the gender gap in education, improve women's access to economic resources by providing training to women as school van drivers, security guards, peons, gardeners, crafts and tailors etc. Jyotsna with her FLO team has conceptualized and led 1st FLO Women Awards of Uttar Pradesh. She has also raised funds for all FLO events in her tenure.

Participation in charity programmes: She uses to take participation in charity programmes viz. Daan Utsav which is India's largest festival of giving back to your society. These charity programmes have become focus areas for her and she has coordinated more than 120 events in

Lucknow, Kanpur and Allahabad in 2016 and will continue to coordinate and mentor going forward.

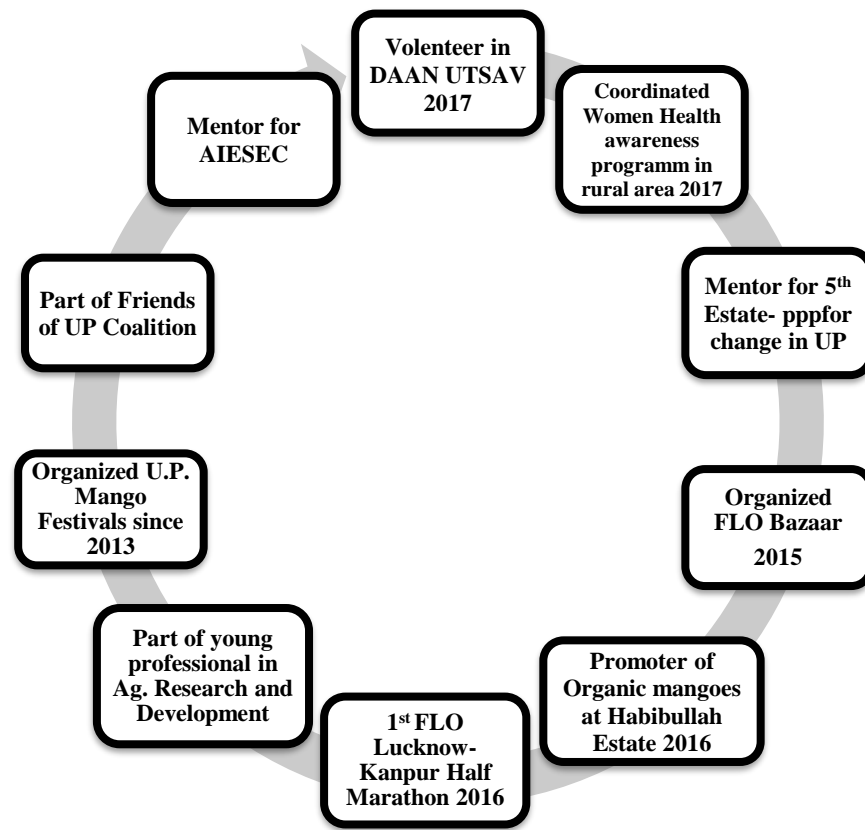


Figure 10: Devotion towards social works and rural development

Her social life is so diversified because she participates in different kinds of events from time to time with the view to develop society and empower women.

Future Plan: As an entrepreneur, Jyotsna wants to collaborate and ideate for needy people. Besides, she would like to enable less fortunate women to have sustainable livelihood by creating more opportunities for youth to work inclusively to create communities with equal participation and opportunities.

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ANTECEDENTS OF JOB SATISFACTION AMONG NURSES

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Abstract:

Job satisfaction for nurses is a critical variable that significantly affects nursing staff turnover. One of the fundamental psychological reasons that drives a person to perform her services more effectively is satisfaction or pleasure. The execution of direct patient care is influenced by the nurse's job satisfaction. A nurse's job satisfaction includes their joy in their work as well as their financial well-being. The purpose of the current study was to evaluate the essential factors influencing job satisfaction among the various nursing departments and the level of job satisfaction among the nursing staff at a private hospital in punjab. 100 nursing staff members provided the primary data. For the study, factors like age, sex, marital status, and years of experience were taken into account. Information on nurses' job satisfaction levels and the contributing elements to that satisfaction were gathered using questionnaires with 20 items.

Keywords: Job satisfaction, Nurses, Private hospitals

Introduction:

The main institutions for providing healthcare are hospitals. A hospital's main goal is to offer the best possible patient care. Modern tools and medications are only a small part of what makes patient care effective; equally important is the workforce, which consists of trained and motivated paramedic and medical workers. When an organization's people are well-cared for, understood, and their needs are researched and satisfied, such workers can lead the company to lofty heights of glory and accomplishment. Workers who are happy are more productive than those who are not. Since there appears to be a connection between job contentment and work performance, the manager takes job satisfaction or discontent very seriously. The nursing profession and nurses themselves are essential components of the healthcare system. Any healthcare organisation should be extremely concerned about nurse job satisfaction due to its effect on the standard of healthcare delivery. The bulk of employment in healthcare facilities are held by nurses, and replacing them not only costs money but also takes time. In critical parts of the hospital, a nurse is extremely important to the patient's care. Patients and nurses communicate frequently. As a result, the management of the nursing staff and the calibre of nursing care impact on the reputation of the hospital. Only with the active participation of a nursing team that is satisfied and well-motivated can

high quality patient care be ensured. Hence, it is the management's duty to create an atmosphere that will keep the nurses happy and emotionally healthy, which will enhance the standard of nursing practice and gratify the patients.

Purpose of the study:

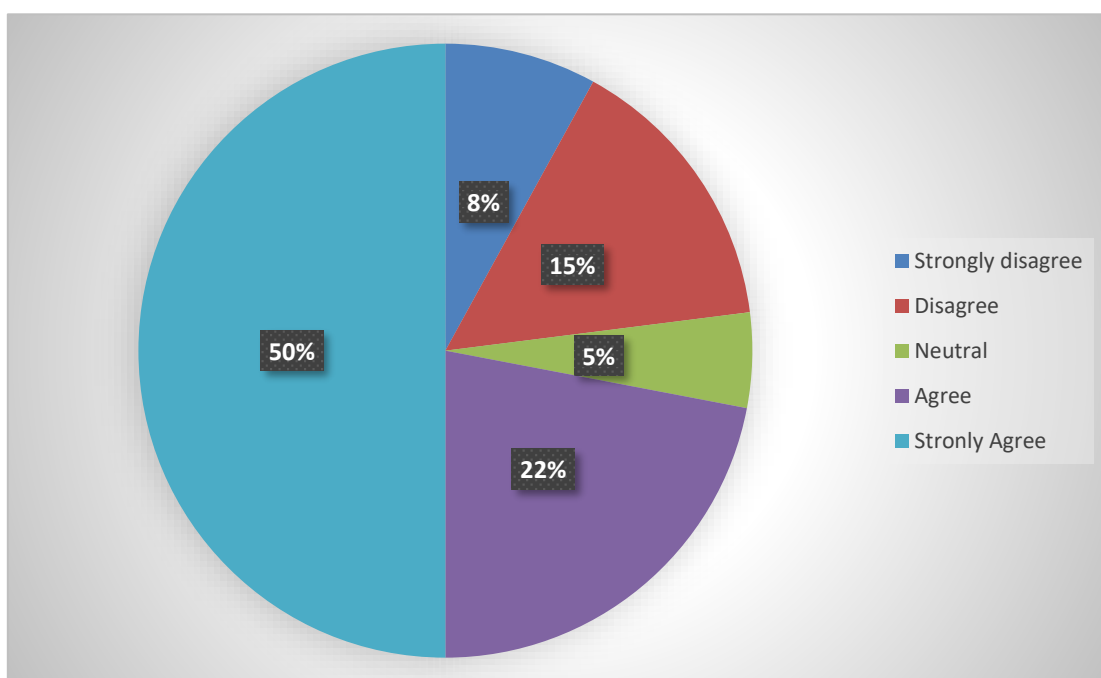
1. To determine the degree of job satisfaction among the nursing staff.
2. To determine the antecedents of nurses job satisfaction throughout the hospital's divisions.
3. To assess the level of coordination and cooperation among staff at the hospital.

Research Methodology:

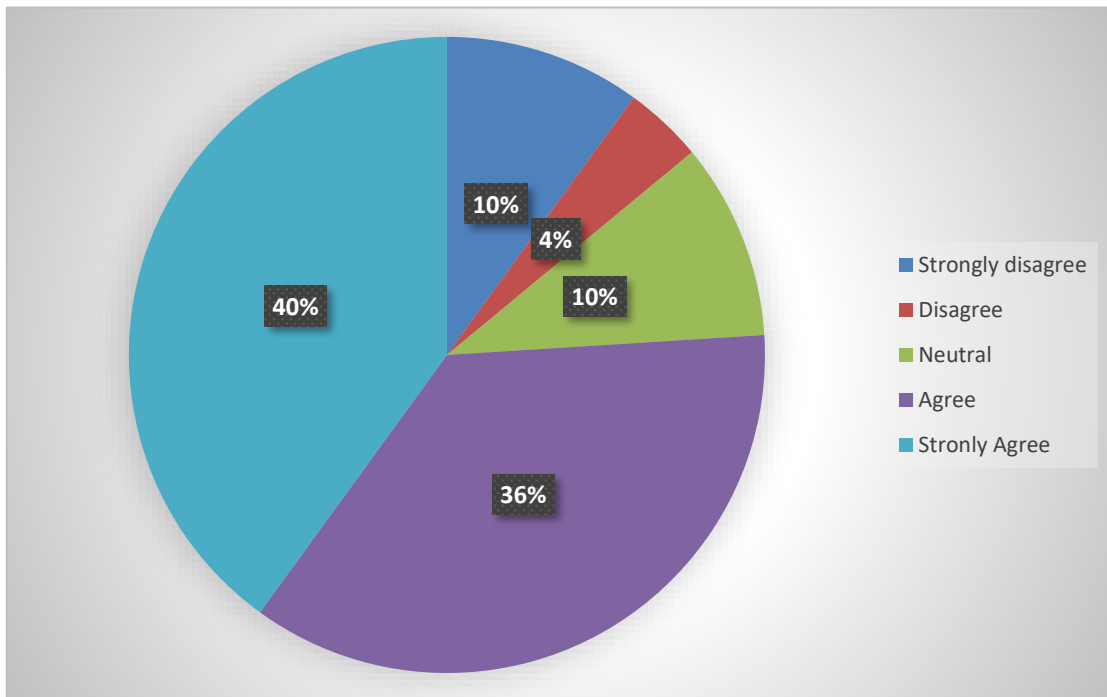
Private hospital in Punjab, as a Study Area. Nurses from emergency department, general wards and O.P.D. make up the population. A convenient sample approach was selected for the purposes of the current investigation. The sample size was chosen to accurately reflect the nature of the issue. A sample of 100 nursing staff members was taken. Data Collection Techniques: The method used to collect the data plays a significant role in how well the study turns out. Given the type of the current study, it was determined that a questionnaire method combined with human encounters was the most appropriate. The respondents were asked to rate their answers on a scale of 1 to 5 with 1 being strongly agree and 5 being strongly disagree. The items were chosen so that "strongly agree and agree" and "disagree and strongly disagree" respectively represented the satisfied and unsatisfied ends of the scale.

Results and Analysis:

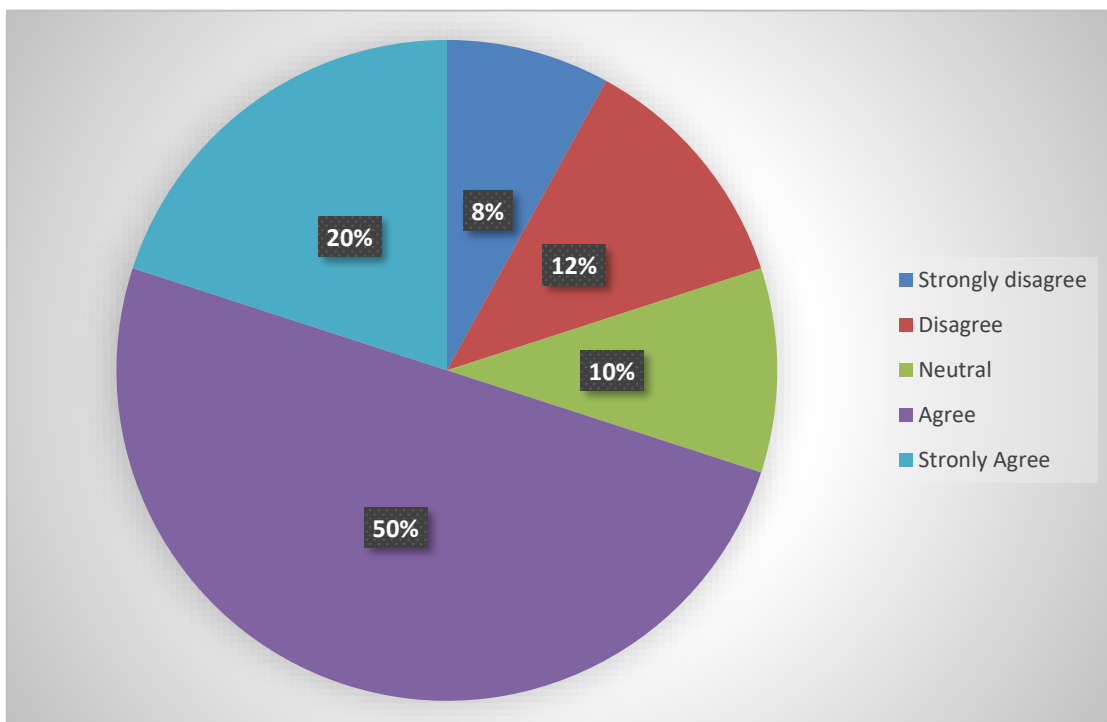
1. Job satisfaction and dissatisfaction in relation to financial and non financial incentives



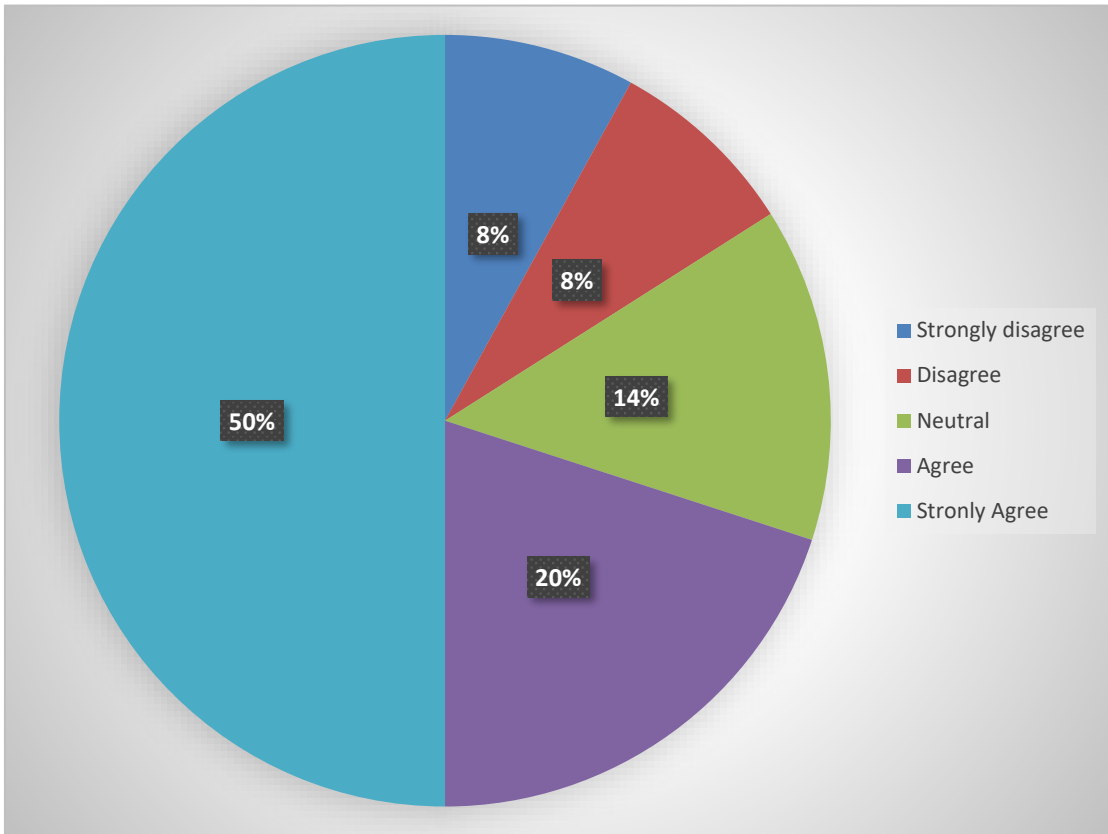
2. Promotion policy satisfaction



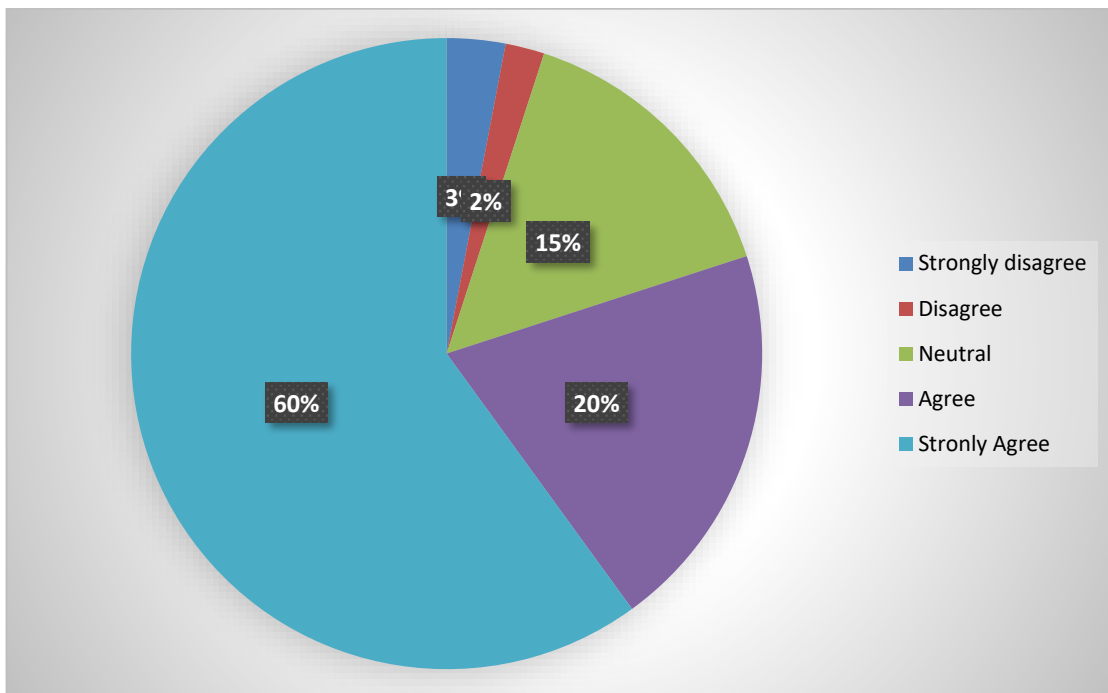
3. Workplace work environment satisfaction



4. Teamwork Satisfaction



5. Salary Satisfaction



Conclusion:

The study reveals that majority of the nurses are satisfied in their job and less proportion of the staff are dissatisfied due to some reasons which are given in the report.

Recommendations:

1. Promotion policies must be impartial, equitable, and clear. Decisions about promotions ought to be made in light of merit and accomplishment. Employees will view it as just and equitable, which will drive improved performance, increase job satisfaction, and eventually lead to higher production.
2. Supervisors should always treat all employees equally and professionally; never favour one group of workers over another as this lowers morale and breeds unhappiness.

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ASSISTIVE AND DIGITAL TECHNOLOGY IN DISABILITY SERVICES

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Abstract:

This Article reviews some of the low-tech as well as the high-tech devices available for a wide variety of students with special learning needs. A history of assistive technology devices is explored and defined. Assistive technology has increased in use in recent decades due to accessibility of computers and the digital age. Digital devices such as hand held scanners, online learning environments, and digital resources have changed the educational experiences for students with special needs and disabilities. In response, teacher in-service programs and ongoing professional development programs need to be involved to understand and develop appropriate 21st century learning opportunities and curricula. Future trends, such as virtual reality (VR) environments, allow opportunities for safe, effective learning. To assist in understanding and choosing the appropriate devices, multiple resources, such as global and national organizations, and online resources are provided. Assistive and Digital Technology (AGT) is available to help people with many types of disabilities - from cognitive problems to physical disabilities. This article will focus exclusively on the AGT for People with Learning Disabilities (LD). The use of technology to improve learning is an effective way for many children. In addition, students with LD often find great success when they are allowed to use their skills (strengths) to deal with their disabilities (challenges). AGT tools combine the best of both of these practices. This article focuses on the role of AGT in helping the children with LD also how to select reliable AGT tools and select technologies tailored to your child's needs, skills, and knowledge.

Keywords: Assistive Digital Technology, Disability, Learning Disability and E-Learning

Introduction:

Assistive Digital Technology is technology used by individuals with disabilities in order to perform functions that might otherwise be difficult or impossible. Assistive technology can include mobility devices such as walkers and wheelchairs, as well as hardware, software, and peripherals that assist people with disabilities in accessing computers or other information technologies. For example, people with limited hand function may use a keyboard with large keys or a special mouse to operate a computer, people who are blind may use software that reads

text on the screen in a computer-generated voice, people with low vision may use software that enlarges screen content, people who are deaf may use a TTY (text telephone), or people with speech impairments may use a device that speaks out loud as they enter text via a keyboard.

Assistive Digital Technology

Assistive digital technology is an umbrella term, as well as International Classification of Employment, Disability, and Health (ICF) defines supportive products and services as any product, metal, equipment or technology modified or specially designed improving the performance of a person with a disability (Ellis, 2016). Definition of Assistive Technology may vary slightly around the world. According to United States Department of Education, IDEA 1998, was revised in 2004, definition of the technical assistance “ any object, piece of equipment, or product system whether acquired commercially off the shelf, modified, or customized that is used to increase, maintain or improve functional capabilities of individuals with disabilities.”

Assistive Digital Technology Services

Assistive technology is a service that directly assists the parents/guardian of a child with a disability in the selection, acquisition, or use of an assistive technology device.

Assistive Technology Services include;

- Evaluating the needs of a child with a disability, including a functional evaluation of the child in the child’s customary environment;
- Purchasing, or otherwise providing for the acquisition of assistive technology devices for a child with a disability;
- Selecting, designing, fitting, customizing, adapting, applying, maintaining, repairing, or replacing assistive technology devices;
- Coordinating and using other therapies, interventions, or services with assistive technology devices, such as those associated with existing education and rehabilitation plans and programs;
- Training or technical assistance for a child with disabilities or, if appropriate, the child’s family; and, training or technical assistance for professionals, including individuals providing early intervention services, or other individuals who provide services to, or are otherwise substantially involved in the major life functions of individuals with disabilities.

Assistive and Digital Technology for disabled students

The AGT for children with LD is defined as any device, piece of equipment or system that assists, passes, or compensates for the lack of human learning. Over the past decade, several studies have shown AT effect in people with LD. AGT does not cure or alleviate learning difficulties, but it can help your child to reach their full potential by allowing him to use his

strengths and avoid difficult situations. For example, a student who has difficulty reading but who has good listening skills may benefit from listening to audio books. Typically, AGT compensates for student skills shortages or areas of disability. However, using AT does not mean that the child will not be able to receive correction instructions aimed at reducing deficiency (such as software designed to improve poor sound skills). The student can use the editing software to listen to and listen to audio books. In fact, research has shown that AT can improve the deficit of certain skills (e.g., reading and spelling). AGT can increase a child's self-esteem and sense of independence. Children who are struggling at school often rely heavily on parents, siblings, friends, and teachers for help with work. By using AGT, children can be more successful by working independently.

Types of Assistive and Digital Technology tools

The term "assistive technology" has usually been applied to computer hardware and software and electronic devices. However, many AT tools are now available on the Internet. AGT tools that support kids with LD include;

Abbreviation expanders

Used with word processing, these software programs allow a user to create, store, and re-use abbreviations for frequently-used words or phrases. This can save the user keystrokes and ensure proper spelling of words and phrases he has coded as abbreviations.

Alternative keyboards

These programmable keyboards have special overlays that customize the appearance and function of a standard keyboard. Students who have LD or have trouble typing may benefit from customization that reduces input choices, groups keys by color/location, and adds graphics to aid comprehension.

Audio books and publications

Recorded books allow users to listen to text and are available in a variety of formats, such as audiocassettes, CDs, and MP3 downloads. Special playback units allow users to and search and bookmark pages and chapters. Subscription services offer extensive electronic library collections.

Electronic math work sheets

Electronic math worksheets are software programs that can help a user organize, align, and work through math problems on a computer screen. Numbers that appear onscreen can also be read aloud via a speech synthesizer. This may be helpful to people who have trouble aligning math problems with pencil and paper.

Graphic organizers and outlining

Graphic organizers and outlining programs help users who have trouble organizing and outlining information as they begin a writing project. This type of program lets a user "dump" information in an unstructured manner and later helps him organize the information into appropriate categories and order.

Information/data managers

This type of tool helps a person plan, organize, store, and retrieve his calendar, task list, contact data, and other information in electronic form. Personal data managers may be portable, hand-held devices, computer software, or a combination of those tools working together by "sharing" data.

Optical character recognition

This technology allows a user to scan printed material into a computer or handheld unit. The scanned text is then read aloud via a speech synthesis/screen reading system. Optical Character Recognition (OCR) is available as stand-alone units, computer software, and as portable, pocket-sized devices.

Personal FM listening systems

A personal FM listening system transmits a speaker's voice directly to the user's ear. This may help the listener focus on what the speaker is saying. The unit consists of a wireless transmitter (with microphone) worn by the speaker and a receiver (with earphone) worn by the listener.

Portable word processors

A portable word processor is lightweight device that is easy to transport (e.g., from classroom to home). It can be helpful to kids who may have trouble writing by hand and prefer to use a keyboard. Word processing allows the user to edit and correct his written work more efficiently than doing so by hand.

Proof reading programs

Students who struggle with writing (e.g., spelling, grammar, punctuation, word usage, and sentence structure) may benefit from software programs (included in many word processing systems) that scan word processing documents and alert the user to possible errors.

Speech-recognition programs

A speech recognition program works in conjunction with a word processor. The user "dictates" into a microphone, and his spoken words appear on the computer screen as text. This can help a user whose oral language ability is better than his writing skills.

Speech Synthesizers/screen readers

These systems can display and read aloud text on a computer screen, including text that has been typed by the user, scanned in from printed pages (e.g., books, letters), or text appearing on the Internet.

Talking calculators

A talking calculator has a built-in speech synthesizer that reads aloud each number, symbol, or operation key a user presses; it also vocalizes the answer to the problem. This auditory feedback may help him check the accuracy of the keys he presses and verify the answer before he transfers it to paper.

Variable-speed tape recorders

Tape recorders/players allow a user to listen to pre-recorded text or to capture spoken information (e.g., a classroom lecture) and play it back later. Variable speed control (VSC) tape recorders speed up or slow down the playback rate without distorting the "speaker's" voice.

Word-prediction programs

Word prediction software can help a user during word processing by "predicting" a word the user intends to type. Predictions are based on spelling, syntax, and frequent/recent use. This prompts kids who struggle with writing to use proper spelling, grammar, and word choices, with fewer keystrokes.

The benefits of Assistive Technology in the classroom

The benefits of Assistive Technology in the classroom are;

- Helps to teach Cause-and-Effect Relationships.
- Aids Group Instruction and Sharing Time.
- Strengthens Fine Motor Skills.
- Improves Visual Tracking.
- Students Who are Blind or Visually Impaired.
- Students Who are Deaf or Hard of Hearing.
- Students with Speech Disabilities.

A new global guide to expand access to quality assistive products

To address some of those barriers, WHO has created the Assistive Products Specifications (APS) a guidebook with specs for 26 prioritized assistive products that describes the minimum quality requirements for manufacturing. Funded by UK Aid under Global Disability Innovation Hub's AT2030 programme, the APS supports a focus on innovative products, new service models, and global capacity to drive disability innovation for a fairer world. This first compilation of the APS includes products selected from the Priority assistive

products list and covers mobility, hearing, vision, communication, cognition and self-care. The products range from clubfoot braces and wheelchairs to hearing aids, alarm signalers and audio-players. The main aim of the APS is to ensure countries get supply of good quality and affordable assistive products for all who need them. Each APS in the compilation describes the functional and performance requirements that can be used as a model to guide manufacturing and procurement.

This year, WHO and UNICEF will issue a joint tender for wheelchair and hearing aids and will ensure the products reach those who need them. The two agencies have already identified and are working with assistive technology manufacturers to ensure the specs are followed and that production and supply can be cost-effective for both bulk buyers and individuals. Both organizations will also support countries with training to adapt their national standards to improve access to quality, life-changing health products. Appropriate assistive technology can have a direct impact on the well-being of children and adults of all ages by supporting their functionality and inclusion into society, thereby increasing the opportunities for education, employment and social engagement. For example, a proper use of hearing aids leads young children to improved language skills. Or, an appropriate wheelchair - like the one given to Aseel - can increase the chances of people completing their education, finding employment and engaging in social activities. The APS is the first global guide for quality-assured assistive products and will be updated on a regular basis. Quality assistive technology for all is the ultimate aim of this guide-book, and improved well-being for millions of people.

WHO work on Assistive Technology

WHO works to change the landscape of access to assistive technology through a multi-pronged approach based on human rights, universal health coverage and the realities of low- and middle-income countries? In 2016, it issued the Priority assistive products list, a compilation of the 50 most essential assistive products, selected based on a survey done with persons living with disabilities and their careers. WHO has been active in wheelchair provision since 2004 and introduced the Wheelchair Guidelines, training and wheelchair provision standards.

UNICEF work on Assistive Technology

UNICEF focuses on three key activities to ensure disability-inclusive supplies are available and accessible worldwide. First, the organization is analyzing and updating its products in the UNICEF Supply Catalogue to ensure they are disability-friendly. Second, UNICEF is introducing new assistive technology to programmes worldwide, such as the new disability-friendly latrine. This work involves collaborating with WHO and partners to develop guidance for AT suppliers who produce products and humanitarian staff who procure the products.

Finally, UNICEF is increasing advocacy efforts to gain a global consensus for assistive technology.

WHO-UNICEF joint action plan on Assistive Technology

To improve access to assistive technology for everyone, everywhere, on 28 July 2020, WHO and UNICEF signed a Joint Action Plan on Assistive Technology and included provision of assistive products under the Strategic Collaboration Framework between The World Health Organization and the United Nations Children's Fund to bring a catalytic impact and provide quality assistive products to the 900 million people that are lacking it.

Conclusion:

It is important to consider a variety of technical resources to help reach all students. Not only should the general education teacher be involved, but also a special education specialist, parent or guardian, and education leader. There are challenges involved in this, in that the process is often time consuming, requires a lot of staff, and often requires very special people to provide guidance. Teachers will need training, and sometimes, supervision to be able to use a specific piece of software or assistive technology. There are other issues such as cost, maintenance, and maintenance of devices. Theft can be a daunting task, and although some devices may come with a guarantee, in some cases, the warranties expire. A team of dedicated people needs to work together to develop better and more productive learning environments when selecting and using assistive technology devices. Modeling effective environments with assistive technology is a good start to enabling the proper use of assistive technology, whether in a regular classroom, or a teacher education program. Teacher education programs need to be sensitive to these issues and make an adequate effort to prepare teachers to incorporate assistive technology in their classrooms, and from time to time, provide parents with information about the use and use of these resources. We are entering a "brave new world" of assistive technology with teachers, and some professionals need refinement and really need to engage in lifelong learning to help students with special needs and provide appropriate educational opportunities.

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THE CHANGING SCENARIO OF INDIA'S EDUCATIONAL SYSTEM

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Introduction:

The Indian education system is the world's third largest education system with more than 800 universities, 39000 colleges and having more than 20 million students. India, after the independence has made a great advancement in its education system. There was an immense pressure on Government to open more and more institutions, colleges and universities to provide quality education to students. It resulted in rapid growth of higher education system in country but the problem was lack of quality education, lack of faculty to handle high number of students enrolled. Therefore, the concept of providing distance and open education was emerged out and accepted by the Government and various open universities offering distance courses were opened in India. It was only possible due to the media technologies which are adapted to deliver the course material effectively to student residing in remote area as well. Before COVID-19, pandemic, the education using internet was provided by only open and distance learning colleges and universities but this sudden outbreak forced to other conventional or traditional institutions to adapt online education system to continuing the teaching-learning process. As the students and teachers both were not prepared fully for this sudden shift but still they are using various portals, Apps to deliver course material and interact effectively with students who were not present on campus. Therefore, Government and academicians realize that there is a need to provide hands on skills to teachers as well as to students to use media technologies for effective instructions. Thus, to address the current transition in economic and educational development, reforms are crucial. It makes us adaptable to changing systems and compatible with them. It is crucial to periodically reform the education system by implementing beneficial positive reforms which will be helpful to fill the gap between the current level of learning outcomes and what is required.

Historical background:

Education is seen as key in the process of achieving sustainable development which brings the desirable changes in human's attitude and behavior. History of education is as old as human civilization and it has evolved with the times, particularly from the last few decades till the 21st century. With technological advancements, new methods of teaching and learning have been made possible in the educational sector. Due to this, teachers have had to adopt new instructional methodologies to improve their courses and use the Internet to acquire material on a

global scale. In a similar way, students are also accessing the web based educational resources to enhance their learning.

The system of education in India has seen a drastic change over the years.

1. Ancient and medieval period (2500 B.C. to 500 B.C.): In ancient times, education (Shiksha) was provided in Gurukuls which was acted as the main center of learning. In Gurukuls, The kind of education students received was closely linked to nature and life and the students would stay at the guru's house for as long as they wish. The students were taught everything from math, science to Sanskrit and Holy Scriptures to literature, medicine, and history but only Brahmins and Kshatriya were allowed to take admission in Gurukuls. This educational system is considered to be the oldest as well as the most effective system of education.

2. Buddhist Period (500 B.C. to 1200 A.D.): A religious revolution started during 600 B.C. due to high racial discrimination in society and it was founded a new educational system in India based on Buddhism Philosophy. This period was also known as golden age of Indians culture and civilization. Education was provided in monasteries and the main aim of Buddhist education was all round development of individual's personality such as his physical, mental, moral and intellectual development. The method of teaching was mostly oral in nature through storytelling, arranging dialogues, showing pictures etc. Sometimes debate and discussions were arranged to give idea of the subject matter as well as determination of truth, subsequently writing system introduced. The medium of Buddhist education was the common language of the people.

Some Buddhist monasteries developed into great centres of learning and came to be known as great universities which were Nalanda, Takshila, Vallabhai, Vikramshila, Jagaddala, Mithila, Odantapuri and Nadia. In these universities, higher education in religion, philosophy, ayurveda, military training etc. were provided and everyone was free to choose his subject without any restriction.

3. Muslim Period (1200.A.D. to 1700 A.D): In the medieval period education was imparted in the Madarsas (for secondary education) and in primary schools called Maktabas. Even at this stage also oral method of teaching was used (lecture/ discussion). During this time, Delhi had grown into a famous educational center.

4. British Period: (1700 A.D. to 1947 A.D.): The traditional educational system of imparting religious based education was declined after the Charter Act came. The British wanted to use modern education to strengthen the foundations of their political authority in India. Therefore, they opened various universities and colleges in India such as Culcutta Madrasa (1781), Sanskrit College (1791), and Fort William College (1800) etc to promote western education and culture and followed the Downward Filtration theory. While India was under British administration, Lord Thomas Babington brought English language curricula to the nation in 1830, which marked the beginning of the current educational system. The curriculum at the time was restricted to

basic disciplines including language, science, and arithmetic. The importance of classroom instruction increased, and the interaction between a teacher and student transformed.

In 1906 Indian nationalist leaders formed a National Council of Education for imparting education to all the sections of the society and in 1916, Shreemati Nathibai Damodar Thackersey (SNDT) the first women's [university](#) was set up in India. Western education was needed to uplift the Indians from their decadent way of life. It also spread modern concepts like liberty, equality and fraternity.

5. Post independence era- In India after independence, the education system was underdeveloped. Both at the high school and university levels, there was a severe shortage of highly skilled professional personnel. Large educational disparities existed. In addition, there were significant differences between different geographical areas, urban and rural areas, men and women, and advanced and intermediate castes on the one hand and scheduled castes and tribes on the other. The standards of education were generally poor, especially at the school level, as too much emphasis was given on English rather than on science, math, or Indian languages. Therefore, following commissions and educational policies were made to strengthen the school and university education:

1. University Education Commission (1948-49) headed by Dr. S. Radhakrishnan
2. Secondary Education Commission (1952- 53), headed by Dr. Lakshaman Swami Mudaliyar
3. The Education Commission (1964-66) headed by Dr. D. S. Kothari
4. National Knowledge Commission (2009) constituted by Prime Minister Dr. Manmohan Singh under the chairmanship of Mr. Sam Pitroda who laid down the main emphasis on use of media technologies/ ICTs for imparting education at all levels
5. **National Education Policy (1968):** On the recommendations of Kothari Commission, the education structure of 10+2+3 was accepted throughout the nation.
6. **National Education Policy (1986):** By Prime Minister Rajiv Gandhi and focussed on modernization and implementation of IT in education.
7. **Revised programme of Action (1992):** Later on NEP, 1986 was revised under the tenure of PM Narsimha Rao and focused on teachers' training, adult literacy and women empowerment.
8. **New Education Policy (2020):** Under the chairmanship of PM Narendra Modi, educational system restructured and "5+3+3+4" structure is adopted in Country. The emphasis given on digitalization of education and use the power of internet to make education accessible to all students. The students from any university, colleges and institutions are free to opt more than one course either on campus or off campus. Various portals, websites, e-learning apps are developed to promote e-literacy but the challenge in

present context is poor connectivity at remote areas and curriculum which is meant for classroom teaching.

Concepts and Terminologies:

Recent advancement in technology has modified the present education system. Teachers and students are more dependent on media technologies such as smart boards, PowerPoint presentations, 3-D classroom, videoconferencing, laptops, smart phone, instructional television etc. Modern methods of delivering and assessing learning objectives at all levels are being incorporated into the educational system due to technological innovations, as they offers the flexibility to learn from anywhere, anytime, in any rhythm, with any means. Hence, some important concepts and terms related to present context are discussed below:

Media: it refers to the means and medium of communication through which information pass from one to another such as print, electronic, mass media, and internet etc.

Technology: It refers to the any methods, systems, tools and devices which are the result of scientific knowledge and helpful in improving the work efficiency.

ICT: ICT is defined as ‘any technology or tools used to store, retrieve, manipulate, transmit and receive the information electronically. It stands for “Information and Communication Technology”, which is a basket of technologies such as computers, internet, World Wide Web, smart phones, tablets, smart television etc.

Educational technology- Educational technology refers not only to the hardware and software used in an educational setting, but how technological resources are used to support teaching and learning. It is important for teachers to engage their students in unique and innovative ways by using edu tech in teaching-learning process. Teachers can also connect with other educators locally, nationally, and internationally to broaden their networks.

Educational technology, sometimes termed Ed Tech, is the area of technology that deals with facilitating e-learning, which is the learning and improving performance by creating, using and managing appropriate technological processes and resources. (WIKIPEDIA)

Educational technology is defined as a systematic way of designing, carrying out and evaluating the total process of learning and teaching in terms of specific objectives and employing a combination of human and technical resources to bring about more effective instruction. (Source: UNESCO 1974)

Educational technology is the study and ethical practice of facilitating learning and improving performance by creating, using and managing appropriate technological processes and resources. (Source: AECT 2008, USA)

According to G.M.Leith, “Educational technology is a systematic application of scientific knowledge about teaching learning conditions of learning to improve the efficiency of teaching

and training. In the absence of scientifically established principles, educational technology implements techniques of empirical testing to improve learning situations.”

Technology in education- It is “hardware” approach to educational technology. It means the use and application of machines, gadgets or equipments to enhance the teaching-learning process.

Technology of education- It refers to application of theories and laws/rules in education to improve quality of education. It generally deals with the techniques, strategies and methods of teaching used by teachers to deliver effective instructions.

Instructional technology: Instructional technology is the application of philosophical, sociological, and scientific principal and knowledge of instructions for achieving the specific objective of learning. So, it is a subset of educational technology which deals with the designing and evaluation of technologies used to deliver the instructions such as use of audio-visual aids to improve teaching process.

Online education: It is electronically supported education process that totally relies on the use of internet for delivering lecture, course material and teacher-student interaction. It is also known as ‘e-learning or online teaching’ which does not require that teacher and students present at same physical place like on campus while course material, lectures, assignments, performance evaluation tests/exams etc all are done on online platforms. Students can also interact with their faculty and other students at a time when online class going on.

Blended teaching-learning: also known as “Hybrid learning” or “mixed mode instruction”. It is an approach of combining and integrating face to face teaching approaches with using online resources and platform. There has been a greater propensity toward blending traditional and modern learning that could be advantageous for students as digital platforms have grown more affordable to buy and use.

Hence, Blended teaching-learning approach refers to the combination of traditional and modern approaches that become convenient for teachers to adapt new technologies with the conventional method’s backup. Blended learning also allows teachers and students to collaborate more effectively to find out the most effective method of learning by utilizing variety of resources, contents available in multiple ways.

Synchronous and asynchronous learning: In synchronous learning, groups or a student can communicate with teachers or instructors, and real-time conversation takes place over online platform which is much more similar to the traditional lectures. It fosters a sense of community and motivates students to study more collaboratively. While in asynchronous learning, students receive their educational material. It resembles more with distance education programmes and students can learn at their own pace. There is no immediate feedback and discussion takes place.

Theories related to teaching learning:

The term "theory" refers to a collection of statements, principles, or concepts that are related to a specific subject. A theory often explains, predicts, and/or describes phenomena. However, a model is more frequently a visual representation of reality or a concept. These both terms are used interchangeably and generally refer to the same concept. The goal of a theory or model is to put forth solutions to fundamental concerns regarding a phenomenon so; here are some theories and models proposed by different scientists related to new education system:

There are three widely used learning theories: constructivism, cognitivism, and behaviorism. These theories work to create effective instructional resources and investigate the psychology of learning.

1) Behaviorism theory of learning: The fundamental tenet of behaviorism is the person's reaction to stimuli determines how they learn. The learner does not work independently on the environment, but rather, the environment controls the behavior, preventing the student from having control over the learning or the amount of time needed to complete it. The learner is responsible for taking in the information provided so that, at the conclusion of the process, they can exhibit the desired and predefined behaviors. If the student's actions and performance indicate that he has learned the new material in accordance with the standards the teacher has established, then he can himself control and managed his learning (right response given by students to the stimulus teacher set).

2) Constructivism theory: Constructivists encourage students to develop their own motifs by connecting new knowledge to certain motives since they feel that learning only occurs when there is active processing of information. This enables students to continuously think and develop new concepts to solve any problem. As a result, student can use previous learning, personal experiences and methods to create new knowledge or learning. At the same time, teacher plays the role of the facilitator and supporter in teaching learning process and encouraging them to formulate their own ideas, constructs and conclusions. Constructivists believe that an individual is able to solve their problem after finding new ways of learning if the environment is conducive. It is more applicable in conducting researches, developing new concepts/theories and working in group to get a conclusion.

3) Cognitivism theory: According to this theory, students are not with blank mind, all individual has their unique skills, knowledge and experience. Thus, instructor should have to identify students' learning styles, their prior knowledge and act as bridge to fill the gap what is known and what should be know. Instructors seek to assist students in incorporating new knowledge and skills into their intellectual framework and do some modifications on existing perception/attitude to fit in new world.

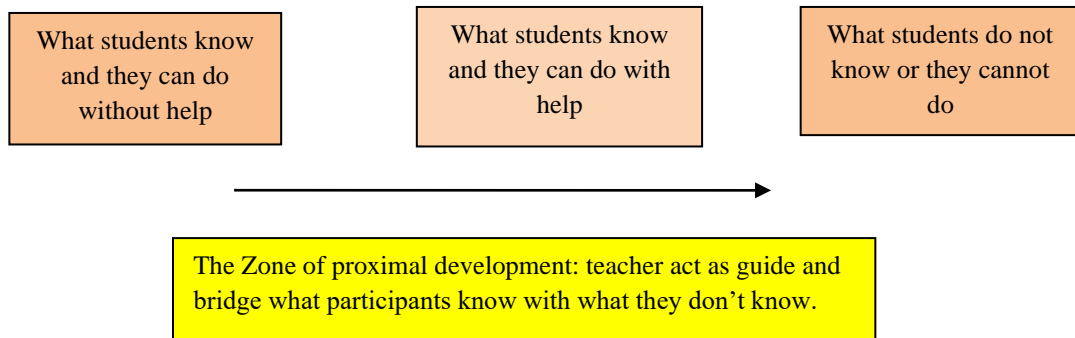


Figure 1

4) Self-regulated learning theory: Self-regulated learning refers to the process that aids students in controlling their emotions, behaviors, and thoughts, enabling them to successfully manage their learning experiences. It is a core conceptual framework to understand the cognitive, motivational and emotional aspect of learning. Self-regulated learning is a cyclical process, wherein the student plans for a task, monitors their performance, and then reflects on the outcome.

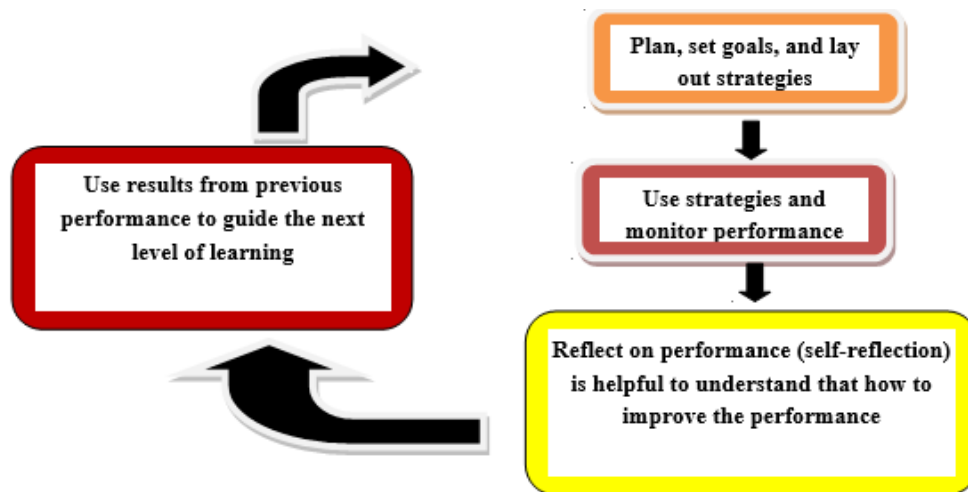


Figure 2: Process of Self Regulated Learning

The main steps of this process are shown in the figure above. Although the student is responsible for carrying out these processes, teachers are essential in assisting learners by directing and coaching them through each step.

5) Online Collaborative Learning (OCL) theory: This theory is proposed by Linda Harasim that focuses on the facilities of the Internet. This new paradigm of learning emphasizes Internet use, knowledge construction, and collaborative learning as a way to reform formal, non-formal, and informal education for the knowledge age. This theory builds on and integrates the concepts of cognitivism and constructivism theories.

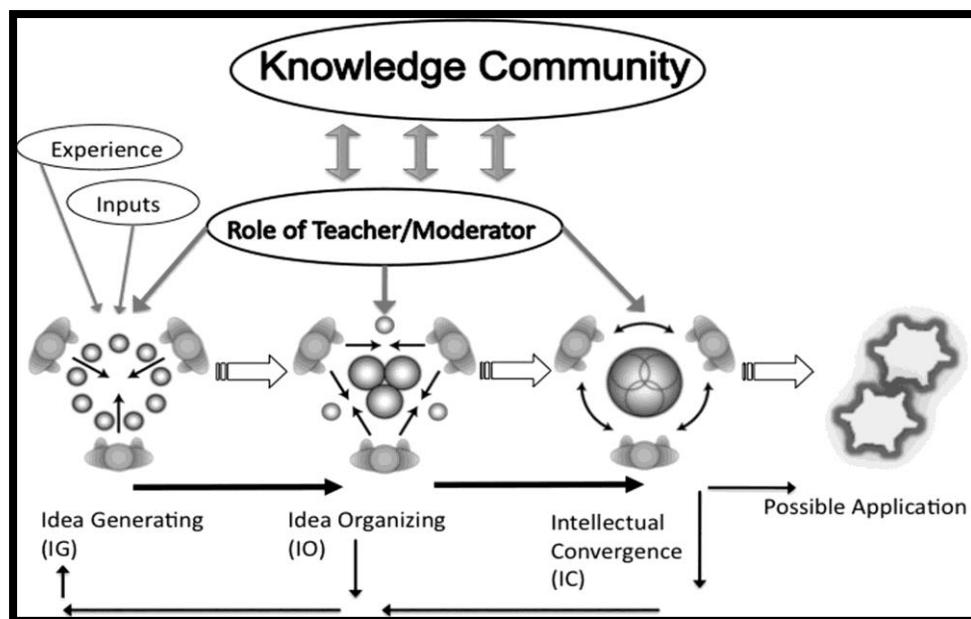


Figure 3: Role of Instructor in OCL

A teacher or instructor's role in this process is seen as crucial. As he/she is a representative of a knowledge community or subject domain, because he does not only involve in facilitating the process and providing appropriate resources/ learning material and supports learners' activities, but he also make sure that the fundamental ideas, procedures, standards, and principles of the subject domain are fully incorporated into the learning cycle. OCL is best situated in smaller instructional environments. The OCL theory provides a framework of learning where students are supported and encouraged to collaborate to produce knowledge: to invent, to explore ways to innovate, and by doing so, to seek the conceptual knowledge needed to solve issues rather than recite what they believe to be the correct answer. Knowledge can be generated through online discussion forums among the students groups or teacher-student groups.

5) Implications of modern education system-

The paradigm shift in education is being fostered by networked technologies, which provide the means for learners and teachers to interact with their peers, experts, and resources around the world. Various Initiatives are taken by the central, state government as well as private organizations to enhance the teaching-learning process as; development of competency and knowledge among students depends on the techniques, methods and teaching environment adopted by teachers in different-different learning situations. There are several advantages of modern education system over traditional system:

- Dependency on physical books, libraries is minimized due to e-books availability on internet
- Mediated instruction supplementing to teaching process in classroom

- Quick feedback can be received from both teachers and students
- From anywhere, anytime a student can access and take classes as it provides flexibility and convenience to both teachers and students
- After launching e-services in educational institutions, paper workload is reduced and administration can easily maintain the records
- It is not necessary for teachers to present physically to deliver lecture for example in webinars through videoconferencing experts can provide instructions globally.
- Having access to a larger number of learning resources, students are able to find ways to learn most effectively according to their learning style.
- Various tutorials and apps are running to provide online lectures such as BYZU's
- There is no distinction made between extracurricular and academic activities or between vocational and academic courses. For example, now, Science-pursuing students are not at all bound to study only Science subjects.
- Government also initiated programmes to train the teachers and provide learning material online such as DIKSHA portal.

From the overall perspective, the education system of India is evolving at a rapid speed. In comparison with the earlier education system, the modern education system in India is quite better because the focus is on providing quality education by incorporating ICTs and students are free to choose any course of any field. Institutions are also facing a lot of difficulties because of the enormous diversity of the students which requires a greater emphasis on learning strategies, teaching skills, free and open academic content that support students, greater individualization of learning, and more flexible delivery. Faculty and instructors need a strong framework for evaluating the worth of various technologies, whether they are new or already in use, and for determining how or when it is appropriate for them (and/or their students) to use these technologies.

Conclusion:

India is a progressive country and the present scenario of Indian education has improved a lot from the past. As a result of Covid-19 pandemic it is clear from researches that totally online mode of education cannot be adopted in Indian context. Most of families living in remote areas, marginalized vulnerable communities, with poor economic condition can't afford the ICT tools. Meanwhile, Government is also providing free of cost lectures till 12th class through DTH channels in regional languages also. Hence, it is suggested to use blended learning approach at school and college level because the thoughtful use of media for classroom instruction is an excellent way to create a positive vibrant learning environment. In addition, skillful integration of media technologies into curriculum has the potential to improve teaching-learning process and prepare the students for competitive world. As, many strengths and weakness are associated with

traditional face to face teaching and also with online teaching therefore we should design a flexible model of teaching using effective media mix to meet the need of learners of digital age.

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THE IMPACT OF THE RUSSIAN -UKRAINE WAR AND COVID-19 ON THE WORLD ECONOMY

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Abstract:

The global economy has been significantly affected by both the Russian-Ukraine War and COVID-19. The war has resulted in disturbances to trade, investment, and energy markets, impacting economies not only in Europe but also in other regions. Meanwhile, the COVID-19 pandemic has caused a worldwide economic crisis, with shutdowns, disruptions in supply chains, and reduced demand for goods and services. To support economic activity, monetary and fiscal policy measures have been implemented on an unprecedented scale. These two crises have interacted with and amplified one another, with the pandemic exacerbating the economic consequences of the war and the war hindering the global response to the pandemic. This book chapter aims to provide an overview of the economic effects of these two crises and identify possible policy actions to alleviate their impacts by considering A hypothetical scenario of a nuclear war between Russia and Ukraine

Introduction:

The COVID-19 pandemic and the Ukraine war of 2022 were two major events that had a profound impact on the world economy. The COVID-19 pandemic caused widespread economic disruption and led to a global recession, while the Ukraine war disrupted trade and investment flows and led to the imposition of economic sanctions. In this chapter, we will examine the impact of these events on the world economy and the policy responses that have been implemented to mitigate their impact.

Impact of COVID-19 on the world economy:

The COVID-19 pandemic caused widespread economic disruption and led to a global recession. According to a report by the International Monetary Fund (IMF), global output fell by 3.0 percent in 2020, the sharpest contraction since the Great Depression of the 1930s [1]. The pandemic also led to widespread job losses and reduced consumer spending, further weakening the global economy. In response to the pandemic, governments around the world implemented a range of fiscal and monetary policy measures to support their economies. These measures included direct financial support to households and businesses, increased spending on healthcare and social safety nets, and low-interest loans and other forms of financial support to businesses

[1](IMF, 2020). While many countries serious efforts are underway to contain the COVID-19 pandemic, the Russo-Ukraine conflict has emerged as a severe threat that can change the trajectory of the pandemic. Hence, the aim of this correspondence article is to highlight the global effects of the Russo-Ukraine war during the ongoing COVID-19 pandemic.

The epidemiology of COVID-19 in Russia, Ukraine, and refugees-hosting countries during the Russo-Ukraine war has been delineated in Table 1.

Table 1: Epidemiology of COVID-19 in Russia, Ukraine, and refugees-hosting countries

	Feb 24, 2022		March 24, 2022		Persons fully vaccinated per 100 population	Vaccinated % March 28, 2022
	Cases	Deaths	Cases	Deaths		
Russia	132998	762	25387	418	49.603	79,914,874 (54.77%)
Ukraine	25789	276	3855	55	34.65	15,729,617 (36.19%)
Poland	18282	341	8988	146	58.85	22,582,308 (59.75%)
Romania	11477	119	4521	40	41.88	8,162,071 (42.67%)
Hungary	5512	102	2651	35	62.72	6,401,980 (66.45%)
Belarus	6230	15	1647	10	58.9	5,801,653 (61.44%)
Slovakia	15183	24	9649	24	50.69	2,819,636 (51.74%)
Moldova	1069	14	431	7	25.98	1,081,073 (26.87%)

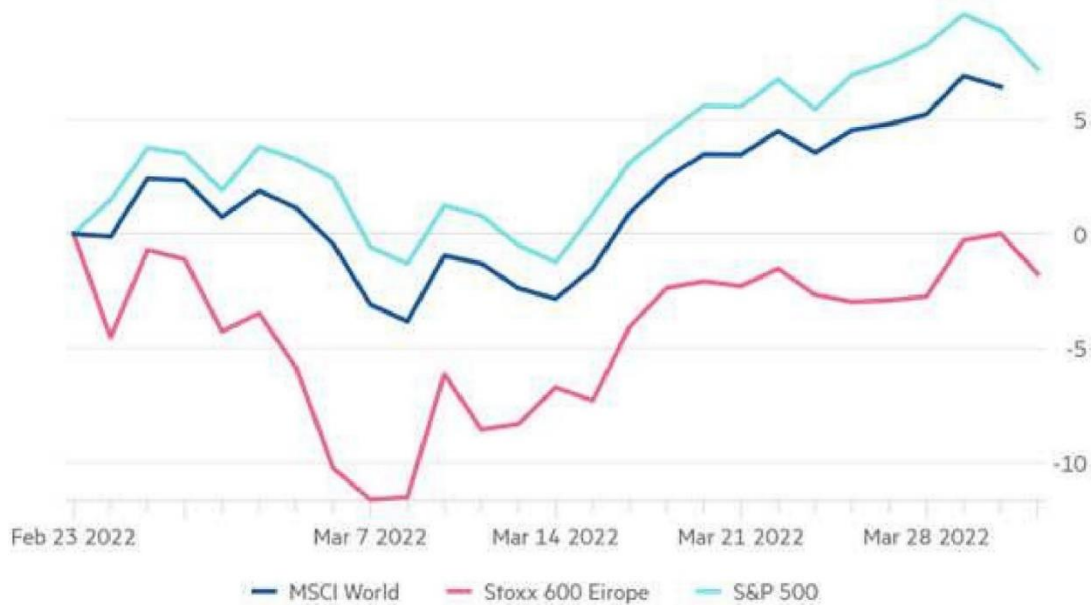
Ritchie, Hannah; Mathieu, Edouard; Rodés-Guirao, Lucas; Appel, Cameron; Giattino, Charlie; Ortiz-Ospina, Esteban; Hasell, Joe; Macdonald, Bobbie; Beltekian, Diana; Dattani, Saloni; Roser, Max (2020–2021). Coronavirus Pandemic 2019 (COVID-19). Our World in Data. Retrieved March 28, 2022 (World Health Organization, <https://covid19.who.int/>).

The Ukrainian healthcare system is currently experiencing significant strain due to a growing number of casualties and the negative impact on the socioeconomic system. In addition, the limited availability of water resources and sanitation infrastructure, coupled with low vaccine coverage, overcrowding, and inadequate access to primary medical care, are all expected to worsen the situation. It's important to note that these problems can lead to an increase in the spread of other infectious diseases such as typhoid, malaria, measles, polio, tuberculosis (TB), human immunodeficiency virus (HIV), and parasitic gastrointestinal disorders. Overcrowding in refugee containment camps has been identified as a contributing factor to the rapid spread of these diseases. Additionally, the interruption of immunization programs in war-torn areas can also significantly contribute to the propagation of other communicable diseases.

Impact of the Ukraine war on the world economy:

The Ukraine war of 2022 had a significant impact on the world economy. The conflict caused widespread destruction and displacement of civilians, and disrupted trade and economic activity in the region. The conflict also led to the imposition of economic sanctions by the international community against Russia, which further weakened the Russian economy (BBC News, 2022). The sanctions targeted key sectors of the Russian economy, such as energy,

finance, and defense, and reduced Russia's access to international markets (BBC News, 2022). In response to the conflict, governments and international organizations have sought to support the affected populations and address the humanitarian crisis in the region. They have also sought to find a diplomatic resolution to the conflict and to reduce geopolitical tensions to minimize its impact on the global economy (BBC News, 2022).



Major stock market indices response following the Russian-Ukrainian invasion

A hypothetical scenario of a nuclear war between Russia and Ukraine

The hypothetical scenario of a nuclear war between Russia and Ukraine would have devastating consequences for the world economy. A nuclear conflict would result in widespread destruction, loss of life, and a long-term disruption of economic activity. In this chapter, we will explore the potential impacts of such a war on the global economy and its various sectors.

a) Impact on trade and investment:

A nuclear war between Russia and Ukraine would likely lead to the imposition of economic sanctions by the international community, disrupting trade and investment flows. The conflict would also lead to a decline in consumer confidence, reducing demand for goods and services, and causing a slowdown in economic activity. Moreover, the destruction of infrastructure and production facilities in the region would further disrupt trade and investment flows, reducing economic growth and increasing unemployment.

b) Impact on energy:

Russia and Ukraine are significant producers of energy, and a nuclear conflict would have a significant impact on the energy sector. The destruction of energy production facilities and the disruption of energy trade flows would lead to a decline in energy production, causing

shortages and driving up energy prices. This, in turn, would increase the cost of production for companies, reducing economic growth and increasing inflation.

	<i>Industry Group</i>	
	<i>N</i>	<i>%</i>
Coal	143	8.77
Oil & Gas	759	46.56
Oil & Gas Equipment and Services	410	25.15
Renewable Energy	252	15.46
Uranium	66	4.05
Total	1,630	
	<i>Continent</i>	
	<i>N</i>	<i>%</i>
Africa	17	1.04
Asia	586	35.95
Australasia	108	6.63
Europe	293	17.98
North America	596	36.56
South America	30	1.84
Total	1,630	

This table shows an industry group and continent breakdown of the global stock sample. The number and percentage within both categories are shown.

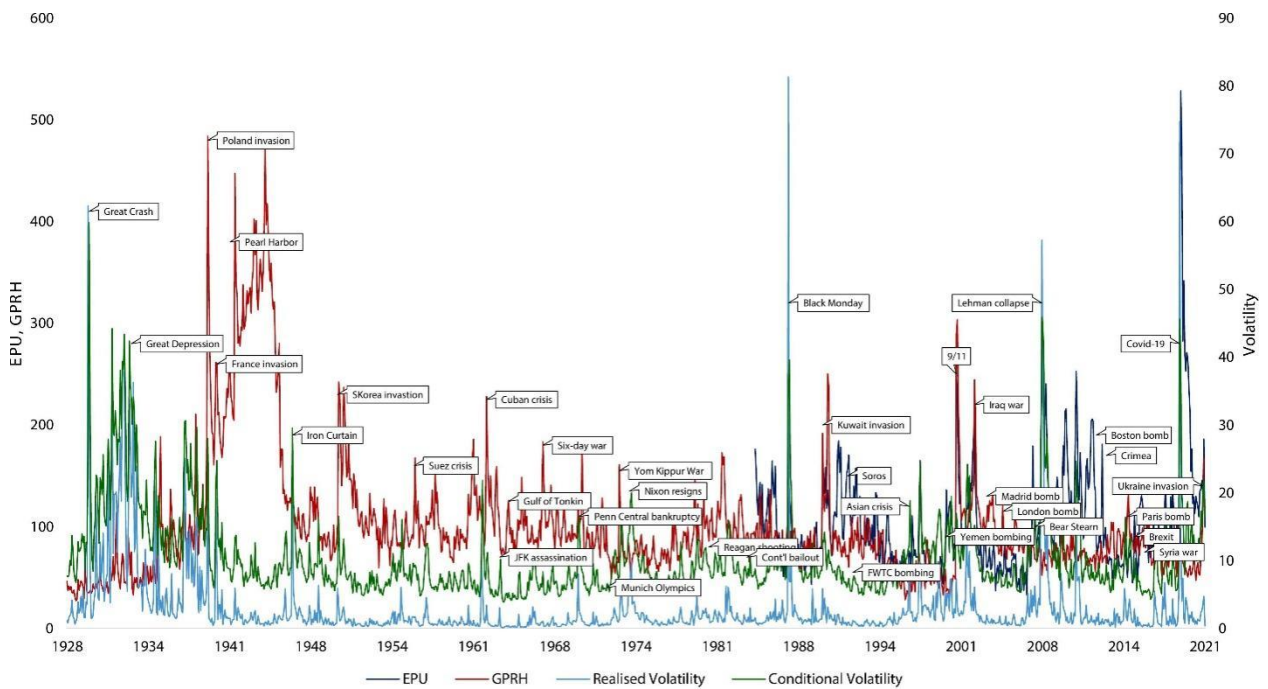
c) Impact on the financial sector:

A nuclear war between Russia and Ukraine would also have a significant impact on the financial sector. The conflict would lead to a decline in consumer confidence, reducing demand for loans and investment, and causing a slowdown in economic activity. The decline in economic activity would also increase the risk of default on loans and reduce the value of financial assets, causing a decline in the financial sector.

d) Impact on the global economy:

The impact of a nuclear war between Russia and Ukraine would not be limited to the region alone. The conflict would have a spillover effect on the global economy, causing a decline in trade and investment flows, reducing economic growth, and increasing unemployment. The decline in economic activity would also increase the risk of default on loans and reduce the value of financial assets, causing a decline in the global financial sector.

the volatility reaction of financial markets to major geopolitical and key historical events over the last century. Economic Policy Uncertainty (EPU), which is a news-based indicator, and the historical Geopolitical Risk Index (GPRH)



the volatility reaction of financial markets to major geopolitical and key historical events over the last century. Economic Policy Uncertainty (EPU), which is a news-based indicator, and the historical Geopolitical Risk Index (GPRH)

Synthesis of findings:

The literature reviewed suggests that the COVID-19 pandemic and the Ukraine war of 2022 had a significant impact on the world economy. The pandemic caused widespread economic disruption and led to a global recession, while the Ukraine war disrupted trade and investment flows and led to the imposition of economic sanctions. The literature also suggests that the impact of these events has been complex and far-reaching, affecting not only the economies of the countries directly involved but also the global economy as a whole. In response to these events, governments and international organizations have implemented a range of policy measures to support their economies and reduce the impact of these events.

It is also important to note that the potential scenario of a nuclear war between Russia and Ukraine would result in catastrophic consequences for the global economy. The widespread destruction and loss of life would have a profound impact on economic activity, and the imposition of international sanctions and restrictions on trade and investment would further disrupt economic activity. The disruption of energy trade flows, the decline in consumer confidence, and the reduction in economic activity would lead to a decline in economic growth, an increase in unemployment, and a rise in inflation.

Overall, the literature highlights the inter connections of the world economy and the importance of maintaining stability and reducing geopolitical tensions to support a strong and resilient global economy. The COVID-19 pandemic and the Ukraine war of 2022 demonstrate the need for effective crisis management and the importance of proactive measures to mitigate the impact of future events on the global economy.

Furthermore, the research findings underscore the importance of cooperation and coordination between governments and international organizations in addressing global economic challenges. The implementation of effective policy measures and the provision of support to affected economies can help to mitigate the impact of these events and support a strong and resilient global economy. Ultimately, the synthesis of the findings suggests that addressing the challenges posed by the COVID-19 pandemic and the Ukraine war of 2022 will require a coordinated and collaborative approach that engages all stakeholders in the global economy.

Conclusion:

In conclusion, the COVID-19 pandemic and the Ukraine war of 2022 were two major events that had a profound impact on the world economy. The impact of these events highlights the importance of maintaining stability and reducing geopolitical tensions to support a strong and resilient global economy. The policy responses implemented in response to these events have been significant and have had an impact on the global economy, but there is still much work to be done to mitigate their long-term impacts. Future research should focus on exploring the long-term impact of these events on the world economy and the effectiveness of policy responses to mitigate their impact.

The COVID-19 pandemic and the ongoing conflict between Russia and Ukraine have created significant challenges for the global economy. While the pandemic has had a profound impact on economic activity worldwide, the escalation of tensions between Russia and Ukraine has further increased uncertainty and risk in the global economic landscape. The hypothetical scenario of a nuclear war between Russia and Ukraine would have devastating consequences for the global economy, highlighting the importance of maintaining stability and reducing geopolitical tensions to support a strong and resilient global economy.

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ROLE OF HUMAN CAPITAL IN THE DEVELOPMENT OF INDIAN ECONOMY

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Abstract:

This chapter presents an overview of the various factors and efforts needed to promote human capital formation, along with the several challenges that hinder its progress in developing a skilled and productive workforce. With a view to addressing these challenges, the chapter focuses on the various opportunities available for improving human capital in the Indian context and expresses the need for more social investments in developing and nurturing skills and competencies in the population for ensuring a more efficient, productive, and competitive workforce. As a nation with a large and diverse population, investing in human capital in India has the potential to drive economic growth, technological advancement, and social progress, thereby improving the overall standard of living of its population. Thus, by unlocking the full potential of its human capital, India can achieve sustained and inclusive economic development.

Keywords: Human Capital, Human Capital Formation, Indian Economy, Economic Development.

Introduction:

The concept of human capital is often used in economic and business contexts to understand the contribution of individuals to economic growth, workforce productivity, and organizational performance. Policymakers, businesses, and individuals alike invest in education, training, and well-being to enhance human capital, as it can lead to improved career prospects, higher wages, and better overall economic outcomes (Sharma, 2019). As more and more countries are marching ahead on the path of progress and development, it is essential to study the role and contribution of human capital in economic development. Hence, this chapter is an attempt to gain an insight into the role of human capital in the development of Indian economy.

What constitutes human capital?

Human capital refers to “the skills, knowledge, experience, and attributes possessed by individuals that contribute to their economic productivity and potential for future economic growth” (Kwon, 2009). It is a critical component of an individual's overall value in the labor market and their ability to contribute to the success of organizations and societies. Human capital has no physical existence, but rather it is an intangible asset that can be enhanced through education, training, and experience (Sharma, 2019). Examples of human capital include education, experience, creativity, communication skills, technical skills, problem-solving skills, mental health, and personal resilience. Key elements that constitute human capital include:

- 1. Education:** The formal and specialized education an individual receives, such as degrees, diplomas, and certifications, plays a significant role in developing their skills and knowledge base.
- 2. Training and Development:** This includes any additional training, certifications, or specialized courses that individuals undertake to enhance their expertise in a particular field.
- 3. Skills:** The specific abilities and competencies possessed by individuals, whether they are technical skills (e.g., coding, programming, engineering) or soft skills (e.g., communication, leadership).
- 4. Experience:** The practical knowledge gained through on-the-job training, work experience, professional practice, and exposure to real-life challenges and problem-solving situations.
- 5. Health and Well-being:** Physical and mental health contribute to an individual's overall ability to be productive and engaged in their work. Good health reduces absenteeism and develops higher level of resilience.
- 6. Creativity and Innovation:** The capacity to generate new ideas, think critically, and innovate is also a crucial aspect of human capital. This is especially important in a rapidly changing knowledge-based economy.
- 7. Social and Emotional Intelligence:** The ability to work well with others, empathize, and manage emotions effectively is essential in team-based environments. A strong social capital enables people to access information, resources, and opportunities through their social networks and relationships. Individuals with high emotional capital can handle stress, communicate well, and maintain healthy relationships in professional and personal settings.
- 8. Motivation and Work Ethic:** The drive to excel, remain committed to tasks, and deliver high-quality work is an integral part of human capital. High motivation leads to increased productivity and dedication in people's professional endeavors.

It is important to note that these attributes of human capital are often interconnected and mutually reinforcing. For instance, formal & specialized education can enhance human skills, which, in turn, can improve human experience. Organizations and societies that invest in developing and nurturing these attributes in their workers tend to have a more skilled, productive, and competitive workforce (Hanushek, 2013).

Factors promoting human capital formation in India

The formation of human capital is influenced by a combination of factors that contribute to the development of skills, knowledge, and capabilities among its population. Several key factors promote human capital formation in Indian context:

- 1. Education and Skill Development:** Access to quality education and skills development programs is critical to building human capital. Investments in primary, secondary, and higher education, as well as vocational training initiatives, enhance the knowledge and skills of individuals.
- 2. Government Policies and Initiatives:** Proactive government policies, such as the promotion of literacy, funding for educational institutions, scholarships, and skill development schemes, play a significant role in encouraging human capital development.
- 3. Healthcare and Nutrition:** A healthy and well-nourished population is more likely to excel in educational pursuits and work. Access to healthcare facilities and proper nutrition contribute to improved cognitive abilities and productivity.
- 4. Investment in Research and Development:** Funding for research and development (R&D) activities fosters innovation and technological advancements, leading to the creation of a more skilled and competitive workforce.
- 5. Promotion of Information Technology:** The IT sector has been a driving force in India's economic growth and human capital formation. Encouragement of information technology, digital literacy, and internet penetration enables individuals to access knowledge and learn new skills.
- 6. Public-Private Partnerships:** Collaboration between the government and private sector in initiatives related to education, skill development, and research can bolster human capital formation by leveraging resources and expertise.
- 7. Entrepreneurship and Start-up Culture:** An environment that fosters entrepreneurship and start-up culture encourages the development of innovative ideas and new business ventures, leading to increased human capital in various domains.
- 8. Social and Gender Equality:** Ensuring social and gender equality allows all members of society to have equal access to education, healthcare, and economic opportunities, thereby contributing to a more skilled and diverse workforce.
- 9. Labor Market Reforms:** Reforms that promote flexibility in the labor market, improve work conditions, and ensure fair wages can incentivize individuals to invest in their human capital and contribute to overall economic growth.
- 10. Migration and Urbanization:** Migration to urban centers often exposes individuals to better educational and employment opportunities, leading to the accumulation of human capital.
- 11. Investment in Human Development Sectors:** Investments in sectors like education, healthcare, and social services contribute to improved human capital formation.
- 12. Promotion of Lifelong Learning:** Encouraging continuous learning and upskilling throughout an individual's career enhances their human capital, ensuring they stay relevant in a rapidly changing job market.

These factors are interconnected, and a holistic approach is necessary to promote human capital formation in India. By prioritizing these aspects, the country can develop a skilled and productive workforce, leading to sustainable economic growth and improved living standards for its citizens.

Challenges to human capital formation in India

Despite various efforts to promote human capital formation in India, there are several challenges that hinder its progress in developing a skilled and productive workforce. Some of the key challenges to human capital formation in India include:

- 1. Inadequate Access to Quality Education:** Large segments of the population lack access to quality education due to factors like limited educational infrastructure, insufficient funding, and a shortage of qualified teachers. Disparities between rural and urban areas exacerbate the problem.
- 2. High Dropout Rates:** Due to factors like poverty, child labor, and inadequate support system, there is a tendency among children at an early age to drop out of school, especially in rural areas.
- 3. Skill Mismatch:** A huge gap is often observed between the skills employers demand and the skills job applicants possess. This leads to underemployment or unemployment.
- 4. Inadequate Vocational Training:** The availability and quality of vocational training programs are limited, leading to a lack of skilled workers in specific industries.
- 5. Healthcare Challenges:** Poor healthcare infrastructure and high disease burden in some regions negatively impact the health and productivity of the population, limiting human capital development.
- 6. Gender Disparities:** Gender inequalities persist in India, leading to lower educational and economic opportunities for women, thus hindering their contribution to human capital formation.
- 7. Lack of Access to Information Technology:** Unequal access to technology and the internet in rural areas can hinder digital literacy and limit opportunities for learning and skill development.
- 8. Limited Research and Development:** Inadequate investment in research and development hampers innovation and technological advancements, which are crucial for human capital formation.
- 9. Employment Informality:** A large portion of India's workforce is employed in the informal sector, which often lacks job security, social security benefits, and skills development programs.
- 10. Brain Drain:** Skilled professionals leaving the country for better opportunities abroad result in a loss of human capital, and it can be challenging to retain talent.

11. Inequitable Distribution of Resources: Socio-economic disparities and unequal distribution of resources hinder equal access to education, healthcare, and skill development opportunities.

12. Insufficient Recognition of Informal Learning: Skills acquired through informal channels are not always recognized or integrated into formal education and skill development systems.

13. Challenges in Education Technology Adoption: The rapid integration of technology in education faces challenges in terms of infrastructure, affordability, and digital literacy.

Addressing these challenges requires coordinated efforts from the government, private sector, civil society, and other stakeholders. Investing in education, healthcare, research, and skill development, as well as promoting inclusivity and gender equality, are essential steps to overcome these hurdles and foster human capital formation in India. Additionally, policies that encourage innovation, entrepreneurship, and workforce flexibility can contribute to a more skilled and adaptable workforce.

Opportunities for human capital formation in India

1. Youth Demographic: India has a large youth population, which can be a significant asset if properly educated, skilled, and employed, contributing to the country's economic growth.

2. Growing Education Sector: India has made progress in expanding its educational infrastructure, and the government has launched several initiatives to improve access to education and promote skill development.

3. Information Technology and Innovation: India's information technology sector has been a major driver of economic growth and has contributed to the development of skilled professionals in the technology and digital fields.

4. Economic Growth: Despite challenges, India's economy showed resilience and continued to grow, providing opportunities for human capital development and employment.

Human capital and economic development in the context of Indian economy

Human capital formation plays a crucial role in promoting economic development and it significantly impacts the overall progress and productivity of a country (Parika & Singh, 2020). As a nation with a large and diverse population, investing in human capital has the potential to drive economic growth, enhance productivity, and improve overall living standards (Sehrawat & Singh, 2019). Here are some key roles of human capital in the development of the Indian economy:

1. Skilled Workforce: Human capital development ensures a skilled and educated workforce that is capable of performing complex tasks and adopting advanced

technologies. A skilled workforce contributes to increased productivity and competitiveness in various sectors of the economy.

2. **Innovation and Technological Advancements:** Human capital fosters innovation and technological advancements, driving the development of new products, services, and processes. This leads to higher productivity and increased efficiency in economic activities.
3. **Higher Labor Productivity:** Education and skill development lead to higher labor productivity, which positively impacts economic output and overall economic growth.
4. **Employment Generation:** A skilled workforce generates employment opportunities, not only in traditional sectors but also in emerging industries such as information technology, healthcare, and services.
5. **Reduction in Poverty and Income Inequality:** Human capital development can lift people out of poverty by providing them with the necessary skills to access better job opportunities and higher-paying positions. It also reduces income inequality by narrowing the wage gap between skilled and unskilled workers.
6. **Entrepreneurship and Start-ups:** A well-developed human capital base encourages entrepreneurship and the establishment of start-up ventures. Entrepreneurs can leverage their skills and knowledge to create new businesses and contribute to economic growth.
7. **Human Capital Attraction and Retention:** India's skilled workforce is a valuable asset, attracting foreign investments and multinational corporations seeking a skilled labor pool. Additionally, improved opportunities and work environments can help retain talent within the country.
8. **Enhanced Export Competitiveness:** A skilled workforce can produce higher-quality products and services, making Indian exports more competitive in the global market.
9. **Adaptability and Resilience:** A well-educated and skilled workforce is more adaptable to changes in the global economy and technological advancements, making the economy more resilient to economic shocks.
10. **Human Development and Social Progress:** Human capital development goes beyond economic benefits. It also contributes to improved health, education, and overall well-being of the population, fostering social progress and a higher quality of life.
11. **Research and Development:** A skilled workforce is essential for research and development activities, driving innovation and advancements in science and technology.
12. **Demographic Dividend:** India's demographic dividend, characterized by a large proportion of the working-age population, can be harnessed through human capital development. Properly trained and educated, this youthful workforce can drive economic growth and development.

Conclusion:

This chapter focuses on gaining an insight into the role of human capital in the development of Indian economy. Human capital refers to a term used to denote the economic value of competencies, skills, experience, and knowledge of an individual. Overall, human capital formation is a critical driver of economic development, and countries that invest in education, skill development, healthcare, and research and development tend to experience sustained and inclusive economic growth over the long term. Economic development is a more relevant indicator of progress and quality of life in developing countries such as India, where inequality in wealth distribution is prevalent.

Human capital is a fundamental driver of economic development and prosperity. By investing in education, training, and healthcare, nations can empower their citizens, boost productivity, foster innovation, and create a foundation for sustainable economic development. It also helps reduce inequality. As such, it can be seen as an integral part of any sustainable economic and social agenda (SDG) (Sehrawat & Singh, 2019). It is an essential component of a nation's overall development strategy and can lead to significant improvements in the standard of living and overall well-being of its people.

To conclude, human capital is one of the fundamental factors in the development of the Indian economy. It acts as a catalyst for economic growth, technological advancement, and social progress. As India continues to invest in education, skill development, and healthcare, it can unlock the full potential of its human capital and achieve sustained and inclusive economic development.

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