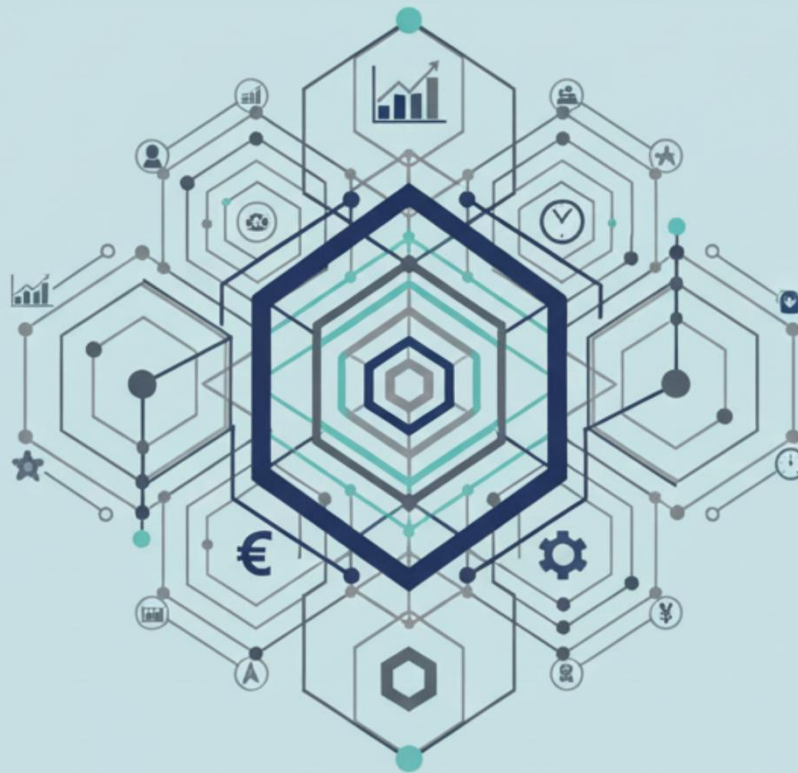


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Reinventing Paradigms in Social Science, Commerce and Management

Volume II



Editors:

Dr. Suman Devi

Ms. Priyanka

Dr. Pooja Kohli Kapoor

Mr. Sahil Gupta



Bhumi Publishing, India

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Volume II

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PREFACE

We are delighted to present this edited volume, “Reinventing Paradigms in Social Science, Commerce and Management.” In an era marked by unprecedented change, evolving technologies, shifting financial systems, and emerging socio-cultural challenges, traditional frameworks often struggle to provide comprehensive solutions. This book is conceptualized with the objective of exploring contemporary perspectives and innovative approaches that are reshaping academic thought and practical applications across three broad domains: social science, commerce, and management.

The contributions included in this volume reflect a diverse range of scholarly work grounded in both theoretical foundations and empirical evidence. Researchers, academicians, and practitioners have critically examined important themes such as digital transformation, entrepreneurship, behavioral studies, sustainable development, corporate governance, financial innovations, organizational culture, and public policy reforms. By integrating interdisciplinary viewpoints, the chapters encourage readers to move beyond established boundaries and engage in holistic and critical thinking.

As editors, our intention is to provide a platform that stimulates academic dialogue and supports meaningful research for students, educators, industry professionals, and policymakers. The world today demands new problem-solving strategies and informed decision-making. Through this book, we seek to inspire exploration of alternative models, promote reflective research, and highlight evolving trends that can guide future studies. Each chapter offers valuable insights that can contribute to impactful teaching, informed debate, and effective planning in relevant fields.

We extend our heartfelt gratitude to all contributing authors for their dedication, scholarly commitment, and timely submissions. We are also thankful to the reviewers and publisher for their guidance and support throughout the publication process. Without their cooperation, this volume would not have been possible.

- Editors

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USE OF ARTIFICIAL NEURAL NETWORK TECHNIQUE IN SUPPLY CHAIN MANAGEMENT FOR PERFORMANCE ENHANCEMENT OF COMPANY - A CASE STUDY

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Abstract:

As seen in the plant/company, supply chain management plays an important role in cost reduction of the production system and productivity improvement. The focused role of supply chain management is the right quality, right way, and right time, for doing that a flexible path has been searched to full fill the objectives. This research article represents the use of Artificial Intelligence with Supply Chain Management for the performance improvement of the company. Initially, a literature review related to supply chain management and AI have been presented, and based on that a case study has been performed on the ABC Pvt. Ltd to measure the performance improvement of the company due to the use of AI with SCM. The obtained data has been trained, validated and tested by the Artificial Neural Network for enhancing the accuracy of the results. Now finally, this paper concluded that supply chain management not only reduces the cost of production but also improves the production and worker satisfaction to the employer.

Keywords: Production, Productivity, Supply Chain Management.

1. Introduction:

The current application of supply chain management depends upon the integration of the supply chain in proper path, certifying that entirely mechanisms of the supply chain work continuously and together, rather than cross-resolve. This work helps to understand how best supply chain management can be of competitive welfare, whereas faintness in supply chain management can disturb the performance of an organization. For a perfect strategic framework, we identified transportation, inventory, information, and capital as the vital driver of good supply chain performance.

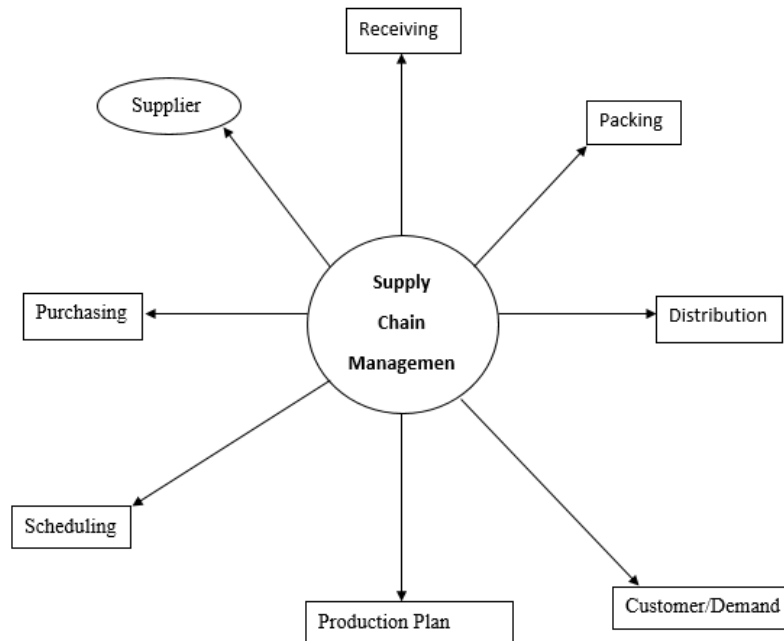


Figure 1: An - Example of a Supply Chain Management

2. Literature Review

The supply chain management places the key role for the supplying or managing the material, man and machine in the plant or the company from the procurement of the material to the finished product. The number of the plants in the worldwide searched and discovered to solve the problem of supply chain management by developing the financial models under uncertain situation (Hodder and Dincer, 1986) (Management, 1986). The supply chain management cost for the newly designed and processed product is quite high but with the help of new design principles supply chain management cost has been reduced, which considered the logistic and manufacturing cost by Lee *et al.*, (1985) (Taylor *et al.*, n.d.). The global sourcing problem has been seen in international plant by Hang *et al.*, (1992) and Taylor & Haug (2007).

The supply chain management international facility location problems have been solved by mixed integer models. It consists of variables of the corporate tax, tariff and export incentives. The high competition among companies for reduction of the cost of the product to attract more number of the customer give the hike to the foreign trade manufacturing facility. This problem has been solved by the mixed integer model formation. The functions included, the number of factors like corporate tax, tariff and incentives provided in the company (*International Journal of Multi-Period International Facilities Location: An Algorithm and Application*, 2010). As per the previous research finding, the supply chain

management much affected the market business, financial liabilities, product performance and customer loyalty (Tracey & Mark, 2007).

A model has been developed for multipoint organization which helps in price setting and production allocation at various stations (Dasu & Torre, 1997). In today era, the medium and small scale companies also used the supply chain management for customer satisfaction. The low productivity and customer dissatisfaction payed the losses to the company (Triangle & Luang, 2008). The multinational corporation problems have been solved by the development of the new models of the supply chain management. It considered the maximization of the after tax profit with the transfer prices and transportation cost considered as the decision variables (Vidal & Goetschalckx, 2016).

The market problem of the supply and the demand of the product also solved by supply chain management after developing the models. These models have been developed by the data obtained by the case studies data of the various markets analyses and manufacturing companies demand and supply data (Hadjinicola & Kumar, 2002). The management skills and performance measurements of the company played the important role in supply chain management (*Dynamics of Global Supply Chain Supernetworks*, 2003). The Decision theory can be applied for the sustainable supply chain management. The important decision theory proved to be very effective for supply chain management are Cynefin framework for sense making and keeney's values (Alexander *et al.*, 2014).

The supply chain management is affected due to unfamiliar situation like pandemic, war, climate change and the biodiversity collapses. A study has been presented, how supply chain management work at risk to give sustainability in the environment (Sodhi & Tang, 2021). The COVID-19 closed the number of the factories and their work due to the lockdown and unfavourable work environment lead to the failure of the supply chain management (David J. Ketchen, 2016), (Durugbo & Al-balushi, 2023).

In recent era, the Artificial Intelligence (AI) play the important role in the supply chain management (Pournader *et al.*, 2021b), the Artificial intelligence is the area of the computer science which deals the machine to behave like as humans. The recent publication of AI has been seen in all areas like manufacturing (Saraswat & Agrawal, 2023), agriculture (Sharma & Dadheech, 2023), health (Meena *et al.*, 2023), effectiveness improvement of the company (Kumar *et al.*, 2023), security (Sumathi *et al.*, 2023) and the machine learning (Grace *et al.*, 2023). The Figure 2 represents, how AI is works in the company and the factory locations. The AI have three subsystems that is interacting &

sensing, learning and decision making. The decision making can be done by the simulation modelling, optimization, planning & scheduling and expert system. The leaning can be included the machine learning which consider the surprised learning, unsurprised learning and reinforcement learning. The sensing & interacting considers the vision, speech recognition and Natural Language Processing (NLP). The NLP is to development of the ability of the machine to understand the human language instructions. The NLP work like in key steps like text extraction, classification, translation and question answering (Pournader *et al.*, 2021b; Bhatt *et al.*, 2017). The AI contributes around \$13 trillion by 2030 which enhanced the GDP abounds 1.2 percentage annually (Bughin *et al.*, 2018). The first time AI has been used by John McCarthy in 1955 to use the programming language so that machine can work like as human (Mccarthy *et al.*, 2006).



Figure 2: AI taxonomy in companies (Pournader *et al.*, 2021b)

The involvement of the number of the variables in supply chain management requires critical reviews of the theoretical models published in various research article (Liao, 2021; Pournader *et al.*, 2021a). Now, AI gains the large popularity in industry and academia due to performing the three important functions (i) large enhancement in the computer power (ii) the large data is available for the training of the algorithm results of development of the internet of things. (iii) creation of new novel algorithm. Furthermore, the high pace in AI developed due to the large investment made by the companies namely Google, IBM, Microsoft and Amazon to become the emerging the AI marketplace (Duan *et al.*, 2019). The

speech sensing and automatically conversion of the spoken words to the text is inbuilt in the AI (Pournader *et al.*, 2021b; Joo *et al.*, 2018; Aladag *et al.*, 2024).

The planning, executing and reporting are three important phase of the supply chain management as shown in Figure 3. The planning phase included the develop protocol, outline scope and identify journal source. The executive considers the search literature, apply keywords and analyse review articles. The reporting is the concluding phase of the study, it considers the convey finding, compare studies and synthesise main finding.

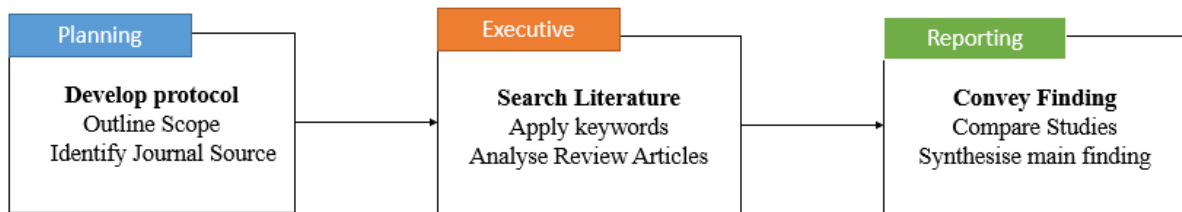


Figure 3: Procedure followed in the supply chain management (Durugbo & Al-balushi, 2023)

AI can be applying in the supply chain management by developing algorithmic among the dependent and independent variables. The moderator plays the important role for developing the theoretical models of the supply chain management. Based on the level of the third variable, the moderation applied among the independent and dependent variables. The Table 1 represents the dependent, independent variables, moderator and the methods used in the model analyses in previous research. Figure 4 represents the concept for the research in the uncertainty.

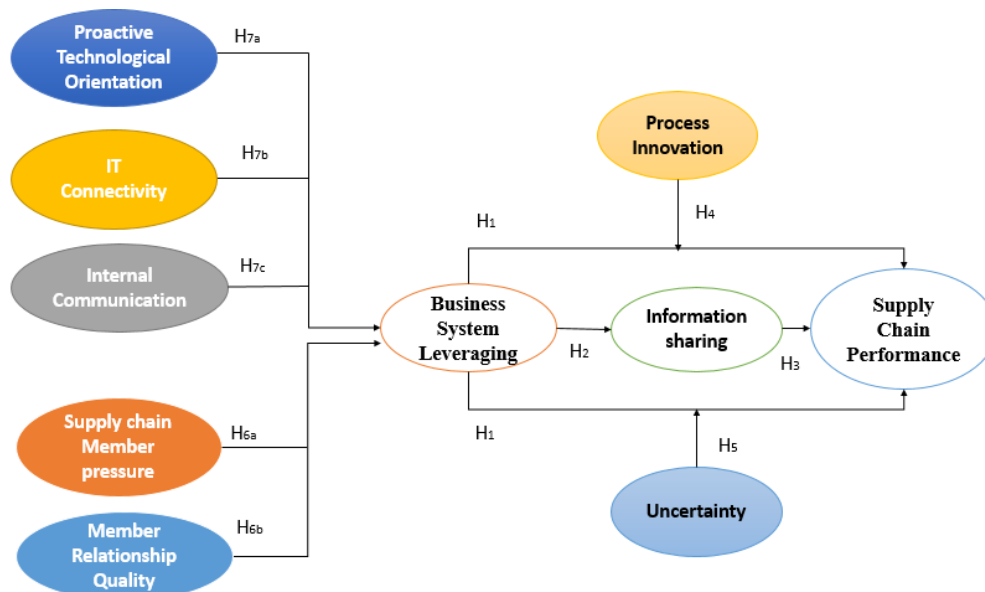


Figure 4: Block diagram of research in Supply Chain Management (Hsin *et al.*, 2019)

Table 1: Theoretical models design methods in previous findings

Authors Details	Independent Variables	Dependent Variables	Moderator	Model Analyses Methods	Validation Company/ Firm/ Factories
Gokarn & Kuthambalayan, 2018	Firm competences	Performance of supply chain	New produce supply chain	Structural Equation Modelling	India businesses
Hsin <i>et al.</i> , 2019	Business System Leveraging	Supply chain management performance	Process modernization and uncertainties	Structural Equation Modelling	Taiwan Business
Partanen <i>et al.</i> , 2020	Supply chain artifice	Production small and medium scale enterprises effectiveness	Web skill	Structural Equation Modelling	Sweden Small and Medium Scale Enterprises
Liao, 2021	Supplier and internal management	Supply chain performance	Upper administration	Structural Equation Modelling	Australian retail firm
Shou <i>et al.</i> , 2018	Supply chain risk management	Operational performance	Supplier integration	Structural Equation Modelling	Worldwide survey
Mandal, 2018	Big data analytics management abilities	Sustainable Tourism supply chain performance	Skill alignment	Partial least square	India hotels and restaurants

Economics <i>et al.</i> , 2017	External integration abilities	Supplier evaluation capabilities	Environmental proactivity	Hierarchical Linear regression	International logistic managers
Sourcing <i>et al.</i> , 2017	Inter dependence	Quality Performance	Production cost, independence cost	Regression	USA OEM manufacturers
Liao, 2021	Modernization guidance	Supply Chain effectiveness	Hospital Size	Structural Equation Modelling	South Korea medical facility
Gligor, 2017	Supply chain right	Economic performance	Environmental ambiguity	Hierarchical diluted regression	USA 17 industries
Authors, 2015	Environmental administration approach	Environmental performance association	Ecological Relationship in supply chain	Regression	Taiwan business firm

Table 2: Main specification of the company

Total Area	Total Covered Area	Employee Strength	Product Profile	Annual Production Volume	Number of Equipment	Types of equipment's (Major)	Average life of equipment's
8000 m ²	3500 m ²	200	90% Timing gear	1 million	112	Manufacturing machines centre and heat treatment	15

Above literature review shows that the supply chain management improve the performance of the companies. It can be applied to manage the machines, raw materials and man power effectively and scientific manner. In coming future Artificial intelligence play the important role in the supply chain management as represented in Figure 2. it helps in supply chain management by performing three important tasks namely learning, decision making and the sensing and interacting. The machines are programed by algorithm. So, machine sense, learn and performed the task by the decision making as per the constraint provided by the supply chain management. The AI enhanced the work efficiency, reduced the lead time and maximize the production at minimum cost.

Based on above previous surveys and research in this research article, a survey has been represented to shows the performance improvement after application of the supply chain management. The company profile and structure are representing in below section. The survey targeted the four important points namely profit, sales, production cost and productivity after application of the supply chain management in the company.

3. Case study location and structure

The case study focused a gear manufacturing company located in Bhiwadi, Rajasthan. It is a ABC private limited started in year 2000. The Table 2 shows about the specification of the company. These specifications about the land covered, man power, machines and annually total production of the company.

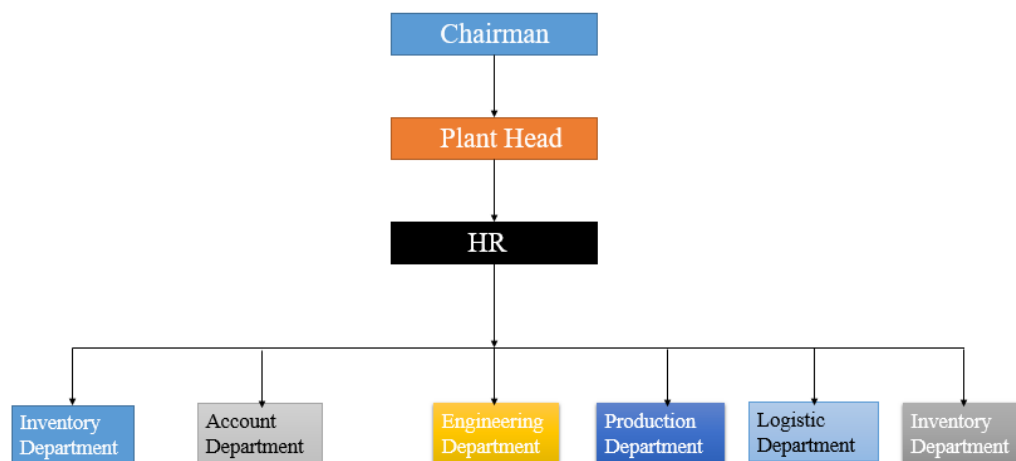


Figure 5: Organization structure

The organisation structure represented in the Figure 5. It is ABC type company, so its structure is based on ABC Pvt. Ltd. The chairman is the overall in-charge of the company, and plant head is considered as highest post in company. The next post below the plant head is chaired by the HR, the HR supervise the all departments of the company namely

inventory, account, engineering, production, quality, logistic and heat treatment. The study has been carried out as per the objectives given in Table 3.

4. Artificial Neural Network

The researchers widely use machine learning to predict and analyze the data of the research. The Artificial Neural Network (ANN) search predicts the data like a human and gives the better results for predicting the data. The Artificial Neural Network (ANN) structure represents the input layers, hidden layer, and the output layers as shown in Figure 6. The ANN works like as the human mind and transfers the signal from the input to the output. Each node is called a neuron, and the signals connect the number of neurons. These neurons transfer the signal from the input to the output layers through the transmission lines. The strength of the signals depends on the provided weight of each connection. The output is the function of the input variables, which is called the activation function. The activation function is non-linear in nature. The model equations are given below.

$$W_1 = W_{11}X_1 + W_{21}X_2 + W_{31}X_3 + b_1 \quad (1)$$

$$W_2 = W_{12}X_1 + W_{22}X_2 + W_{32}X_3 + b_2 \quad (2)$$

$$W_3 = W_{13}X_1 + W_{23}X_2 + W_{33}X_3 + b_3 \quad (3)$$

W_1, W_2, W_3, W_4 , and W_5 is the strength of the hidden layer's neurons, W_{11}, W_{12} etc. are the weight of each signal. The b_1, b_2, b_3, b_4 and b_5 are the bias of the activation functions. Bias are the constant value added to the weighted sum of the inputs. It is used to balance the irregularities present in the system. Adding the bias in the activation function gives a more accurate prediction of the output.

$$Y1 = W_1Z_1 + W_2Z_2 + W_3Z_3 + W_4Z_4 + W_5Z_5 \quad (4)$$

Now the activation function of output is represented by the following equation

$$F(Z) = \frac{1}{1+e^{-(Y1)}} \quad (5)$$

This transfer function is also known as sigmoid function which is very widely used in ANN model. The above equation shows that the output function is non-linear and have multi variable regression. For training the data in ANN, three types of data are required in the workspace manual. One is the input, output and sample data. The sample data is required for the training purpose which will be applied to all data sets. Overfitting is the big problem in ANN, it enhances the accuracy of the trained data, but on the other hand, reduces for the other data set. The data division is random and the training algorithm used is Levenberg-Marquardt, which send error backward to adjust the weight and minimise the mean sum of

square error. The hidden layers learn and iterate the data repeatedly to fit the network. The number of hidden layers in the ANN was represented the following empirical formulation.

$$N_H = 0.5(N_1 + N_2) + \sqrt{N_T} \quad (6)$$

Where N_H is the hidden layer, N_1 is the input neurons, N_2 is the output neurons, and N_T is the training data. The overfitting avoided by splitting the training and validating data into an 80 and 20 ratios. If, validation data is chosen zero then the accuracy is 100% but mean square error for the other data set is very high. The test data set to be zero, it is tested separately for reducing the overfitting. The hidden layers have been selected to be 5 and the data has been trained to calculate the mean sum of squares. The Mean Sum of Error (MSE) and Mean Absolute Percentage Error (MAPE) are calculated by following formulas.

$$MSE = \left(\frac{1}{n}\right) \sum_{i=1}^n (Y_{actual} - Y_{predicted}) \quad (7)$$

$$MAPE = \left(\frac{1}{p}\right) \sum_{i=1}^n \frac{(Y_{actual} - Y_{predicted}) \times 100}{Y_{actual}} \quad (8)$$

Where n is the number of observations and p is the number of predictions. Y_{actual} is the actual response and $Y_{prediction}$ is the predicted value of response.

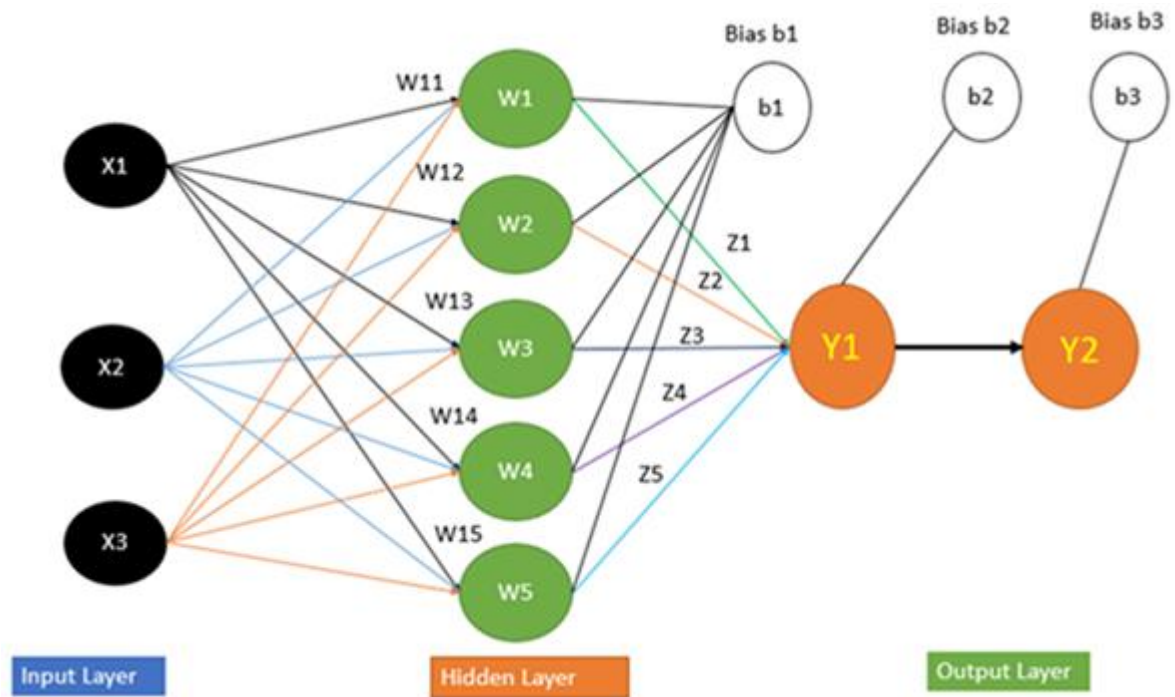


Figure 6: Representation of the input, hidden and output layers

5. Discussion on Case study

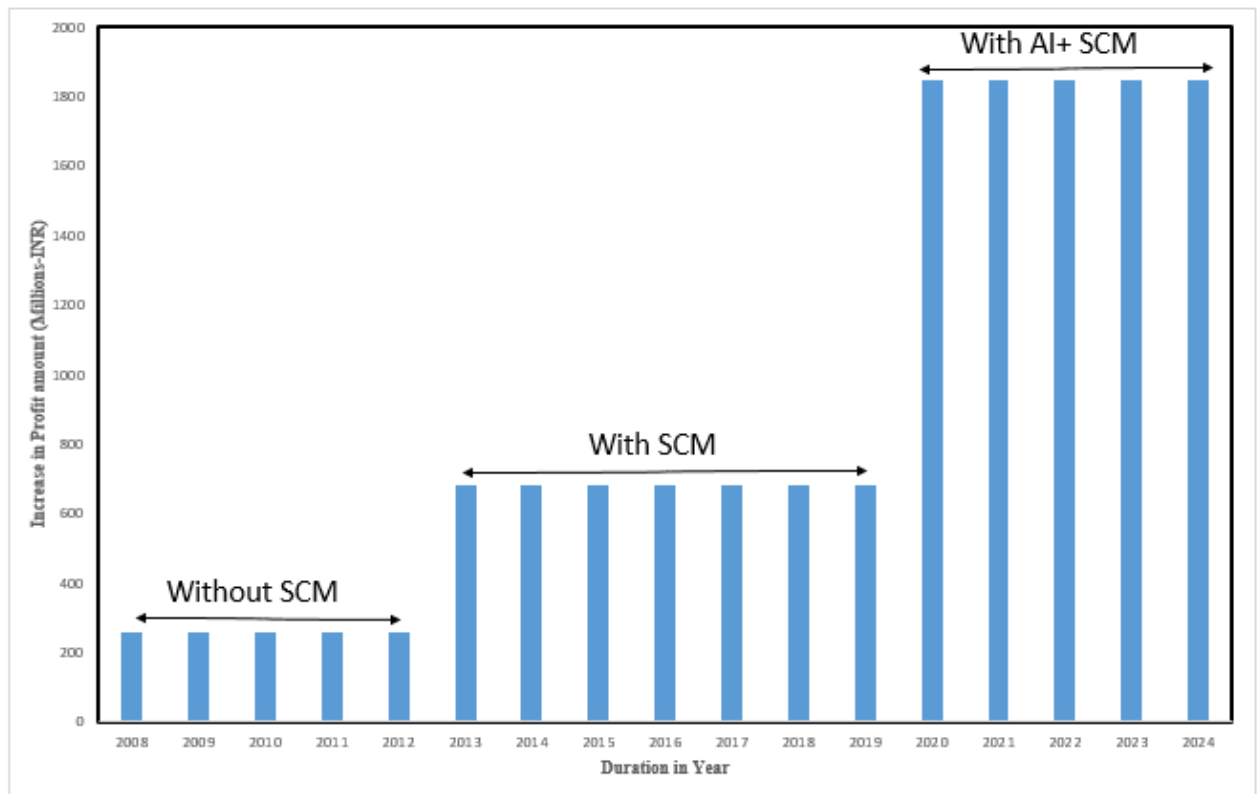
Figure 6 represents the effect of Artificial Intelligence (AI) on the profit, sales, cost and the productivity of the company. Figure 6 (a) shows that the profit of the company is 259.77

million (INR) upto 2012 when no SCM was used. After using SCM the profit of the company reached to 682.1 million (INR) and if Artificial Intelligence used in SCM then profit enhanced to 1848.56 million (INR).

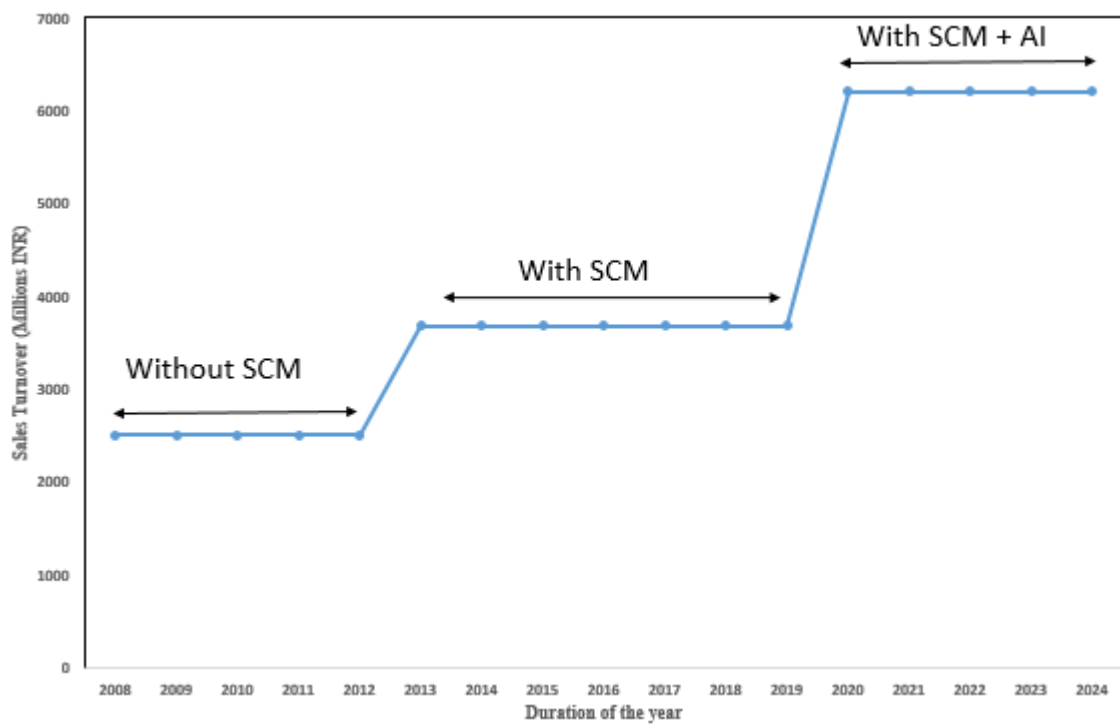
Figure 6 (b) shows the sales turnover in duration of year 2008 to 2024 without SCM, with SCM and when AI used in SCM. The sales turnover in duration of year 2008-2012, 2013-2019 and 2020 to 2024 was 2503.7, 3683 million (INR) and 6203 respectively, the use of AI in SCM enhanced the annual sales turnover around 2.5 times. Figure 6 (c) shows the production cost without use of SCM, with SCM and AI with SCM. Figure 6 (c) clearly shows that due to use of SCM the production cost has been reduced but when Artificial Intelligence used with SCM then production cost increased but compared to sales in percentage, the production cost has been reduced upto 59.37%. Figure 6 (d) shows the productivity enhancement due to use of the AI with SCM. Figure 6 (d) clearly shows that, the productivity is only 0.27 without the use of SCM but when SCM used then productivity enhanced to 0.36. Now, it is reached to 0.52 when AI has been used with SCM.

Table 3: Objectives of the supply chain management

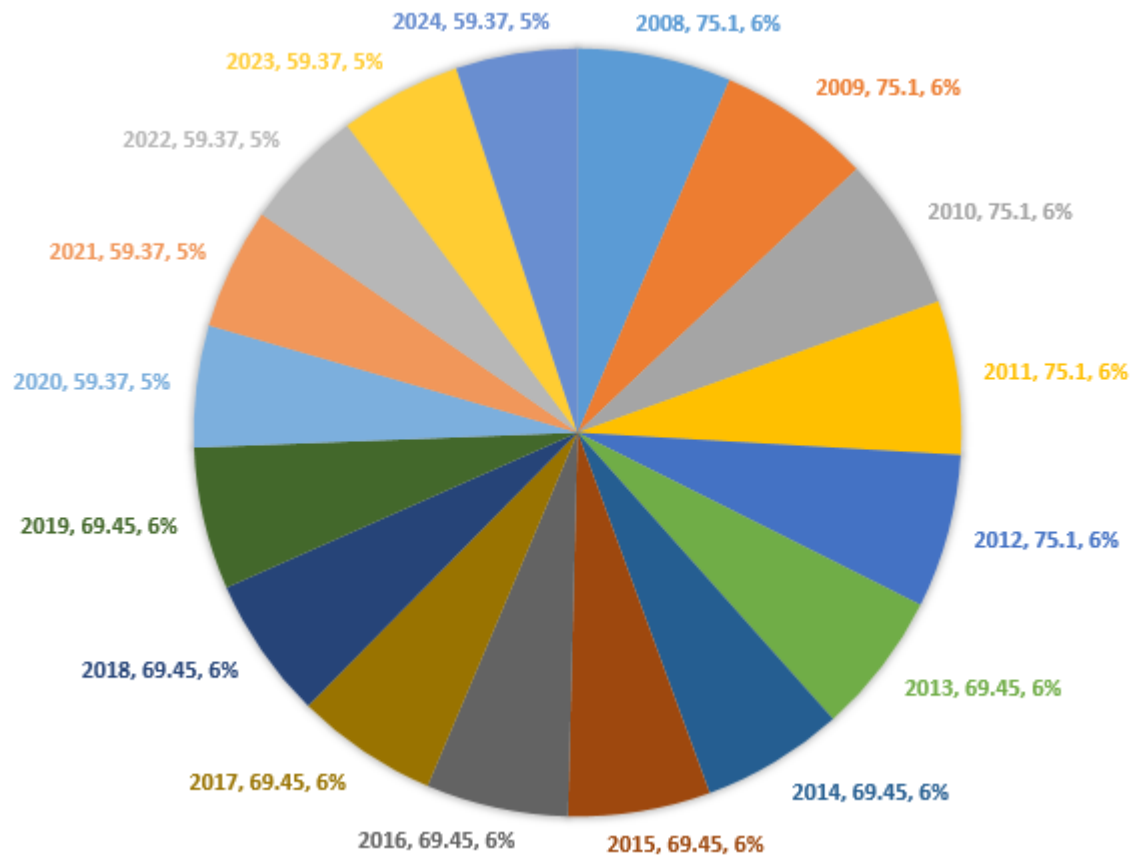
Sr. No.	Description of Target Parameters		Units	Bench Mark	Bench Mark	Target use of AI
	Main	Subordinate			(2013-19)	(2020-2024)
1	Profit	Increase In Profit Amount	Millions of Rupees	259.77 (year 2008-12)	682.1	1848.56
2	Sales turnover	Increase in Sales Turnover	Millions of Rupees	2503.70 (year 2008-12)	3683.0	6203.0
3	Cost	Decrease in Production Cost	% of Sales	75.10	69.45	59.37
4	Productivity	Increase Plant productivity	Millions of rupees	0.27	0.36	0.52



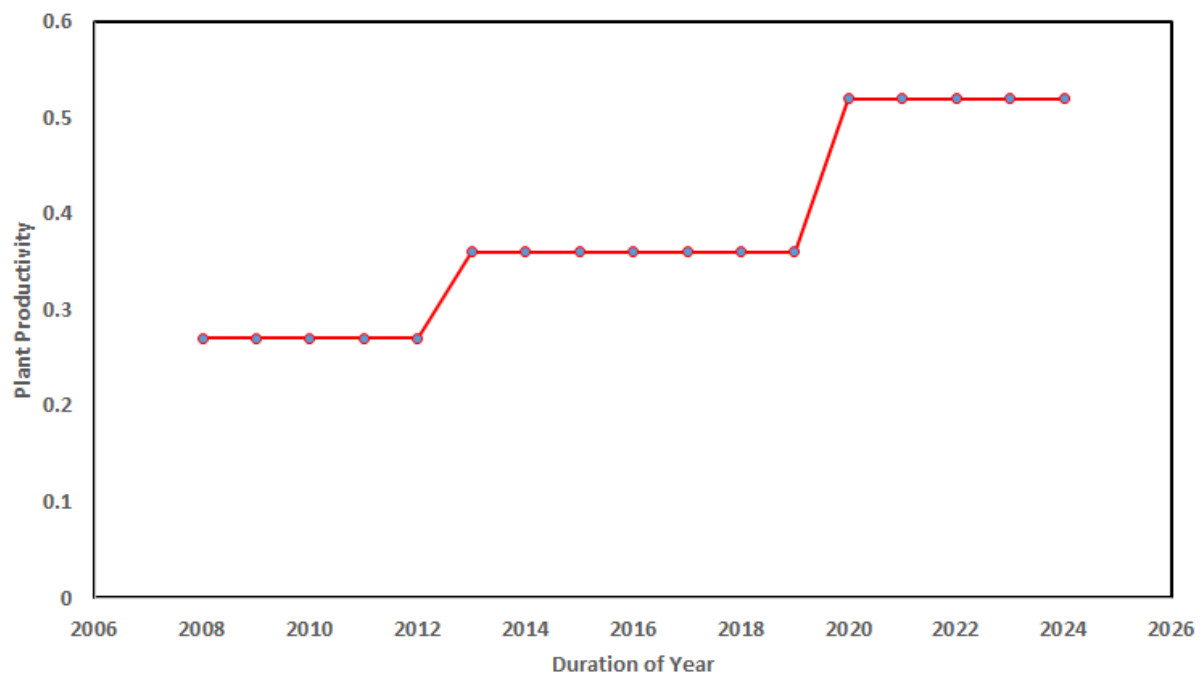
Increase in profit by AI in SCM



Increase in sales by AI in SCM



Production cost by AI in SCM



Productivity by use of AI and SCM

Figure 6: Effect on performance of the company by use of AI in SCM

5.1 Discussion on ANN outcomes

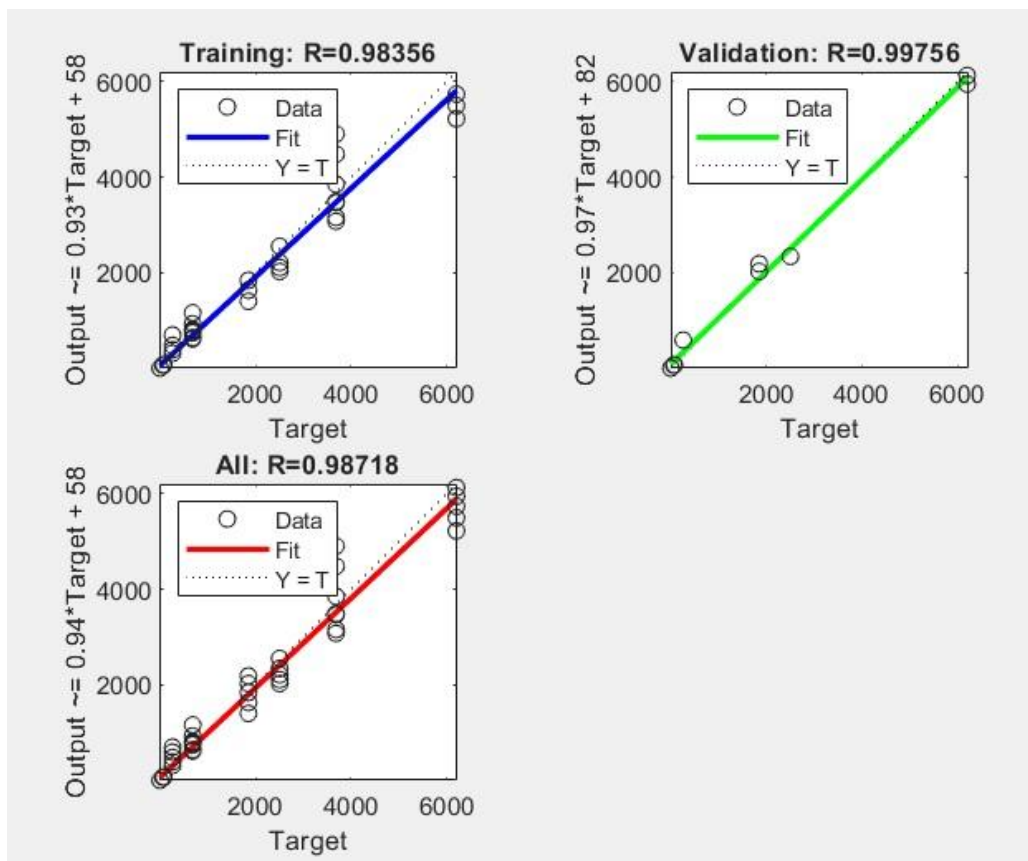


Figure 7: Regression plot for the training, validation, and target

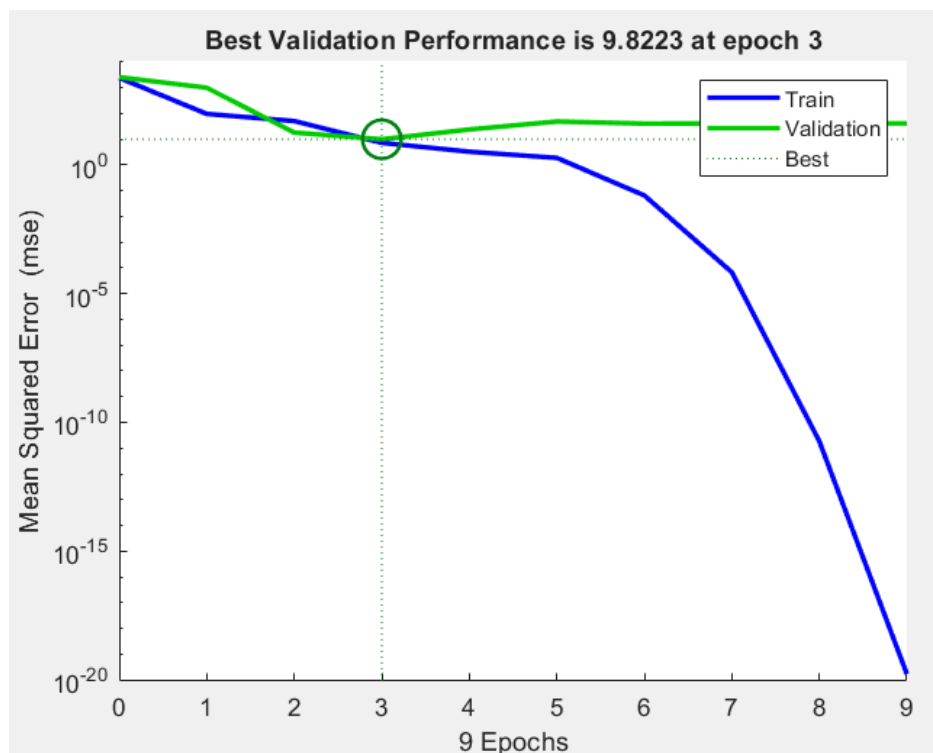


Figure 8: MSE error for the validation

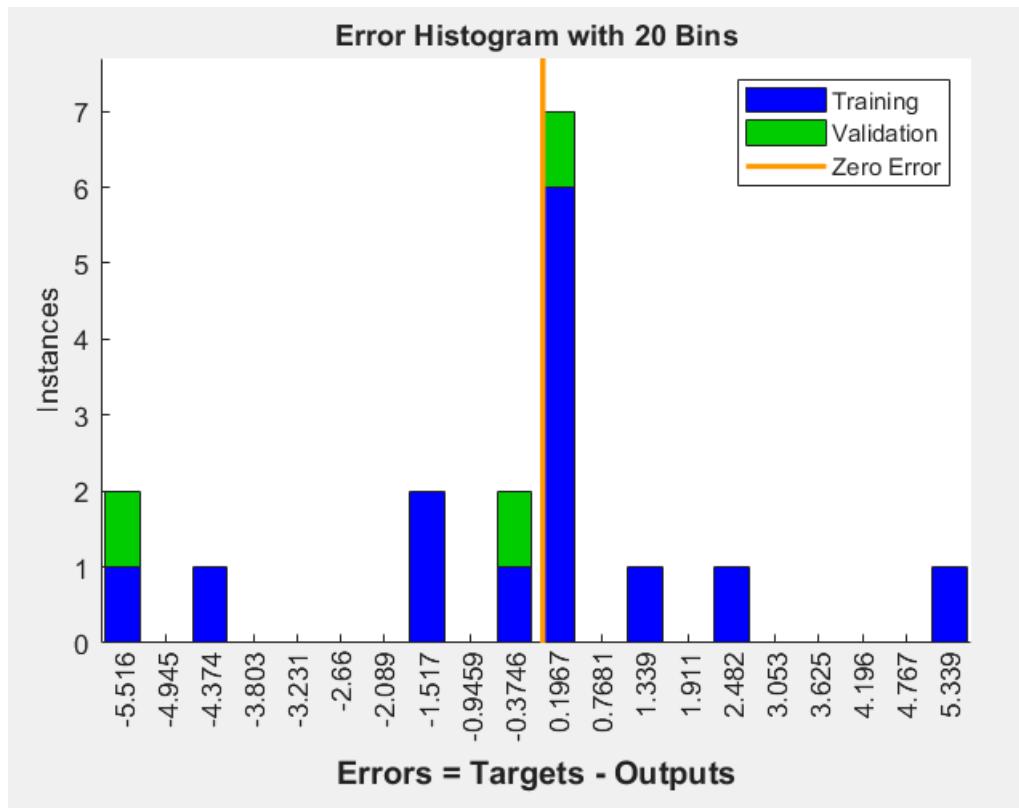


Figure 9: Error histogram

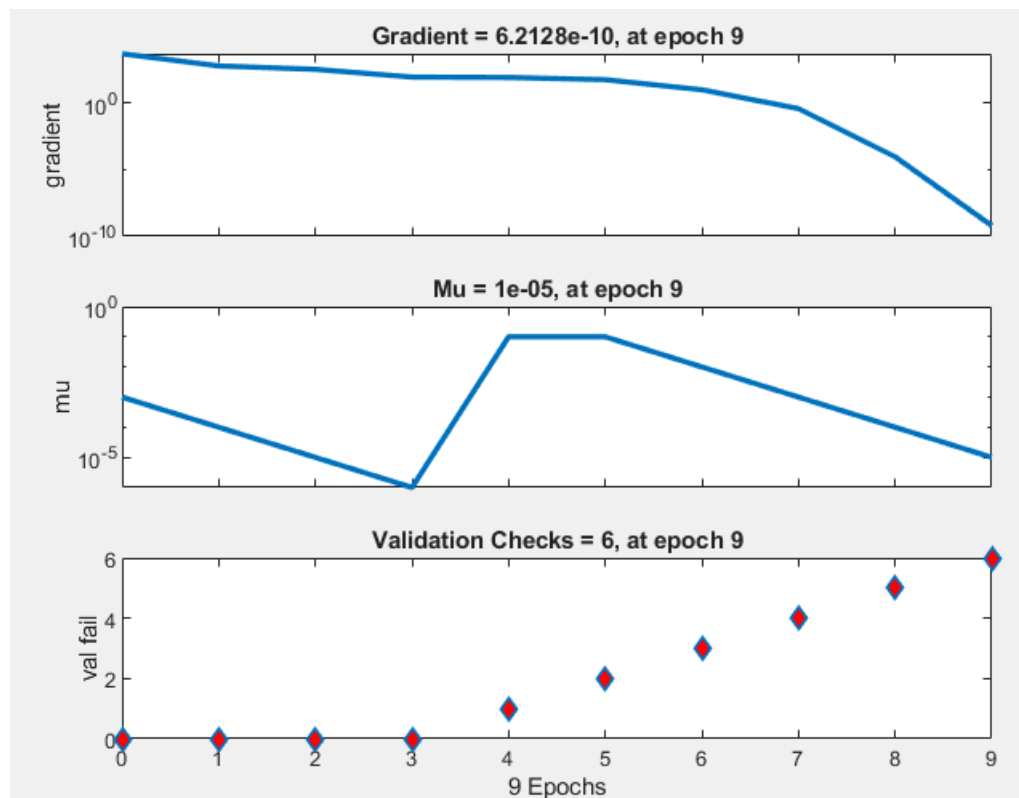


Figure 10: Efficacy of the ANN model

Figure 7, Figure 8, Figure 9, and Figure 10 represent the outcomes of the ANN model analysis. Figure 7 showcases the regression plots of the training, validation and test

samples. The value of the R^2 for the training, validation, and target is 0.98356, 0.99756, and 0.98718, respectively. These plots show a strong correlation between the dataset and the ANN model since most of the values of R^2 are very near 1. Figure 8 depicts the mean sum of square error for the ANN model to be trained and validated. It is observed from Figure 8 that the training error curve shows consistently downward trends, giving the minimum error of 10-20 for the epoch 9, which indicates the high degree of accuracy. Figure 9 showcases the error histogram, which gives the error in outcomes from -5.516 to 5.339. Figure 10 represents the gradient, mu, and validation check for all epochs from the start and end of the training. Gradient represents the training slope of the curve which show the accuracy of the ANN model in terms of the fall from one iteration to the other iteration. Lower value of the mu represents the results to be good, Figure 10 shows the minimum value of the mu is 10^{-5} represents the good convergence of the results. Validation check curve prevents the overfitting nature of the training data and stops the iteration when the training gets the best results.

Conclusion:

The Artificial Intelligence is the area of the computer science in which the man made things behave like the humans. Due to this theme, in coming future AI is used in each and every field of the technology. The SCM is the integral with the industries to manage the man, machine and the material. This research article focused on the use of AI with SCM in the gear manufacturing company located in the Bhiwadi District of the Rajasthan. The data obtained from the company analysed by the machine learning technique ANN. Furthermore, ANN data has been tested based on the coefficient of determination and the mean sum of square. The following points has been concluded after the case study and analyses on the company.

1. The AI can be successfully used with the SCM based on sensing, learning and decision making capability.
2. The case study data clearly shows that due to the use of AI with the SCM, the profit of the company enhanced from 682.1 Million INR to 1848. 56 Million INR.
3. The use of the AI with SCM increased the sales from 3683 million INR to 6283 million INR.
4. The use of the AI with SCM reduced the production cost in percentage from 69.45% to 59.37%.
5. The use of AI with SCM enhanced the productivity from the 0.36 to 0.52.

Appendix

```
function [y1] = my Neural Network Function(x1)
%MYNEURALNETWORKFUNCTION neural network simulation function.
%
% Auto-generated by MATLAB, 03-Mar-2025 19:47:53.
%
% [y1] = myNeuralNetworkFunction(x1) takes these arguments:
% x = 1xQ matrix, input #1
% and returns:
% y = 4xQ matrix, output #1
% where Q is the number of samples.

%#ok<*RPMT0>
% ===== NEURAL NETWORK CONSTANTS =====

% Input 1
x1_step1.xoffset = 2008;
x1_step1.gain = 0.125;
x1_step1.ymin = -1;

% Layer 1
b1 = [-16.236056827535019664;0.24698225905336435027; -1.9027917396059761401;
-6.863731355353766439; -0.25923283573722200046];
IW1_1      =      [-0.33893572551763012646;          -5.1592212285598870736;          -
18.87635489294822122; -15.865400895833905892;1.047636307357796781];

% Layer 2
b2          =          [-9.8298975634399035073;          -
9.4362354515491464468;0.033334467099489270558;0.72970374559130957159];
LW2_1       =       [-10.330213581828932234          0.21871790059012061191
0.31630687115578492996  0.17705031542441956871  2.4872030692517270722; -
9.4098369722601660214  -0.45852099682794855706  0.41139277493390946638  -
0.14569768903128330062  1.2051522937151788462;-0.065356480122435806068  -
```

```
0.03612410703325556055    0.48114461750016884745    0.061927071766167185451
0.16132963030093444567;0.085570302098222750242    -0.77850782543134133817
0.63098070853638299482 -0.47683648667370004404 -0.62849732863327334442];
```

```
% Output 1
```

```
y1_step1.ymin = -1;
```

```
y1_step1.gain =
```

```
[0.00125881960485653;0.000540642824318114;0.127145581691036;8];
```

```
y1_step1.xoffset = [259.77;2503.7;59.37;0.27];
```

```
% ===== SIMULATION =====
```

```
% Dimensions
```

```
Q = size(x1,2); % samples
```

```
% Input 1
```

```
xp1 = mapminmax_apply(x1,x1_step1);
```

```
% Layer 1
```

```
a1 = tansig_apply(repmat(b1,1,Q) + IW1_1*xp1);
```

```
% Layer 2
```

```
a2 = repmat(b2,1,Q) + LW2_1*a1;
```

```
% Output 1
```

```
y1 = mapminmax_reverse(a2,y1_step1);
```

```
end
```

```
% ===== MODULE FUNCTIONS =====
```

```
% Map Minimum and Maximum Input Processing Function
```

```
function y = mapminmax_apply(x,settings)
```

```
y = bsxfun(@minus,x,settings.xoffset);
```

```
y = bsxfun(@times,y,settings.gain);
```

```
y = bsxfun(@plus,y,settings.ymin);
```

```
end
```



```
% Sigmoid Symmetric Transfer Function
function a = tansig_apply(n,~)
a = 2 ./ (1 + exp(-2*n)) - 1;
end

% Map Minimum and Maximum Output Reverse-Processing Function
function x = mapminmax_reverse(y,settings)
x = bsxfun(@minus,y,settings.ymin);
x = bsxfun(@rdivide,x,settings.gain);
x = bsxfun(@plus,x,settings.xoffset);
end
```

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ANALYSIS OF MOTIVATIONAL FACTORS FOR CUSTOMER CHOICE TOWARDS UPI PAYMENT OF RURAL AREA IN HINGOLI DISTRICT

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Abstract:

The Unified Payments Interface (UPI) is digital payment transfer application designed to easily accessible and convenient medium for customers, integrated with smartphones and internet. Maximum number of India's population is located in rural area were increased number of UPI transaction day by day. This system operates with links by multiple bank accounts to a single contact number and facilitating real-time payments within the regulated framework. UPI system emerged as a vital tool including wide range of services available at online platform for financial inclusion. With the increasing penetration of internet-based services in rural areas also increase number of customers that replace their choice from traditional banking to UPI digital payments. Hence user's influence by instant payment apps and bank related services towards selecting UPI payment is an alternative to the traditional bank. The study analyses various motivational factors impact towards accepting UPI payment.

Keywords: UPI, Internet, Smartphone, Digital Payment.

Introduction:

Today customers and merchant who are from the rural area mostly demands proper digital track to maintain their regular banking transaction due to less bank density and physical movement. UPI is mobile platform including all banking facility available to customers from 11th April 2016. It works on digital platform same like banking functions with easily accessible and convenient money transfers developed by National Payments Corporation of India (NPCI). UPI provides secured and safe real time payment gateway integrated with third party intermediate, smartphone and internet with regulatory framework and its interoperable design allows direct transfers payment between bank accounts through any app. Indian population has divided into urban and rural area, where urban population lived in large density of banks with access amount of facility as compare to rural. However, use of UPI payment as alternatives to cash payment which highly impact on small business,

street vendor, migrant students and workers, it offering easiest and efficient way to transfer money and received payment. It was accelerated during the covid-19 pandemic and very much popular when UPI apply of QR code and use of voice box for payment (1). Today increased number of UPI transaction and digitally awareness in the users recorded 18.39 billion worth of 24.03 lakh crore rupees in single month of June 2025 which is 32 per cent more from June last year (2).

UPI digitally connects 491 million users and 65 million merchants through 675 banks. This kind of shifting indicate that India away from cash and card-based payments to cash less payment and pushed it towards a digital-first economy (3). Interne penetration recorded 7.85 million 5G users available at the end of June 2025, out of them 4.73 million from urban area and 3.12 million customers from rural area (4) enjoyed downloading 21.42 Mbps and uploading 4.03 Mbps internet speed (5) as per their geographical location. Recently TRAI notified that around 22GB data has consumed per month by individual customer that shows they are aware with digital services as well. The customers from rural likely give quick response and accept updated UPI technology as compare to urban area. Enhanced 4G and 5G services used to high data transmission but due to the disturbance by geographical (6) structure they enjoyed poor network service which is highly responsible to negatively motivate them. The observation is shows that Senior citizen from that area carried out their banking transaction continued by traditional way, where the young through digital payment. Government also motivates them to via their promotion schemes likerecently by revised their previous policy of merchant transactions limit from Rs1 lakh up to Rs10 lakh per day for selected categories (7).

Motivational Factor of UPI Payment:

There is various motivational factor positively impact on customers to select UPI digital payment, apart from that Service of UPI, their Convenience, Security and Maintenance are highly responsible to motivate them. However, the study “Analysis the effected Motivational Factors of Customer replaces his choice towards UPI payment in rural area of Hingoli District” is study the impact of above motivational factors on customers while accepting UPI Apps.

Objective:

- 1) Study the motivational factors of customers towards accepting UPI payment
- 2) Study UPI is an alternative to banking services in the rural area.
- 3) Study the demographical challenges of customers adopts UPI service in rural area.

Hypothesis:

H0: Age and Motivational factor are correlated between the customers of rural area while selecting UPI facilities.

H1: There is no relationship between Age and Motivational factor of rural customer while selecting UPI facility.

Research Methodology:

Primary Data: The researcher carried out the study based on primary and secondary data collection. Primary data collected by the researcher to prepared structured questionnaires and conducts 100 number of sample collection of UPI customers from the rural area

Secondary Data: Secondary data collected from various Government publications, research articles and web sites used to complete the paper.

Statistical Tools: Chi square test is applied for testing hypothesis; also apply statistical tools to formulation and calculation of the findings.

Review of Literature

According to Deep Baliyan (2023) UPI has opportunities to set their position as the leading digital payment technology with the integrated with credit cards and continue its growth by increased adoption, innovation with international expansion.

Ankita Sethi (2024) explorer his in study that Digital illiteracy is a major barrier between adoptions of UPI payment due to limited accessibility, technical Decline like network issue, less number of updated mobile phone and scams.

Mona Saini, Manoj Kumar (2025) says that digital services make financial transaction easier and help to support a cashless way of living like Near Field Communication (NFC) based contactless payment technologies, QR code-based payments, and mobile banking applications, are example of mobile payment technology

NPCI launched UPI services at global level integrated with International Merchant Payment by the use of QR Code (8).

IMF (2025) initiate to India for UPI's great success towards the world's largest retail fast payment system and is drawing global recognition and empowerment for revolutionising digital payments (9) (News, 2025). UPI now works at international level in Singapore connect with PayNow, In UAE and Mauritius, Indian travellers can pay for goods and services and in France, Indian tourists can pay by scanning a QR code. Nepal and Bhutan have already adopted UPI. UPI extends across Indian border by connecting with central banks and fintechs that empower India's digital payment model is being studied worldwide as a template for financial inclusion (10).

As per TRAI (Telecom Regulatory Authority Report) report at the end of year 2024 there are 954.40 million internet subscribers available including urban 111.75% and 44.16% rural respectively (11)

During the short period of January-March 2025 the study has shown that rural youth are more likely to use UPI than their urban youth, around 86.7 % of the rural youth from the age group of 15-24 years and 74.4 % of the urban population in the same age group respectively used UPI during the same time (12).

Data Analysis and Interpretation

Table 1: Education and gender wise customer responses to UPI Payment.

Gender	Matriculate	Higher Secondary	Graduate	Post Graduate	PG and Above	Total
Male	10	15	22	17	3	67
Female	8	12	8	5	0	33
Total	18	27	30	22	3	100

Source: Primary Data Collection

Table 2: Counting Frequency per day in the UPI transaction.

No of Times	Frequency
1 Times	85
2 Times	10
3 Times	05
4 Times	0

Source: secondary data (13)

Table 3: Age wise observed customer's motivational factor to accept UPI Payment.

Motivational factor /Age	18-24	24-38	38-48	48-Above	Total
Service	16	35	20	4	75
Convenience	17	44	25	4	90
Security	15	38	23	4	80
Maintenance	8	12	10	0	30

Source: Primary Data Collection

Chi square test is applied for testing hypothesis

H0: Age and Motivational factor are correlated between the customers of rural area while selecting UPI facilities.

Expected frequency using Chi-square test

Motivational factor /Age	18-24	24-38	38-48	48-Above	Total
Service	0.036	0.001	0.076	0.163	0.276
Convenience	0.096	0.074	0.011	0.001	0.182
Security	0.102	0.006	0.005	0.073	0.186
Maintenance	0.595	0.305	0.262	0.000013	1.162013

Degree of Freedom=9

Significance level=0.05

Critical value=16.92

Chi Square test=1.806013

At the 0.05 significance level calculated value is 1.806013 is less than critical value 16.92 hence accepted the null hypothesis.

Findings:

- Service motivational factors are highly affected to the age group of 24-38 followed by 18-24, 38-48 and 48 and above respectively.
- Updated internet network convenience related motivational factors motivate customers from 24-38 age group given the priority followed by the 18-24, 38-48 and 48 and above respectively.
- Security is highly motivational factors effected on customers of 24-38 age group followed by 18-24, 38-48 and 48 and above respectively.
- Maintenance motivational factors shows that customer category of 24-38 age group are highly motivate followed by 18-24, 38-48 and 48 and above respectively.

Conclusion:

As a concerned with four motivational factors, features of Apps is strong issue for increase Digital awareness related to convenience motivational factors impact on customers for selecting UPI services. Security given second priority, barriers in the network is important service-related motivational factor give negative impact on increase customer usability. Service has third priority and maintenance given the fourth priority respectively

Suggestions:

- Improve UPI service that has wide scope in the rural area select as alternative to banking. Cooperative banks provide major financial contribution in the rural area with large network UPI has wide scope collaborate with Cooperative bank and spread over to cover the entire rural area.

- Improve in the network connectivity by integrate with high bandwidth.
- CREDIT card used for source of fund with UPI Apps.

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EXPERIMENTAL CONTROL AND RESEARCH VALIDITY: FOUNDATIONS AND APPLICATIONS

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Abstract:

Experimental control is a foundational pillar of empirical research, essential for establishing the internal validity of findings and ensuring the credibility of causal inferences. This chapter offers a comprehensive examination of experimental control, tracing its historical development from the pioneering work of Ronald A. Fisher to contemporary innovations involving artificial intelligence and automation. Key methodological strategies such as randomization, blinding, standardization, and control of extraneous variables that are critically discussed alongside their role in mitigating threats to validity. The chapter also explores the tension between internal and external validity, emphasizing the trade-offs inherent in controlled versus ecologically valid settings. Ethical considerations, including issues of deception, informed consent, and participant welfare, are addressed to underscore the importance of balancing methodological rigor with ethical responsibility. By integrating classical frameworks with emerging technologies, this chapter provides researchers with a nuanced understanding of experimental control and its evolving role in the advancement of psychological and behavioral science.

Keywords: Experimental Control, Internal Validity, Randomization, Blinding, Research Design, AI In Research, Ethical Research Practices.

1. Introduction:

Experimental research holds a central place in the hierarchy of scientific inquiry, primarily due to its unique capacity to establish causal relationships. The cornerstone of this methodological rigor lies in experimental control, a multifaceted approach aimed at ensuring that observed effects are attributable to manipulations of the independent variable, rather than confounding influences (Campbell & Stanley, 1963; Shadish, Cook, & Campbell, 2002).

2. Theoretical and Historical Background

2.1 Foundations: Ronald A. Fisher and the Emergence of RCTs

The conceptual underpinnings of experimental control emerged in the early 20th century through the seminal contributions of Ronald A. Fisher. His innovations in randomized controlled trials (RCTs) and analysis of variance (ANOVA) revolutionized research methodology by emphasizing the necessity of randomization for reducing systematic bias and enhancing causal inference (Fisher, 1935).

2.2 Mid-20th Century Developments: Campbell and Stanley's Validity Taxonomy

Building upon Fisher's groundwork, Campbell and Stanley (1963) introduced a robust framework that categorized threats to both internal and external validity. Their taxonomy served as a diagnostic tool for identifying and mitigating design flaws, thereby reinforcing the imperative for stringent experimental control.

2.3 Contemporary Innovations: Technology and Artificial Intelligence

Technological advancements in the 21st century, including artificial intelligence (AI) and automated data collection that have redefined experimental control. These innovations facilitate procedural standardization, minimize human error, and enable the efficient handling of complex and voluminous datasets (Obermeyer & Emanuel, 2016; Bryan, Tipton, & Yeager, 2021).

3. Methodological Strategies for Experimental Control

3.1 Randomization Techniques

Randomization remains a foundational element in experimental design, functioning to equitably distribute both known and unknown confounders across experimental conditions (Suresh, 2011).

Variants of Randomization Include:

- Simple Randomization: Employs chance-based procedures such as random number generators.
- Stratified Randomization: Ensures balanced representation of specific subgroups (e.g., gender, age).
- Block Randomization: Maintains proportional allocation across conditions.
- Cluster Randomization: Allocates entire groups (e.g., classrooms) rather than individuals. (Suresh, 2011; Schulz, Altman, & Moher, 2010)

3.2 Utilization of Control Groups

Control groups provide a benchmark against which treatment effects can be accurately assessed. Variations include:

- Placebo Control: Participants receive an inert intervention to control for expectancy effects.
- Active Control: Participants receive an alternative treatment to assess comparative efficacy.
- Waitlist Control: Participants receive the intervention after a predetermined delay, serving ethical and methodological functions (Kazdin, 2003).

3.3 Blinding Protocols

Blinding, or masking, is employed to curtail bias stemming from participants or researchers. Types of blinding include:

- Single-blind: Participants are unaware of group assignments.
- Double-blind: Both participants and experimenters are blinded.
- Triple-blind: Data analysts are also uninformed regarding group allocation (Schulz & Grimes, 2002).

3.4 Procedural Standardization

Standardization of research protocols including instructions, environmental settings, and measurement tools, ensures uniformity across participants and sessions. This methodological uniformity reduces error variance and bolsters replicability (Shadish *et al.*, 2002).

3.5 Management of Extraneous Variables

Extraneous variables, such as environmental conditions or experimenter effects, must be systematically managed. Techniques include procedural consistency, counterbalancing, and statistical controls to isolate the independent variable's impact (Campbell & Stanley, 1963).

4. Internal vs. External Validity: A Methodological Tension

High levels of experimental control typically enhance internal validity, facilitating clear attribution of causality. However, such control may constrain external validity, limiting the generalizability of findings. Laboratory settings, while methodologically rigorous, may not accurately reflect real-world conditions, whereas field studies offer ecological relevance but introduce additional confounds (Shadish *et al.*, 2002).

5. Ethical Considerations in Controlled Research

The implementation of control measures must be tempered by ethical imperatives. Practices such as deception in blinding or the denial of potentially beneficial treatments to control groups necessitate rigorous ethical scrutiny. Ethical protocols should encompass informed consent, confidentiality, risk minimization, and adherence to institutional review board (IRB) standards (American Psychological Association, 2017).

6. Discussion:

This chapter underscores that experimental control is not a monolithic construct but a constellation of methodological strategies aimed at safeguarding research validity. The integration of classical paradigms with contemporary innovations such as AI and automation has enhanced the precision and scope of empirical inquiry. Nonetheless, challenges remain in navigating the trade-offs between internal rigor and external applicability. Furthermore, ethical constraints often impose necessary limits on control, especially in research involving human subjects. Continued advancement in this domain will depend on interdisciplinary collaboration, transparency in research practices, and the sustained development of both technical and ethical standards.

Conclusion:

Experimental control is indispensable for the integrity and validity of empirical research. Through strategic implementation of randomization, blinding, procedural standardization, and ethical oversight, researchers can generate findings that are both internally valid and externally applicable. As experimental methodologies evolve through technological innovation, maintaining this balance remains a critical objective for contemporary scientific inquiry (Shadish *et al.*, 2002).

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A COMPREHENSIVE SECTORAL APPRAISAL OF INDIA'S FOREIGN TRADE: PATTERNS, TRANSFORMATIONS, AND STRATEGIC IMPERATIVES

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"Research is to see what everybody else has seen, and to think what nobody else has thought." — Albert Szent-Györgyi

Introduction:

A comprehensive literature review lays the foundation for understanding any research topic in depth. In the context of India's foreign trade, such a review becomes indispensable given the rapid transformation of trade dynamics in recent decades. This section explores the necessity of studying foreign trade literature, emphasizing the unique transitions India has undergone—from an era of colonial trade subjugation to becoming a formidable player in global exports. By analyzing existing academic work, institutional reports, empirical studies, and econometric models, the review aids in recognizing scholarly consensus and debates on key dimensions such as liberalization, globalization, policy changes, and trade imbalances. Furthermore, it helps identify underexplored areas in the literature that this research attempts to bridge. The need for scholarly attention to emerging trade concerns like digital commerce, sustainability, green exports, and rupee-based settlements further elevates the importance of an updated and critical literature survey. Therefore, this chapter serves as a navigational map to contextualize the current research within the broader academic and economic discourse.

Global Perspectives on Trade Liberalization

Trade liberalization has been one of the most transformative forces in the global economic order over the past century. In the context of developing countries like India, liberalization is not merely an economic shift but a structural reorientation of policy frameworks, institutional focus, and global integration. It refers to the removal or reduction of restrictions and barriers on the free exchange of goods between nations, including tariffs, duties, quotas, and regulatory obstacles. In India, the 1991 economic reforms marked a watershed moment, initiating a liberalization drive that dismantled the License Raj,

removed trade barriers, and opened the Indian economy to foreign competition and investment.

Economists like Paul Krugman (2018) argue that liberalization was instrumental in propelling India into the league of significant emerging market economies. His analysis suggests that reduction in trade barriers increased not only the volume of trade but also its sophistication. For example, the IT and pharmaceutical sectors leveraged global opportunities to scale up, attract foreign investment, and create millions of jobs. Jeffrey Sachs (2020) builds on this by noting that liberalization in India was a two-step process: deregulation and internationalization. While deregulation facilitated domestic competition, internationalization made India a stakeholder in global trade governance. Sachs emphasizes that policy support through EXIM reforms, customs modernization, and investment treaties reinforced the liberalization momentum.

Jagdish Bhagwati (2017), a staunch proponent of free trade, documents India's transition as a textbook case of how selective liberalization—backed by policy experimentation—can yield high dividends. According to him, liberalization enabled India to move away from the inefficient import substitution industrialization (ISI) model toward a more dynamic export-oriented growth strategy. This view is echoed by Anne Krueger (2016), who highlights that the shift to an outward-looking trade policy was complemented by India's demographic advantage and its large English-speaking workforce, especially in services.

Dani Rodrik (2019), however, brings a critical dimension by cautioning against overdependence on global markets. He asserts that while liberalization has delivered impressive GDP growth, it also exposes the economy to global shocks, as seen during the 2008 global financial crisis and the 2020 COVID-19 pandemic. Rodrik advocates for a calibrated liberalization strategy that aligns domestic industrial policy with global competitiveness goals. This means not just removing barriers, but also building institutions that can support innovation, upskilling, and inclusive trade.

Integration into Global Supply Chains

India's role in global supply chains has transformed significantly over the past three decades. Historically limited to primary goods exports, India has gradually integrated into the production networks of advanced economies, participating in a complex exchange of intermediate and finished goods. This transition is largely attributed to favorable demographics, cost-effective labor, policy liberalization, and the digital revolution. Globalization and the dismantling of trade barriers have allowed India to connect its

manufacturing and services sectors with international production processes and consumption hubs.

According to Robert C. Feenstra (2021), the shift from end-product exports to value-added participation in global supply chains (GSCs) is among the most defining trends in Indian trade. His analysis of global trade flows reveals that Indian firms are increasingly serving as key links in the chains for pharmaceutical ingredients, IT services, automotive components, and textiles. This transformation is partly due to policy interventions like Special Economic Zones (SEZs), the Make in India campaign, and bilateral investment treaties that promote technology transfer and quality enhancements.

Richard Baldwin's "Great Convergence" theory (2018) adds depth by explaining that the digital revolution—coupled with outsourcing trends—has enabled developing countries like India to participate in GSCs without the need for complete industrial ecosystems. His comparative case studies of India, Vietnam, and Malaysia reveal that India's services-led supply chain integration, particularly in back-end operations like Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO), has emerged as a unique model of engagement.

Hal Varian (2019), Google's chief economist, has emphasized the importance of digital logistics, AI-powered inventory management, and blockchain for improving transparency in supply chains. In India, early adopters among logistics firms and customs brokers have used these technologies to reduce delays, cut costs, and improve regulatory compliance. However, Varian notes that India still lags in digital maturity relative to countries like South Korea and Singapore, making further digital investment critical.

Avinash Dixit (2022) provides a macroeconomic assessment of India's global value chain (GVC) participation, highlighting its uneven integration across sectors. While pharmaceuticals and IT have a strong GVC presence, electronics, machinery, and semiconductors are largely import-dependent. This dependence exposes India to geopolitical shocks, as witnessed during the COVID-19 pandemic and the Ukraine war, when semiconductor and energy imports became volatile. Therefore, Dixit advocates for backward linkages in high-tech industries, domestic R&D incentivization, and resilient infrastructure.

Sectoral Trade Performance and Services Boom

India's sectoral trade performance presents a compelling narrative of structural transformation, wherein traditional sectors like agriculture and textiles coexist with

modern sectors such as information technology, pharmaceuticals, and engineering goods. This evolution is not only the result of macroeconomic liberalization but also of strategic policy interventions and private sector dynamism.

Arvind Panagariya (2022), through a detailed econometric study, emphasizes the exponential growth of India's services exports, especially after the 1991 reforms. He finds that IT and IT-enabled services (ITES) contributed over 35% to total exports by 2022. With firms like Infosys, TCS, and Wipro emerging as global players, India created a niche in software development, customer service, financial outsourcing, and consulting. This services boom not only mitigated India's trade deficits but also positioned the country as a global technology hub.

Devesh Kapur (2020) echoes this by highlighting India's demographic dividend and human capital as key enablers of the services export surge. His cross-country comparison reveals that India's edge lies in its large pool of English-speaking, technically trained graduates, especially in engineering and management. He cautions, however, that this comparative advantage may erode without continued investment in education, digital infrastructure, and global market access.

Marc Melitz (2017), using firm-level data, identifies a significant productivity differential between exporting and non-exporting firms in India. Exporting firms, he notes, enjoy higher revenue, adopt better technology, and offer higher wages. This reflects the broader hypothesis that trade enhances firm-level efficiency through exposure to global competition and demand.

While services dominate India's export landscape, the manufacturing sector has also evolved, albeit at a slower pace. Engineering goods, particularly auto components, industrial machinery, and transport equipment, now constitute over 10% of total exports. India has also emerged as a global pharmaceutical hub, being the world's largest supplier of generic drugs. The "Pharmacy of the World" status was further cemented during the COVID-19 pandemic when India supplied vaccines and medicines to over 150 countries.

Regional Disparities in Trade Gains

Despite significant progress at the national level, India's foreign trade performance is marked by substantial regional disparities. These disparities manifest in terms of export volumes, product diversity, infrastructural capabilities, and access to international markets. Academic studies and government reports alike underscore the asymmetrical

distribution of trade benefits across Indian states, posing a challenge to inclusive and balanced economic growth.

Amitabh Kundu (2019), in his regional trade analysis, highlights that states such as Maharashtra, Gujarat, Tamil Nadu, and Karnataka dominate India's export portfolio. These states benefit from strategic coastal locations, robust industrial clusters, SEZs, efficient logistics, and proactive state-level policies. Gujarat's ports handle over 40% of India's cargo traffic, while Tamil Nadu and Karnataka have thriving electronics, automotive, and IT sectors. Maharashtra, home to Mumbai and Pune, leads in pharmaceuticals, engineering, and service exports.

In contrast, central, eastern, and northeastern states lag significantly behind. States like Bihar, Jharkhand, Chhattisgarh, Odisha, and the entire Northeast contribute marginally to India's exports. Joseph Stiglitz (2020) attributes this to a historical neglect of infrastructural investment and insufficient policy decentralization. He contends that unless trade facilitation efforts are tailored to local contexts, these disparities will widen further.

Exchange Rate, Currency Stability, and Trade Balance

The exchange rate of a country's currency plays a critical role in determining its trade dynamics. A country's currency value influences export competitiveness, import costs, trade balance, capital inflows, and investor confidence. In the case of India, the rupee's volatility over the years has had profound implications on foreign trade. Understanding the literature surrounding exchange rate mechanisms and their impact on India's trade is vital for formulating effective policy interventions.

Barry Eichengreen (2018) argues that a stable exchange rate policy fosters trade predictability and strengthens exporter confidence. In his analysis, he demonstrates that in emerging economies like India, currency volatility disproportionately affects small and medium exporters who are less equipped to hedge against risk. Eichengreen suggests that countries with managed floating exchange rate regimes—like India—need robust foreign exchange reserve buffers and institutional mechanisms to intervene during periods of excessive volatility.

Robert Dornbusch (2021), through his elasticity model of trade, shows how fluctuations in the exchange rate influence trade volumes. He presents empirical evidence from India between 1990 and 2020, highlighting that currency depreciation generally boosts exports in the short term by making Indian goods cheaper in global markets. However, he cautions

that such gains may be neutralized if the depreciation also leads to imported inflation, especially in sectors dependent on raw materials and technology imports.

Kenneth Rogoff (2020) examines the macroeconomic implications of exchange rate misalignments on India's trade deficit. Using a dynamic stochastic general equilibrium (DSGE) model, Rogoff finds that India's chronic trade deficits—especially in petroleum, electronics, and gold—amplify currency pressures. He emphasizes that a volatile currency environment could deter long-term FDI inflows, thereby weakening the export base.

Role of FDI and Institutional Reforms

Verma & Sharma (2020), through a panel data analysis covering 15 years across multiple sectors, found that higher FDI inflows positively correlated with increased exports in industries such as automobiles, pharmaceuticals, electronics, and information technology. Their findings underscore the dual effect of FDI: while it injects financial capital, it also introduces advanced production techniques and innovation capabilities that domestic firms often lack.

Chopra (2021) emphasizes the role of multinational corporations (MNCs) in catalyzing India's global trade presence. MNCs establish backward and forward linkages with local suppliers, improve supply chain standards, and open up new market channels for Indian exporters. Furthermore, they raise compliance standards with global norms, making Indian products more acceptable in developed markets like the EU and the US.

Reddy (2019) highlights the institutional aspect of FDI-trade synergy. He notes that the liberalization of India's FDI policy—such as automatic route approvals, sector-specific relaxations, and tax incentives—enhanced investor confidence and fostered ease of doing business. Reddy's case studies of FDI in Gujarat's auto sector and Telangana's pharma sector reveal that policy clarity and institutional facilitation are crucial for attracting sustained FDI.

One of the major institutional reforms that accelerated trade growth through FDI is the abolition of the License Raj in the early 1990s. Since then, India has taken steps to streamline its bureaucratic processes, digitize customs procedures, and reduce transaction costs for foreign investors. The establishment of the single-window clearance system and portals like "Invest India" have also contributed to improving transparency and coordination.

The new Foreign Trade Policy 2023 exemplifies the evolution of FDI-linked trade facilitation. It promotes rupee-based settlements, encourages sector-specific FDI inflows

into green technology and high-value manufacturing, and promotes inclusive trade through MSME integration. These policies are not only attracting investments but also ensuring that the benefits of trade and FDI are equitably distributed.

Technological Advancements and Digital Trade

Technological advancements have become a transformative force in global trade, redefining how businesses interact, governments regulate, and economies grow. India, recognizing this digital shift, has strategically invested in various initiatives to enhance its digital trade infrastructure and streamline export-import processes. Digital trade includes not only e-commerce but also digitally enabled services, cross-border data flows, and technology-enabled logistics and documentation.

One of the significant developments in India's trade facilitation is the introduction of ICEGATE (Indian Customs Electronic Gateway), which allows online filing of customs documents and integration with shipping lines and port authorities. This single-window digital platform reduces clearance times and increases transparency. Similarly, the SWIFT (Single Window Interface for Facilitating Trade) system enables importers and exporters to lodge documents at a single point, enhancing inter-agency coordination and reducing transaction costs.

Hal Varian (2019), a leading authority on digital economics, emphasizes that access to digital platforms and analytical tools democratizes international trade. In India, small and medium enterprises (SMEs), which previously struggled with access to global markets due to physical and regulatory barriers, are now leveraging platforms like Amazon Global Selling, Flipkart Export Hub, and eBay India to reach customers worldwide. These platforms provide end-to-end services, including listing, compliance guidance, and logistics, thereby lowering entry barriers.

Digital payments also represent a major leap. India's Unified Payments Interface (UPI) has enabled instant, cost-effective, and secure payments, and its adoption in cross-border settlements—such as recent tie-ups with Singapore and UAE—demonstrates the exportability of digital public infrastructure. These developments reduce dependence on conventional financial intermediaries, making trade more inclusive and efficient.

Blockchain is another emerging technology transforming trade documentation. India has begun piloting blockchain solutions for trade finance and customs processing, aiming to eliminate document fraud and streamline shipping procedures. By enabling smart

contracts, blockchain reduces human error, increases traceability, and ensures faster dispute resolution.

Artificial Intelligence (AI) and machine learning tools are also being adopted by Indian exporters to forecast demand, analyze buyer behavior, automate inventory management, and optimize delivery routes. Logistics tech companies in India are integrating AI for real-time shipment tracking, route optimization, and customs duty forecasting.

Sustainability and Future Trade Paradigms

As global consciousness shifts toward environmental stewardship, sustainability is becoming a central theme in trade strategies. Jochen Zeitz rightly asserts, "Sustainability is no longer about doing less harm. It's about doing more good." EY (2023) and OECD (2023) stress that climate-resilient trade models are vital for long-term economic and ecological stability. India's policy apparatus is responding with measures such as incentives for green technology exports, sustainable packaging, and compliance with international carbon audit standards. The Carbon Border Adjustment Mechanism (CBAM) introduced by the EU has spurred India's steel and cement sectors to align with low-emission benchmarks. India's ambitious renewable energy targets and investments in solar, wind, and green hydrogen exports align with this sustainable trade shift. The Foreign Trade Policy 2023 encapsulates these principles by promoting green export zones and facilitating carbon credit trade. Therefore, integrating sustainability into trade policy is not just an ethical imperative but also a competitive strategy. As consumers and regulators across the world demand green credentials, India's early action in this domain will enhance its global standing.

Critical Gaps in Literature

Despite a wealth of literature examining various facets of India's foreign trade, significant gaps persist in both the scope and methodology of existing studies. These gaps not only limit our understanding of India's evolving trade ecosystem but also impede the formulation of comprehensive, evidence-based policy solutions. This section explores the critical omissions in current academic and institutional analyses, underscoring the need for further research and innovation.

One of the most striking gaps lies in the compartmentalized treatment of exports and imports. A majority of studies treat these as independent phenomena, without examining the synergies or trade-offs between them. For instance, while IT services exports have flourished, India's dependency on imported electronics and hardware components to support this sector has been largely overlooked. The lack of integrated studies that

examine the import-export feedback loop presents an incomplete picture of India's net trade outcomes.

Graphical & Tabular Insights

Table 1: India's Top Export Sectors (2023)

Rank	Sector	Share in Total Exports (%)
1	IT & Software Services	35.2
2	Pharmaceuticals	7.4
3	Engineering Goods	10.5
4	Agriculture Products	6.9
5	Textiles & Apparel	5.6

This table demonstrates the dominance of the IT sector in India's export economy, followed by engineering goods and pharmaceuticals. It also reflects India's evolving trade pattern from primary to high-value sectors.

India's foreign trade architecture has undergone a profound journey of transition—from a highly protected, inward-looking economic structure to a dynamic, outward-oriented, and globally integrated system. This evolution reflects broader shifts in policy, technology, institutional capacity, and global geopolitics. The present trade ecosystem is characterised by strong export sectors, strategic yet essential imports, growing integration into global supply chains, and an increasing emphasis on sustainability, digitalization, and high-value manufacturing.

India's export strengths highlight its diverse capabilities. Pharmaceuticals continue to elevate India's global standing as the "Pharmacy of the World," supported by cost competitiveness, skilled scientific talent, and strong compliance with global standards. The IT and services sector remains India's most powerful export engine, contributing significantly to growth, employment, and foreign exchange through software, business process management, and advanced digital services. Engineering goods represent the rise of India's manufacturing capabilities, reflecting improvements in design, precision, and productivity. Textiles, rooted deeply in India's cultural and industrial heritage, connect traditional strengths with emerging opportunities in technical and sustainable textiles. Agricultural and marine exports support millions of livelihoods and underscore India's rich resource base, though they require modernization, better supply-chain integration, and climate-resilient practices.

On the import side, India's trade profile reflects strategic necessities. Crude oil continues to dominate the import basket due to energy demands, industrial growth, and expanding mobility needs. Electronics—especially semiconductors, mobile components, and high-end hardware—represent both a challenge and an opportunity, as domestic capability building in this segment can significantly reduce the import burden. Machinery imports support industrial upgrades, fertilizers enable agricultural productivity, and gold reflects both cultural demand and raw material needs for the jewellery industry. These imports, while essential, underline the urgency of strengthening domestic capabilities, diversifying energy sources, enhancing technology partnerships, and promoting manufacturing self-reliance.

An integrated assessment indicates that India's trade ecosystem functions through complex inter-sectoral linkages. Pharmaceuticals depend on chemicals and APIs; engineering goods require metals, capital equipment, and electronic components; agriculture relies on fertilizers and modern machinery; and the IT sector drives digital adoption across all domains. Strengthening these linkages through research, innovation, skill development, and industrial modernization is central to transforming India from a cost-based exporter to a value-driven global competitor.

Despite notable progress, structural constraints persist. Logistics costs remain higher than global benchmarks, and infrastructure gaps across ports, roads, warehousing, and cold chains limit export efficiency. Inland regions remain less integrated into global trade compared to coastal states, reflecting an urgent need for balanced regional development. Small enterprises, although rich in entrepreneurial potential, often face technological, financial, and regulatory hurdles that restrict their participation in international markets. Moreover, global trends such as carbon border adjustments and sustainability-linked standards are reshaping trade rules, compelling India to adopt greener, cleaner, and more responsible production practices.

Empirical evidence reinforces the need for strategic reforms. Liberalization has boosted services competitiveness, foreign direct investment has enhanced manufacturing capabilities, and digital adoption strongly correlates with export success among small businesses. At the same time, exchange-rate volatility, import dependency in critical sectors, and exposure to global supply-chain disruptions pose challenges that require careful risk management and policy resilience.

India's future trade trajectory depends on deepening industrial capabilities, forming high-impact global partnerships, and accelerating digital and green transitions. Strategic trade

diplomacy must focus on strengthening ties with major economic blocs, securing technology access, and expanding markets for high-value goods and services. Production-linked incentives, research funding, innovation clusters, and quality standards must work together to move Indian industries up the value chain. Empowering MSMEs with digital tools, financial support, and global branding will broaden the export base and enhance competitiveness.

India stands at a defining moment where economic ambition intersects with global opportunity. By reinforcing the foundations of manufacturing, embracing technology-led growth, modernizing supply chains, and aligning policies with global sustainability goals, India can shape a resilient, inclusive, and future-ready trade framework. With consistent reforms, collaborative governance, and innovation-driven strategies, India is poised not just to participate in global trade, but to influence its direction and emerge as a leading force in the international economic landscape.

Hypothesis Testing

To validate the assertions and relationships identified in this study, the following hypotheses are tested using appropriate statistical tools, including correlation analysis, regression models, and comparative trend analysis:

Hypothesis 1: There exists a statistically significant correlation between liberalized trade policies and the growth rate of India's service exports.

Testing Method: Time-series regression analysis using export data (1991–2024), policy indices, and dummy variables representing liberalization phases.

Hypothesis 2: Foreign Direct Investment (FDI) inflows have a positive impact on export competitiveness across key sectors.

Testing Method: Panel data regression of FDI and sectoral export data using fixed effects to control for heterogeneity.

Hypothesis 3: Regional disparities in infrastructure and governance significantly influence state-wise export performance.

Testing Method: ANOVA and regression analysis using state-level export data, infrastructure indices, and logistic connectivity scores.

Hypothesis 4: Exchange rate fluctuations have a negative impact on India's overall trade balance.

Testing Method: Econometric modeling of exchange rate volatility with trade deficit figures using GARCH models.

Hypothesis 5: The adoption of digital trade tools positively correlates with increased SME participation in exports.

Testing Method: Survey-based correlation analysis and regression with digital readiness scores and export volume per SME.

These hypotheses form the empirical core of the research and are aligned with theoretical insights drawn from the literature review. Their testing provides validation and depth to the broader arguments and recommendations presented in later chapters.

"Trade is the lifeblood of nations, the language through which civilizations converse."

- Amartya Sen

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PSYCHOLOGICAL DIMENSIONS OF SOCIAL MEDIA INFLUENCE: BEHAVIOUR, EMOTION, AND IDENTITY

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Abstract:

Social media has become a space where people connect, express themselves, and form impressions about the world and about each other. This chapter explores how these digital interactions shape our thoughts, emotions, and sense of identity. It explains how everyday activities such as scrolling, posting, and reacting are influenced by deeper psychological processes like social comparison, self-presentation, and reward-seeking. The role of algorithms is also discussed, showing how personalized content can subtly guide our feelings and behaviours without our awareness. While social media can support connection, creativity, and emotional expression, it can also contribute to stress, insecurity, and unhealthy patterns of use. By blending research with real-world examples, this chapter offers a clearer understanding of how social media impacts our inner experiences in today's digital world.

Keywords: Social Media Psychology, Human Behaviour, Emotions, Digital Well-Being, Mental and Emotional Impact.

Introduction:

In today's world, social media has become a natural part of everyday life. People turn to these platforms to stay connected, share experiences, and express who they are. Because of this constant presence, understanding the psychological side of social media how it affects our thoughts, feelings, and identities has become more important than ever. Many of the behaviours we see online reflect long-standing psychological processes such as learning from others, comparing ourselves, and shaping our sense of self, but these processes take on new intensity in digital spaces (Bandura, 2001; Boyd, 2014).

Social media platforms are designed in ways that encourage repeated use. Features like likes, reactions, and comments provide quick bursts of feedback, which can make people return again and again for validation or connection (Skinner, 1953; Meshi *et al.*, 2015). Emotionally, the online world can amplify feelings both positive and negative. Content

spreads quickly, and people often respond instantly, leading to moments of emotional contagion or heightened sensitivity (Kramer, Guillory, & Hancock, 2014). At the same time, these platforms give individuals a space to explore different parts of their identity, presenting themselves in ways that may or may not match their offline lives (Goffman, 1959; Valkenburg & Peter, 2011).

These experiences can be meaningful and supportive, helping people build friendships, find communities, and express emotions that might be difficult to share in person. Yet, they can also create pressure. Constant comparisons, idealized images, and curated lifestyles often leave users particularly young people feeling inadequate or anxious (Fardouly *et al.*, 2015). Algorithms add another layer by shaping what users see, often without them realizing it, influencing opinions, mood, and even behaviour (Bucher, 2018). For these reasons, social media is much more than a technological tool it is a psychological environment that shapes everyday life. This chapter explores how digital interactions influence behaviour, emotions, and identity, drawing on research to offer a clearer understanding of what it means to live and connect in an online world.

Psychological Foundations of Social Media Behaviour

Social media behaviour is shaped by long-standing psychological principles, even though the digital environment itself feels new. One of the most influential ideas is social learning, which suggests that people often learn simply by watching others (Bandura, 2001). On platforms like Instagram, TikTok, or YouTube, users are constantly exposed to models friends, influencers, celebrities, or even strangers whose behaviours set trends and shape expectations. When an influencer shares a wellness routine or participates in a viral challenge, others often repeat the behaviour, not because they were directly told to, but because observing it makes it feel desirable or socially approved. This rapid visibility makes imitation happen more quickly and widely online than in everyday offline interactions.

Another strong force behind online behaviour is social comparison. According to Festinger's (1954) theory, people naturally evaluate themselves by comparing their lives with others. Social media intensifies this process by presenting highly curated snapshots of success, beauty, achievement, and happiness. Users may find themselves gauging their worth against filtered images or highlight reels, sometimes leading to feelings of inadequacy or lower body satisfaction (Fardouly *et al.*, 2015). At the same time, comparison is not always harmful. Some individuals feel supported or reassured when they

see others facing similar difficulties, showing that comparison can provide comfort as well as challenge.

The design of social media platforms also plays a key role in shaping behaviour. Likes, notifications, messages, and comments act as small rewards that reinforce the habit of returning to the app. This mechanism, rooted in behavioural conditioning (Skinner, 1953), taps into the brain's reward pathways and can make online engagement feel gratifying even addictive. Research indicates that receiving positive feedback on posts activates neural reward centres, encouraging repeated behaviour (Meshi *et al.*, 2015). Over time, this creates familiar habits: checking for updates during free moments, refreshing feeds, or feeling uneasy when disconnected. Emotion also spreads easily in digital spaces. Social media is not only a place where people express their emotions it is also a place where emotions can be transmitted from one person to another without direct conversation. Studies show that exposure to positive or negative posts can influence a viewer's mood, a phenomenon known as emotional contagion (Kramer, Guillory, & Hancock, 2014). Because content moves quickly and reactions are immediate, emotions whether joy, anger, excitement, or frustration can travel across networks faster than they would in face-to-face interactions.

Much of what happens online is guided by the human need to belong. People seek connection, recognition, and community, and social media provides countless spaces where they can find others who share their interests, identities, or struggles. This aligns with Baumeister and Leary's (1995) argument that belongingness is a fundamental psychological need. Online groups, comment sections, and shared experiences help people feel seen and supported. However, belonging can also come with pressure to maintain certain appearances or conform to group norms, showing that connection in digital spaces can be both empowering and demanding. Together, these psychological foundations highlight that social media behaviour is not accidental or superficial. It is deeply rooted in how humans learn, compare, seek rewards, share emotions, and yearn for connection processes that social media platforms amplify and accelerate in powerful ways.

Emotional Experiences in the Social Media Environment

Emotions play a central role in how people interact with social media, shaping not only what they post but also how they respond to the content they encounter. Digital platforms are uniquely designed to trigger emotional engagement; they present a continuous flow of stories, images, and reactions that invite users to feel something almost instantly. This

emotional intensity is partly due to the speed at which information is shared and the highly personalized nature of the content users see. Platforms curate feeds based on past behaviour, showing posts that are likely to evoke strong responses whether joy, anger, amusement, or curiosity (Bucher, 2018). As a result, social media becomes a space where emotions are constantly activated and reinforced.

One of the most striking emotional phenomena online is emotional contagion the process through which people “catch” emotions from others. Research demonstrates that simply viewing positive or negative posts can influence a person’s mood, even when they do not interact with the content directly (Kramer, Guillory, & Hancock, 2014). When a user scrolls through a series of joyful celebrations, inspiring stories, or humorous videos, their own emotional state often rises. Conversely, exposure to distressing news, conflict-driven content, or negative commentary can lead to increased stress, sadness, or irritability. Because posts spread rapidly through networks, emotions can ripple through communities within minutes, creating collective emotional experiences that would be far less likely to occur in offline settings.

At the same time, social media offers a unique outlet for emotional expression. Many users share their feelings whether excitement, frustration, grief, or pride in ways they may hesitate to in face-to-face interactions. Online environments can feel safer or more comfortable for expressing vulnerability, especially when users receive supportive comments, reactions, or messages. Studies suggest that this sense of connection and emotional acknowledgment can strengthen users’ feelings of belonging and reduce emotional distress (Valkenburg & Peter, 2011). For individuals who may struggle with social anxiety or limited offline support, digital communication becomes a meaningful avenue for emotional relief and understanding.

However, emotional experiences on social media are not always positive. The constant exposure to others’ achievements, celebrations, or idealized lifestyles can fuel feelings of envy, self-doubt, or inadequacy, particularly when users compare themselves to carefully curated images (Fardouly *et al.*, 2015). Negative emotional cycles can also emerge when individuals seek validation through posts or stories but receive little engagement, leading to disappointment or lowered self-worth. These emotional fluctuations demonstrate how tightly online experiences can become intertwined with personal well-being.

Social media can also amplify emotional reactions through its design. Features such as reaction buttons, share options, and trending topics encourage immediate responses,

sometimes leading users to react impulsively before fully processing their feelings. This rapid exchange of emotions can escalate conflicts, intensify outrage, or spread misinformation fueled by fear or anger (Brady, Wills, Jost, Tucker, & Van Bavel, 2017). In this way, emotional experiences online can influence not only individual users but also broader social dynamics, shaping public opinion and collective behaviour. Despite these challenges, social media remains a deeply emotional space because it mirrors human needs to connect, to be understood, to express, and to feel alongside others. Whether uplifting or overwhelming, the emotional experiences that unfold online reveal the powerful role digital environments play in shaping modern psychological life.

Identity Construction and Self-Presentation Online

Identity has always been shaped through social interactions, but social media has transformed the way people express and experiment with who they are. In digital spaces, individuals have the opportunity to curate their self-image, choose what aspects of themselves to share, and control how they are perceived by different audiences. This aligns with Goffman's (1959) classic idea of self-presentation, which describes how people manage impressions of themselves in social settings. On social media, this "performance" becomes even more deliberate because users can edit photos, rewrite captions, and selectively post moments that reflect the version of themselves they want others to see.

The online environment also encourages identity exploration. Adolescents and young adults, in particular, use social media to try out different roles, interests, and personalities as they navigate their developing sense of self (Valkenburg & Peter, 2011). By experimenting with styles, hobbies, or viewpoints online, individuals can receive instant feedback likes, comments, messages that helps them understand how others respond to these aspects of their identity. This feedback loop can support personal growth and confidence, especially when users feel validated or seen by peers and communities who share similar experiences.

However, the curated nature of social media can also create pressure to maintain an idealized identity. Many users feel compelled to present a positive, polished version of themselves, even if it does not reflect their real-life experiences. This discrepancy between the "online self" and the "offline self" can lead to emotional strain, self-doubt, or feelings of inauthenticity (Marwick & boyd, 2011). For some, the desire to impress others or meet social expectations results in carefully crafted images and narratives that hide

vulnerabilities. Although these performances can be empowering, they can also create internal conflict when users feel unable to show their true selves.

Social media platforms also allow individuals to develop multiple identities for different contexts. Someone might present a professional persona on LinkedIn, a creative one on Instagram, and a humorous or relaxed version of themselves on WhatsApp or Snapchat. This ability to shift identities across platforms reflects the flexible nature of modern identity but can also add complexity to how individuals understand themselves. When these identities are too fragmented or overly managed, users may struggle to integrate their online and offline selves in meaningful ways.

Social Media, Relationships, and Interpersonal Dynamics

Social media has reshaped the way people build, maintain, and experience relationships. In many ways, digital platforms extend everyday social life, providing new spaces for connection, communication, and emotional support. Whether through posting updates, sending private messages, or reacting to others' content, users stay connected across distances and time zones in ways that were unimaginable a decade ago. Research shows that social media helps sustain both close relationships and casual connections by offering ongoing opportunities for interaction, even with minimal effort (Baym, 2015). A simple "like" or comment can signal presence and care, reinforcing bonds that might otherwise weaken with physical distance.

At the same time, social media introduces new dynamics into interpersonal relationships. Because communication online is often quick and publicly visible, misunderstandings can occur more easily. Tone and emotion may be harder to interpret without facial expressions or vocal cues, sometimes leading to miscommunication or conflict. The "visibility" of online interactions—who comments on whom, who views a story, who reacts to a post—can also create insecurity or jealousy in close relationships (Fox & Moreland, 2015). These small digital cues, though subtle, can carry emotional weight because people often read meaning into them, even when none is intended.

Social media also changes the pace and depth of relational communication. Digital interactions often encourage brief, frequent exchanges rather than long, in-depth conversations. While this can help maintain regular contact, it can also reduce opportunities for richer emotional dialogue. Some users report feeling more connected online but less emotionally fulfilled offline, suggesting a shift in how intimacy is

experienced (Turkle, 2015). This blend of closeness and distance is a defining feature of modern digital relationships.

The platform itself can also influence how relationships develop. Many friendships and romantic relationships now begin online, where individuals can connect based on shared interests, communities, or mutual networks. Online self-presentation plays a role in these early interactions, as people often form first impressions from curated profiles rather than from in-person cues (Ellison, Heino, & Gibbs, 2006). For some, this creates opportunities they feel more confident expressing themselves digitally than face-to-face. For others, the pressure to appear attractive or interesting can disrupt genuine connection.

Impact of Algorithms on Psychological Experiences

Social media algorithms play a powerful, often invisible role in shaping what people see, think, and feel online. While users may believe they are freely navigating their feeds, much of their digital experience is curated by algorithmic systems designed to predict preferences and maximize engagement. Algorithms analyze countless pieces of data likes, comments, watch time, browsing patterns to create highly personalized content streams. This personalization can feel convenient and enjoyable, but it also means that users are constantly exposed to information selected specifically to hold their attention (Bucher, 2018). As a result, psychological experiences on social media are not accidental; they are carefully shaped through algorithmic design.

One of the most significant psychological effects of algorithms is their ability to amplify certain emotions. Since emotional content tends to generate stronger reactions, algorithms often prioritize posts that evoke surprise, anger, excitement, or empathy (Brady *et al.*, 2017). Over time, this can create emotional “feedback loops” where users are repeatedly shown content that mirrors their strongest reactions. For instance, a user who frequently engages with inspiring stories may see more uplifting posts, while someone who interacts with political outrage may encounter increasingly intense or polarizing content. This selective exposure can shape emotional states and influence overall mood, sometimes without the user realizing how curated the experience is.

Algorithms also influence cognitive processes by shaping what information feels important or relevant. When users are repeatedly shown content aligned with their existing beliefs, a phenomenon known as confirmation bias is strengthened. This can create echo chambers digital spaces where similar opinions are reinforced while opposing perspectives remain hidden (Cinelli *et al.*, 2021). Over time, this narrowing of information may affect critical

thinking, leading individuals to feel more certain about their views even when they are based on limited or biased content. In this way, algorithms subtly steer cognitive patterns and shape perceptions of reality.

Algorithmic systems often affect how individuals perceive themselves. Many users receive more visibility on posts that perform well with the algorithm, encouraging them to create content that aligns with platform trends or audience expectations. This performance-driven environment can shift motivation from authentic self-expression to algorithmic approval (Marwick, 2013). Users may begin to value content that “does well” rather than what feels meaningful, altering their sense of identity and self-worth. When posts receive fewer likes or less engagement, individuals may interpret this as personal rejection even though it is often the result of algorithmic filtering rather than a reflection of social disinterest.

Algorithms also shape social connections by determining whose posts appear most frequently. Users may see updates from certain friends, creators, or communities more than others, not because of personal choice, but because the algorithm prioritizes relationships it assumes are meaningful. This can subtly restructure social circles, reinforce certain bonds while weaken others. Over time, people may feel closer to those who appear frequently in their feeds and more distant from those filtered out of view, demonstrating how algorithms quietly shape interpersonal dynamics (DeVito, 2017).

Positive and Negative Mental Health Outcomes

Social media plays a complex and often contradictory role in mental health. For many people, digital platforms provide meaningful emotional support, creative expression, and opportunities for connection that can improve psychological well-being. At the same time, the same platforms can contribute to stress, anxiety, and lowered self-esteem, depending on how individuals engage with them and how they interpret their online experiences. This dual influence highlights the need to view social media not as inherently good or bad, but as a tool whose effects depend on patterns of use, personal vulnerabilities, and the social environment.

On the positive side, social media can foster a sense of belonging and emotional connection. Many users find comfort in online communities where they can share experiences, seek advice, or receive encouragement from others who understand their struggles. Research shows that supportive interactions online can reduce feelings of loneliness, enhance self-esteem, and contribute to overall well-being (Manago, Taylor, & Greenfield, 2012). Social media also gives individuals a space to express emotions, celebrate achievements, and

access mental health resources that might be difficult to find offline. For people with limited physical mobility, social anxiety, or marginalized identities, these platforms can provide a lifeline, offering validation and connection that contribute positively to mental health.

Creativity and self-expression are additional benefits. Sharing art, writing, humour, or personal narratives allows users to explore their identities and connect with others who appreciate their creativity. This kind of expression can enhance psychological resilience and promote a sense of purpose. Several studies suggest that engaging in meaningful online activities such as advocacy work, creative projects, or supportive conversations can strengthen emotional well-being and help individuals cope with stress (Lin *et al.*, 2016).

Social media can also have negative psychological consequences, especially when users engage in frequent comparison or rely heavily on online approval. Constant exposure to idealized images and carefully curated lifestyles often leads individuals to compare themselves unfavourably to others, contributing to body dissatisfaction, low self-worth, or feelings of inadequacy (Fardouly *et al.*, 2015). Platforms that emphasize visual content, such as Instagram, can intensify these effects by encouraging users to strive for unrealistic standards of appearance or success. Another source of mental strain is the pressure to remain constantly connected. The fear of missing out (FOMO) can lead to compulsive checking of notifications or a sense of anxiety when disconnected (Przybylski *et al.*, 2013). Over time, this hyperconnectivity can disrupt sleep patterns, increase stress, and reduce overall life satisfaction. When individuals become overly concerned with likes, comments, or follower counts, their self-worth may become tied to external feedback, making them more vulnerable to emotional fluctuations based on online engagement.

Cyberbullying and online harassment also pose serious mental health risks. Negative comments, exclusion, or aggressive interactions can contribute to depression, anxiety, and social withdrawal, particularly among adolescents (Kowalski *et al.*, 2014). Even indirect exposure to conflict or hostility online can elevate stress levels and contribute to a sense of emotional exhaustion. The public nature of social media often intensifies these experiences, as harmful interactions may occur in front of broad audiences. For some individuals, excessive social media use can contribute to addictive patterns of behaviour. The continuous stream of notifications and algorithmically-driven content can make it difficult to disengage, leading to decreased productivity, impaired concentration, or withdrawal from offline relationships (Andreassen *et al.*, 2016). These patterns highlight the importance of mindful and intentional use, especially for vulnerable populations.

Digital Citizenship and Psychological Well-Being

In today's digital world, simply being online is no longer enough what truly matters is *how* individuals behave, make choices, and take responsibility for their actions in digital spaces. This idea, often described as digital citizenship, is closely tied to psychological well-being because the way people engage with social media can influence their emotional health, self-esteem, relationships, and overall sense of balance. At its core, digital citizenship involves ethical participation, respectful communication, critical thinking, and awareness of the consequences of one's online actions (Ribble, 2015). These skills not only shape the digital environment but also affect the psychological experiences of users themselves.

A key component of digital citizenship is the ability to engage online with empathy and respect. When individuals practice kindness, supportive dialogue, and constructive communication, they help cultivate healthier online communities. Research suggests that positive digital interactions can reduce stress, foster belonging, and contribute to emotional resilience (Best, Manktelow, & Taylor, 2014). Conversely, environments filled with hostility, misinformation, or judgment can elevate anxiety and undermine psychological well-being. The emotional tone of digital spaces is largely shaped by the collective behaviour of users, making responsible engagement essential for maintaining healthy online ecosystems.

Digital citizenship also includes the ability to manage one's online presence mindfully. This involves recognizing when social media use becomes overwhelming, setting healthy boundaries, and making conscious choices about the type of content one consumes or shares. Studies indicate that reflective digital habits such as limiting screen time, curating feeds, or engaging in purposeful use are associated with higher life satisfaction and reduced levels of stress and emotional fatigue (Berryman, Ferguson, & Negy, 2018). In contrast, passive or compulsive scrolling can negatively impact mood and mental health, highlighting the importance of intentional engagement.

The important aspect of digital citizenship is the critical evaluation of information. Because social media platforms blend credible information with misinformation and sensational content, users must develop strong digital literacy skills. The ability to question sources, verify facts, and recognize bias helps individuals avoid falling into emotional traps such as fear-driven narratives, polarization, or manipulated content (Guess, Nagler, & Tucker, 2019). A digitally literate individual is better equipped to protect their psychological well-being by refusing to be swayed by harmful or misleading information.

Privacy and personal safety also play significant roles in psychological well-being. Understanding how to protect personal data, set appropriate boundaries, and navigate privacy settings can reduce anxiety about surveillance, identity theft, or unwanted exposure (Livingstone & Third, 2017). Feeling secure online allows individuals to participate more confidently and authentically, enhancing both psychological comfort and digital empowerment. Digital citizenship encourages people to recognize their influence as both content consumers and creators. The choices individuals make what they post, how they respond, and what they endorse shape the broader digital culture. Contributing to a respectful and supportive environment can increase a sense of purpose and agency, which are important for overall mental health. Digital citizenship reminds individuals that well-being is not only personal but also collective; healthy online communities emerge from shared responsibility.

Future Directions in the Psychology of Social Media

As social media continues to evolve, the psychological landscape surrounding it becomes increasingly complex. Future research and practice must move beyond simply understanding the effects of social media and instead explore how digital environments can be designed, used, and regulated to support human well-being. Because technology changes faster than traditional research, psychologists face the challenge and opportunity of continuously rethinking how social media shapes thinking, emotion, identity, and relationships in both subtle and powerful ways (Bayer, Triêu, & Ellison, 2020).

An important direction for future work is understanding the long-term psychological impact of social media across the lifespan. While much research focuses on adolescents and young adults, social media is now deeply embedded in the lives of children, middle-aged adults, older adults, and even seniors. Each age group experiences social media differently. For example, older adults may benefit from online connection to reduce loneliness, whereas younger users may struggle more with identity pressures or comparison (Nowland, Necka, & Cacioppo, 2018). Future research must examine how these diverse experiences influence development, cognition, emotional resilience, and social functioning over time. Another emerging priority is studying the psychological effects of artificial intelligence-driven platforms, including algorithmic feeds, AI-generated content, virtual influencers, and conversational agents. As algorithms increasingly shape what people see and how they interact, the line between human and machine influence becomes less clear. Researchers must explore how AI-curated content affects trust, autonomy, decision-making, and self-perception (Lyons, 2021). This includes assessing risks such as echo

chambers, depersonalization, or manipulated emotional responses, as well as the potential benefits of AI systems that promote well-being or support mental health.

The rise of immersive digital worlds such as the metaverse, augmented reality (AR), and virtual reality (VR) opens another frontier for psychological inquiry. These environments create opportunities for creativity, social interaction, and therapeutic intervention, but they also introduce new challenges related to identity blending, escapism, and emotional overstimulation (Slater & Sanchez-Vives, 2016). Future research must investigate how prolonged immersion in virtual spaces influences real-world behaviour, empathy, emotional regulation, and self-concept. A critical future direction involves exploring digital inequality and cultural differences in social media experiences. Not all individuals have equal access to technology, nor do they interpret digital spaces in the same way. Cultural expectations, societal norms, and local contexts strongly shape how people express emotions, construct identities, and navigate online relationships (Lopez & Mendez, 2022). Understanding these differences will help researchers and practitioners create more inclusive frameworks that avoid one-size-fits-all assumptions about social media's psychological impact.

Ethical design and regulation represent another essential area of development. As public concern grows around data privacy, misinformation, cyberbullying, and addictive design elements, psychologists are increasingly called upon to collaborate with policymakers, educators, and technology companies. The goal is to create platforms that prioritize digital well-being by design, rather than placing the entire burden on individual users. This may include features that support healthy habits, reduce harmful content, and encourage positive engagement online (Center for Humane Technology, 2020). Future research must strengthen its focus on prevention and intervention. Instead of only identifying risks, psychologists can help develop digital literacy programs, mental health resources, and evidence-based tools that empower users to navigate social media safely and confidently. School-based programs, workplace wellness initiatives, and community-level digital education can all play a role in promoting healthier online behaviours and reducing psychological harm (Livingstone *et al.*, 2021).

Conclusion:

Understanding the psychology of social media requires looking beyond simple assumptions about whether these platforms are “good” or “bad.” Instead, social media represents a dynamic ecosystem one that influences how people think, feel, relate to others, and understand themselves. Throughout this chapter, we explored the many psychological

dimensions of this digital world, from emotional experiences and identity formation to relationships, algorithms, mental health, digital citizenship, and healthy online practices. A consistent theme emerges across these discussions: the psychological impact of social media depends heavily on how it is used, who uses it, and the broader context surrounding that use. For some individuals, social media provides community, creativity, and emotional release; for others, it becomes a source of comparison, pressure, or distress. The same platform that empowers connection can also amplify conflict or insecurity. This dual nature reminds us that digital environments do not shape people in one uniform way rather, individuals actively co-create these spaces through their choices, behaviours, and interactions.

Another key insight is that algorithms and platform designs are not neutral. They guide attention, emotions, and decision-making in ways users may not fully recognize. This reinforces the importance of digital literacy, mindful engagement, and ethical design practices that prioritize well-being. As technology becomes even more immersive and personalized with AI, virtual environments, and new modes of interaction the psychological implications will only grow more complex. Perhaps the most important implication is the need for balanced, intentional, and thoughtful digital habits. Healthy social media use involves boundaries, self-awareness, critical evaluation, and a focus on meaningful connection rather than comparison or validation. When individuals practice these skills, they can navigate digital spaces with greater emotional resilience and purpose. The psychology of social media will continue to evolve as technology transforms. Researchers, educators, mental health professionals, and platform designers must work together to create environments that support human flourishing rather than undermine it. Social media is now woven into the fabric of modern life, and its influence is unavoidable. But with awareness, responsibility, and compassion both individually and collectively it can become a space that enhances well-being, fosters authentic connection, and supports healthy psychological development.

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INFLUENCE, INNOVATION, AND IMPACT OF INSTAGRAM IN THE AGE OF VISUAL SOCIAL MEDIA

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Abstract:

Instagram has become one of the most powerful, inventive, and impactful social media platforms in the modern digital environment. The platform, using the efficacy of visual communication, has transformed the ways individuals formulate identities, engage in communities, and interact with global cultures. The incorporation of features like Stories, Reels, augmented reality filters, and algorithmically selected material has transformed digital expression, converting Instagram into a vibrant platform for creativity, business, and networking. The platform enables novel kinds of influence via the emergence of micro-celebrities, individualised branding, and participatory cultures, profoundly affecting commercial strategies, political involvement, educational distribution, and socio-cultural phenomena. Simultaneously, Instagram poses significant issues related to mental health, body image, privacy, economic exploitation, and algorithmic prejudice, necessitating a sophisticated comprehension of its influence on public discourse. This chapter posits that Instagram serves as a potent metaphor for the digital era by analysing its influence, innovative features, and diverse effects on communication, business, education, and culture—where visibility translates to value, creativity functions as currency, and social interactions increasingly manifest through curated visual narratives. The chapter concludes that although Instagram persists in broadening its technological and cultural influence, responsible usage and critical literacy are crucial for fostering healthy and equitable engagement in the developing social media landscape.

Keywords: Instagram, Social Media Impact, Digital Advancement, Visual Culture, Influencer Economics.

Introduction:

The swift proliferation of social media in the twenty-first century has revolutionised the methods by which humans communicate, generate, consume, and disseminate information. Instagram is a prominent platform that significantly influences interpersonal connections,

visual culture, and online social behaviour in contemporary digital ecosystems. Initially introduced in 2010 as a basic photo-sharing application, Instagram has transformed into a complex multimodal platform where images, brief videos, stories, augmented reality filters, curated feeds, and algorithmic recommendations amalgamate to foster a vibrant arena for expression and interaction. The unique focus on visual storytelling has transformed users' communication methods and fostered new kinds of digital identity creation, participatory cultures, and interconnected communities. Instagram has evolved into a pivotal platform for social activism, marketing tactics, creative economies, and lifestyle narratives, mirroring extensive socio-technological transformations in a globalised and hyper-connected society.

In the Indian context, the platform's impact has expanded significantly due to rising digital literacy, cost-effective smartphones, and extensive availability to mobile data. Researchers like Rajan (2021) contend that Instagram has transformed the ambitions and consumer behaviour of young in urban and semi-urban India, whilst Sharma (2020) emphasises the platform's contribution to fostering vernacular innovation via regional influencers and localised content formats. Instagram has grown intricately linked with daily social behaviours, whether via fostering political involvement in civic movements, facilitating micro-entrepreneurship among tiny enterprises, or offering a platform for creative recognition. However, the platform also prompts significant enquiries over privacy, mental health, the commodification of daily existence, and the societal constraints associated with visual idealism.

This chapter analyses Instagram's increasing importance through three interrelated aspects: its influence, its technological and creative advancements, and its diverse effects on communication, business, education, and cultural domains. This chapter aims to provide a comprehensive study of how Instagram both empowers and challenges its users by placing the site within the larger conversation on social media power. The platform is posited as a quintessential emblem of modern digital existence, wherein visibility, aesthetics, and algorithmic reasoning influence personal experiences and communal cultures. The next conversation critically examines Instagram not only as a technology application but also as a socio-cultural phenomenon that shapes the habits, ambitions, and imaginations of millions globally.

The Ascendancy of Instagram as a Visual Social Media Platform

The rise of Instagram as a leading social media platform may be attributed to technology advancements, cultural transformations, and the worldwide move towards visual communication. When Kevin Systrom and Mike Krieger developed Instagram in 2010, its primary objective was straightforward—enable people to rapidly share visually stunning images from their cellphones. The simplicity, along with an easy UI and included filters that improved visual aesthetics, distinguished Instagram from previous text-centric networks like Facebook and Twitter. The swift uptake, reaching one million users within the initial two months, indicated a robust cultural inclination towards speed, visual clarity, and expressive material. The 2012 acquisition of Instagram by Facebook (now Meta) was a pivotal moment, facilitating swift technical growth, algorithmic enhancement, and increased integration within the global digital landscape. The latter release of features like Stories (2016), IGTV (2018), and Reels (2020) revolutionised the platform into an all-encompassing multimedia ecosystem that integrated photography, short-form video, transient content, and e-commerce. These features not only enhanced user engagement but also established Instagram as a formidable competitor to services like Snapchat and TikTok.

The ascent of Instagram is closely associated with the wider cultural transition towards what academics refer to as a “visual turn” in modern communication. The prevalence of pictures and videos indicates evolving cognitive and social trends, wherein people favour succinct, emotionally impactful material over extensive written formats. According to Mitchell (2015), contemporary cultures increasingly depend on pictures to create meaning, negotiate identity, and engage in public debate, a phenomenon that Instagram both exemplifies and amplifies. The platform’s popularity in India has been remarkable, attributed to the rise in smartphone usage and cost-effective mobile internet, particularly following the digital revolution initiated by Jio’s arrival in 2016. Nair and Joseph (2022) observe that Instagram has emerged as a favoured platform for Indian young to express uniqueness, connect with trends, and partake in global digital cultures. The platform’s capacity to support multilingual subtitles, regional aesthetics, and culturally distinctive content—such as dance reels, festival graphics, cuisine photos, and regional comedy—has solidified its popularity among many demographic groups.

Instagram is distinguished from previous social networks by its ability to integrate personal expression, public exposure, and algorithmic curation into a seamless and highly

dynamic environment. The platform's design facilitates users in crafting their identities via curated timelines and visual narratives, therefore influencing novel forms of self-presentation. Its hashtag culture facilitates the establishment of global and local groups centred on hobbies, professions, causes, and identities. The platform serves as an incubator for emerging professions, including social media influencers, digital innovators, and online marketers, transforming work environments and redefining expectations among younger generations. Furthermore, Instagram's algorithm, which emphasises engagement-based, tailored suggestions, exerts a significant albeit covert influence on which photographs achieve worldwide prominence and which go unnoticed. According to Banerjee (2023), this algorithmic mediation fosters the development of hierarchical digital ecosystems in which influence is socially produced and technologically managed.

The emergence of Instagram as a visual social media platform signifies the intersection of technology advancement and cultural change. It encapsulates the spirit of a society progressively focused on immediacy, aestheticization, and interactive engagement. Instagram's rise is not just due to its features but rather a manifestation of modern society's craving for visual narratives, performative identities, and constant connectivity, establishing it as a pivotal communicative platform in the digital era.

Instagram and Digital Impact

Instagram's cultural effect is most apparent in its capacity to shape digital power—an environment where visibility, engagement, and credibility amalgamate to generate novel kinds of social capital. In contrast to conventional methods of influence based on institutional authority, Instagram democratises recognition by enabling people to achieve prominence via creativity, consistency, and smart self-presentation. The site promotes users to create visually harmonious identities, often curated through meticulously chosen photographs, aesthetic themes, and lifestyle tales. Goffman's (1959) dramaturgical approach posits that identity is a performance tailored for an audience, a notion that aligns significantly with Instagram's framework, where each post is a deliberate act of self-presentation. Individuals showcase idealised representations of their lives, frequently altered and refined, resulting in a digital identity that may or may not correspond with their real-life experiences. Indian scholars, like Sen (2021), emphasise that this crafted self-identity is particularly evident among urban millennials, who leverage Instagram to navigate goals, social affiliation, and upward mobility within a visually-oriented society.

The emergence of influencer culture is one of Instagram's most significant contributions to digital influence. Instagram influencers, through monetised partnerships, sponsored content, and branded collaborations, have become influential micro-celebrities capable of impacting consumer behaviour, lifestyle trends, and public opinion. In contrast to conventional celebrities, influencers foster closeness and authenticity via direct engagement, behind-the-scenes material, and individualised narratives. This cultivates what Horton and Wohl (1956) referred to as "parasocial relationships," in which listeners experience emotional connections with persons they have never encountered. In India, the influencer economy has expanded swiftly across several industries, including fashion, cuisine, travel, fitness, beauty, and education. Research conducted by Gupta and Roy (2022) demonstrates that Indian consumers are progressively placing their faith in influencer endorsements owing to perceived trustworthiness, relatability, and localised content formats. The emergence of regional language producers has enhanced the diversity of the influencer landscape, facilitating representation beyond urban centres and broadening the market for vernacular digital cultures.

Aside from business, Instagram functions as a significant catalyst for cultural and social impact. The site has significantly contributed to enhancing activism, mobilising communities, and disseminating awareness via hashtags and visual campaigns. Movements like #MeToo, which gained considerable momentum in India in 2018, illustrated how Instagram can serve as a public platform for sharing stories and contesting established power dynamics. Environmental campaigns and social justice efforts similarly leverage Instagram's visual storytelling capabilities to engage kids and foster active activism. Kumar (2023) notes that Instagram's participatory structure cultivates a collective identity regarding socio-political reasons, rendering it an essential instrument for citizenship in the digital age. Nonetheless, the same methods that facilitate beneficial impact may also expedite the dissemination of incorrect material, performative activism, or trend-driven involvement devoid of substantive engagement.

The mechanics of digital influence on Instagram are influenced by both human behaviour and algorithmic design. Instagram's recommendation algorithm favours material that is aesthetically pleasing, emotionally resonant, and likely to elicit engagement. This generates chances for visibility, while also enforces specific aesthetic standards, physique norms, and lifestyle expectations that may impose psychological pressure on users. The algorithm's propensity to favour sensational, hilarious, or controversial material fosters what Sharma

(2022) refers to as “attention-driven digital hierarchies,” wherein influence becomes progressively linked to an economy of likes, shares, and impressions. As a result, users may internalise competitive demands to sustain exposure, resulting in an increased focus on perfection, performance, and public approval.

Instagram has fundamentally altered digital influence by converting ordinary users into potential cultural agents, while concurrently integrating their experiences inside an algorithmic structure that dictates visibility, promotion, and normalisation. The platform’s impact is multifarious—enhancing democratisation of visibility while presenting complexities in its psychological, social, and cultural ramifications. As digital influence evolves, Instagram persists as a pivotal platform where identity, aspiration, commerce, and social narratives converge, placing it at the forefront of modern digital culture

Instagram as a Platform for Innovation

Instagram’s transformation from a basic photo-sharing platform to an extensive digital ecosystem is propelled by ongoing technological and creative advancements. These advances have not only improved user engagement but also transformed the communication methods of individuals, corporations, and institutions in an increasingly digital landscape. The platform’s initial breakthrough was the implementation of built-in filters, a seemingly straightforward feature that democratised aesthetic improvement by allowing users to convert ordinary pictures into visually captivating images. This was a significant transformation in digital communication, indicating that creativity would no longer be confined to professional photographers but available to anybody possessing a smartphone. According to Manovich (2016), Instagram signifies a “visual language revolution,” enabling ordinary users to exert unparalleled power over visual expression using computational tools integrated into commonplace gadgets.

The inception of Stories in 2016 significantly transformed content sharing by enabling ephemeral, spontaneous, and multi-faceted tales. Influenced by Snapchat yet reinterpreted inside Instagram’s framework, Stories emerged as a potent medium for instantaneous communication, allowing users to amalgamate photographs, videos, text, stickers, polls, and music into vibrant, interactive formats. Stories transformed social media conventions from enduring postings to ephemeral, less moderated expressions, resulting in what Bajpai (2021) characterises as a “fluid narrative culture” that promotes immediacy, authenticity, and experimentation. In India, Stories rapidly emerged as a prevalent method of communication because to its casual nature and flexibility in accommodating regional

cultural manifestations, including festival celebrations, culinary chronicles, educational vlogs, and micro-entrepreneurial marketing.

The launch of Reels in 2020 was a crucial development, especially in reaction to the growing prominence of short-video platforms like TikTok. Reels enabled users to produce 15- to 60-second films using music, transitions, creative filters, and sophisticated editing capabilities, therefore substantially reducing the obstacles to video production. The feature gained significant prominence in India with the prohibition of TikTok in 2020, swiftly occupying the resultant void. Researchers like Iyer (2023) contend that Reels facilitated the emergence of a new cohort of Indian internet makers who highlighted regional languages, folk dances, local humour, and grassroots innovation, thereby expanding cultural representation and contesting the supremacy of urban aesthetics. The format transformed marketing strategies, as firms progressively used short films for product launches, narrative campaigns, and influencer partnerships.

Instagram's innovation encompasses not just content formats but also algorithmic personalisation, interactive commerce, and augmented reality (AR). The Explore page employs machine learning to generate personalised suggestions based on users' interests, behavioural patterns, and social networks. This enhances engagement and platform retention, while also influencing user preferences by establishing tailored micro-environments of information, occasionally strengthening echo chambers. Instagram Shopping signifies a significant advancement, effortlessly incorporating e-commerce into the social media platform. Users may examine items, access data, and finalise transactions within the app—an occurrence termed “social-commerce convergence” by Jain and Dutta (2022), which is transforming digital consumption in India.

Augmented reality (AR) filters and effects introduce an additional dimension of interactive innovation, allowing users to engage with amusing, creative, or identity-enhancing overlays. These filters, developed by Instagram and independent creators, serve as both creative instruments and cultural artefacts influenced by global and local trends. Augmented reality innovation has garnered significant appeal among Indian producers, who are progressively developing region-specific filters inspired by festivals, films, and linguistic identities.

Instagram's fundamental innovation lies in its capacity to merge technological complexity with cultural flexibility. The platform consistently adapts to user behaviour, competitive dynamics, and global socio-cultural changes. Its innovations enable users to explore digital

creation while concurrently establishing new standards of communication, performance, and engagement. Nonetheless, these advances provoke enquiries on data privacy, algorithmic governance, ethical marketing, and the commodification of human expression—concerns that persist in shaping discussions about the platform’s function in modern society

Social, Cultural, and Psychological Effects of Instagram

The swift ascendance of Instagram as a preeminent social media platform has profoundly affected users’ social conduct, cultural involvement, and psychological health. As a visually orientated medium, it influences how individuals portray themselves, perceive others, and navigate identity within extensively mediated digital environments. Researchers observe that platforms such as Instagram are pivotal in the formation of “performative identities,” wherein self-presentation is a calculated endeavour shaped by public exposure and peer endorsement (Goffman, 1959; Banaji & Bhat, 2021). This performativity frequently emerges through edited postings, aesthetic selections, and the deliberate control of online identities.

Instagram facilitates users in establishing connections, sustaining relationships, and engaging in virtual communities. Nonetheless, its algorithmic framework often favours popularity and exposure, potentially fostering competitive social dynamics (Kaur & Sharma, 2020). Elements such as likes, comments, and follower metrics perpetuate a culture of social comparison, influencing users’ self-perceptions and their views of others. Research within the Indian context indicates that young people frequently associate social approval on Instagram with their real-world social value, leading to heightened pressure to sustain an attractive online persona (Raj & Sinha, 2022). The platform can facilitate community formation, particularly among specialised interest groups; yet, its competitive tendencies may undermine genuine human relationships.

Instagram functions as a platform for the negotiation of global trends and local identities. Indian users, specifically, traverse hybrid online societies that integrate traditional values with contemporary digital aesthetics (Nayar, 2014). Influencers significantly influence consumer behaviour, fashion trends, and lifestyle goals, frequently endorsing a culture of ostentatious purchase (Chatterjee, 2021). Concurrently, Instagram serves as a medium for cultural expression, allowing regional art forms, festivals, and linguistic identities to achieve prominence beyond geographical confines. This exposure is frequently

contextualised within the platform's visual framework, resulting in selective representation and sometimes cultural commercialisation.

The psychological impacts of Instagram have been extensively examined. Regular exposure to idealised pictures, filtered beauty standards, and influencers'-controlled lives can lead to body dissatisfaction, diminished self-esteem, and heightened anxiety among users, especially teenagers and young adults (Verma & Mishra, 2021). Indian psychology research reveals an increasing prevalence of "social media-induced stress" associated with perpetual online activity and the fear of missing out (FOMO) (Shukla & Gupta, 2020). Although certain users indicate favourable experiences, including enhanced self-expression, creative fulfilment, and access to supportive networks, the adverse effects frequently surpass the advantages for highly involved individuals. The reward-based framework of Instagram, influenced by alerts and algorithmic feedback loops, may foster addictive behavioural habits.

Instagram's effect should not be perceived through a unique perspective; rather, it functions within a dual framework of empowerment and pressure. It enables users by providing a platform for visibility, innovation, and social advancement. However, it concurrently enforces cultural demands, aesthetic standards, and psychological pressures. This paradox is particularly evident among younger generations, who depend significantly on social media for identity formation and affirmation (Selvaraj, 2022)

Ethical Considerations with Digital Wellness

The swift proliferation of Instagram as a preeminent social media platform has engendered several ethical enquiries that necessitate rigorous scrutiny, particularly in nations such as India where digital engagement is escalating at an extraordinary rate. With Instagram's use of algorithmic curation, customised feeds, and targeted advertising, users frequently interact with information that is intricately influenced by data-driven algorithms. Academics contend that these processes foster a novel kind of "surveillance capitalism," wherein user data is transformed into a commodity for behavioural forecasting and commercial gain, rather than serving to improve user experience (Zuboff, 2019). In the Indian digital landscape, apprehensions surrounding data privacy are exacerbated by comparatively poor understanding of data protection and the consequences of disclosing personal information online (Kulkarni, 2022). Despite the implementation of the Digital Personal Data Protection Act (2023), openness about data utilisation and the scope of

algorithmic monitoring remains inadequate, fostering an environment where users frequently engage without fully understanding the implications of their digital footprints.

In addition to privacy issues, Instagram's algorithm presents ethical dilemmas by influencing users' perceptions and emotional reactions to online material. The platform's inclination towards visually appealing, exciting, or highly engaging content results in a constructed world where aesthetics eclipse veracity. Researchers observe that this selective amplification perpetuates false beauty standards, idealised lifestyles, and hyper-consumption habits, which may profoundly impact the identities and ambitions of young users (Sharma & Dutta, 2020). Furthermore, the algorithm's inscrutable design hinders users' comprehension of the rationale for the appearance of specific postings in their feed, eliciting apprehensions around manipulation and selective exposure. In a varied nation such as India, where cultural representation is essential, algorithmic prioritisation may marginalise voices that deviate from popular digital trends, thereby establishing a hierarchy of exposure determined not by social worth but by computational preference.

Ethical issues also emerge about the swiftly proliferating influencer culture that pervades Instagram. Contemporary influencers serve as thought leaders and lifestyle advisors; yet, the line between genuine information and promotional material is sometimes obscured. Despite the Advertising Standards Council of India (ASCI, 2021) requiring explicit disclosure of paid partnerships, numerous creators utilise vague labels or obscure disclosures within captions, complicating the ability of audiences—particularly young and impressionable users—to distinguish between authentic recommendations and commercial endorsements. This prompts substantial ethical enquiries over transparency, consumer exploitation, and the moral responsibilities of influencers who possess tremendous persuasive authority. The rise of influencer marketing in India, albeit monetarily advantageous, necessitates a more robust culture of accountability and adherence to regulations to preserve trust within the digital ecosystem.

A significant problem is to digital well-being and mental health. Instagram's design promotes sustained engagement with features such as endless scrolling, customised alerts, algorithmic incentives, and measurable metrics like likes and comments. These factors can induce addictive behaviour patterns, leading to anxiety, emotional exhaustion, and diminished attention spans (Thomas & Menon, 2022). Mental health practitioners in India are increasingly documenting instances of "Instagram fatigue," a condition characterised by weariness, emotional discontent, and withdrawal symptoms resulting from excessive usage

(Verma & Mishra, 2021). Despite Instagram's implementation of features like concealing like counts and time-limit notifications, research suggests that the majority of users remain oblivious to these alternatives or elect not to utilise them, so diminishing their efficacy in fostering healthy digital practices.

A last ethical concern is to the platform's impact on children and teenagers, who constitute a substantial segment of Instagram's user demographic. Adolescents are especially susceptible to cyberbullying, body-image demands, targeted advertising, and exposure to unsuitable information. Their cognitive and emotional maturation may not enable children to critically analyse online interactions or identify subtle marketing tactics (Singh & Bhandari, 2022). This scenario necessitates a holistic strategy that includes parental oversight, digital literacy instruction, and enhanced regulatory protections to guarantee that Instagram remains a secure and beneficial platform for younger users. As India increasingly incorporates social media into its socio-cultural framework, it is imperative to address these ethical problems to cultivate a healthier, more responsible digital future

Obstacles, Hazards, and Prospective Pathways

Despite its considerable promise, Instagram poses several intricate obstacles and threats that persistently change with the platform's swift expansion and technical advancement. A primary worry pertains to disinformation and the unregulated dissemination of unconfirmed content. The visually appealing and easily shared characteristics of Instagram frequently expedite the spread of sensationalised stories, altered films, or deceptive infographics. Academics contend that the speed of digital material dissemination sometimes surpasses verification processes, resulting in the normalisation of disinformation in daily digital consumption (Narayanan & Ghosh, 2021). In India, where social media literacy is inconsistent among socio-economic levels, this issue intensifies, since users may lack the essential abilities to distinguish reliable information from misleading or politically biassed content. This not only erodes public trust but also exacerbates polarisation and social distress.\

A notable difficulty pertains to the platform's psychological and behavioural dangers. The architecture of Instagram, characterised by unlimited scrolling, algorithmic suggestion loops, and engagement-focused alerts, might promote obsessive usage behaviours. Studies indicate that these digital structures stimulate dopamine reward circuits, leading to obsessive checking behaviour and reduced self-regulation (Thomas & Menon, 2022). The social comparison elicited by curated photos, filters, and idealised life representations

exacerbates self-doubt, poor self-esteem, and body dissatisfaction, especially among teens and young adults. Indian mental health experts regularly emphasise the increasing prevalence of anxiety and emotional exhaustion linked to Instagram, underscoring the urgent necessity for comprehensive digital well-being strategies (Verma & Mishra, 2021).

The economic dangers linked to Instagram's algorithmic prominence need consideration. With the platform's commercialisation, content providers and small enterprises encounter escalating demand to sustain relevance via incessant posting, aesthetic improvements, and financial promotions. This frequently results in an imbalanced digital economy, wherein those with the financial means to engage in advertising, professional photography, or algorithmic optimisation get disproportionate attention (Chatterjee, 2021). Small and rural enterprises in India, although benefiting from the platform's extensive reach, sometimes find it challenging to compete with larger companies or influencers who dominate user feeds. This structural imbalance highlights the necessity for more open and accessible algorithmic strategies that guarantee equitable content distribution.

Privacy and data security persist as crucial factors that influence discussions over Instagram's future. Despite Instagram's assertions of safeguarding user data, apprehensions remain about the scope of data gathering, the dissemination of metadata, and the possible exploitation of user information by other parties. The 2023 Digital Personal Data Protection Act in India seeks to tackle these concerns; nevertheless, the speed of legislative enforcement frequently trails technical progress (Kulkarni, 2022). Furthermore, as Instagram incorporates additional AI-driven functionalities for content moderation, facial recognition, and tailored recommendations, ethical concerns arise around surveillance, consent, and algorithmic bias. These complexities necessitate robust regulatory monitoring, more openness, and systems for user empowerment that enable individuals to make educated decisions regarding their data.

The future of Instagram will undoubtedly be influenced by technical advancements, legislative changes, and evolving user expectations. The platform is progressively incorporating augmented reality (AR), artificial intelligence (AI), and predictive analytics—advancements that create new opportunities for education, commerce, and creativity. Nonetheless, they concurrently amplify ethical issues pertaining to digital tampering, representational fidelity, and algorithmic bias. Academics contend that the future viability of social media platforms relies on integrating humane and inclusive principles into their technological frameworks, therefore aligning digital innovation with societal welfare

(Raghavan, 2022). India's forthcoming phase of Instagram's evolution necessitates investments in digital literacy initiatives, culturally attuned content regulation, and policies safeguarding underprivileged people from online threats.

Instagram's future will hinge on the equilibrium between innovation and accountability. The platform provides transformational potential for communication, learning, self-expression, and business; nonetheless, it is crucial to manage its hazards to foster a healthy digital environment. As an increasing number of Indians use Instagram into their educational, professional, and social practices, the necessity for ethical awareness, regulatory oversight, and user empowerment becomes not just pertinent but essential for influencing the future of digital culture.

Conclusion:

Instagram has become one of the most powerful social media platforms of the modern digital age, transforming how users interact, shape identity, obtain information, and engage in cultural and commercial transactions. Its evolution from a basic photo-sharing platform to a complex ecology of reels, tales, and algorithmic interactions illustrates the profound influence of digital technology on daily human experiences. The platform's focus on visual storytelling has revolutionised communication methods both globally and in India, promoting innovative innovation, self-expression, and community development. Simultaneously, Instagram has substantially advanced educational innovation, professional networking, and entrepreneurial development, especially among youngsters who use its resources to enhance their talents, visibility, and employment prospects. These developing behaviours demonstrate the platform's wider significance as a socio-technological environment that amalgamates artistic expression with informational and economic worth. The influence of Instagram also presents intricate difficulties with mental health, data privacy, disinformation, digital inequality, and algorithmic prejudice. The controlled realities shown on the platform frequently promote comparison, consumerism, and emotional susceptibility, rendering digital well-being an increasingly pressing issue for educators, politicians, and mental health professionals. The obscure processes of algorithmic curation generate disparities in visibility and access, influencing user experiences and economic prospects in manners that are often neither visible nor egalitarian. As influencer culture proliferates and targeted advertising intensifies, the indistinct boundaries between authenticity and commercial persuasion prompt significant ethical enquiries that need careful consideration and comprehensive regulatory measures.

In a society as varied as India, these challenges have increased importance, requiring culturally specific strategies for literacy, moderation, and platform responsibility.

The future of Instagram will hinge on its ability to mix innovation with accountability. Emerging technologies, such as augmented reality, artificial intelligence, and predictive analytics, bring novel creative and educational opportunities, while simultaneously raising new ethical concerns around manipulation, representation, and monitoring. Securing a healthier digital future necessitates collaborative initiatives across various sectors: users must develop critical awareness; educators must integrate digital literacy into educational frameworks; policymakers must implement robust data protection and transparency regulations; and Instagram must dedicate itself to creating user-centric, culturally inclusive, and psychologically safe digital environments. Ultimately, Instagram's ongoing influence will be determined by society's management of the contradictions between empowerment and risk. This chapter demonstrates that Instagram transcends a conventional social media platform, emerging as a formidable cultural entity whose impact will persistently grow, mirroring the ambitions, concerns, and imaginations of its worldwide and Indian user base.

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**THE POWER OF SOCIAL MEDIA IN THE DECISION-MAKING OF
CURRENT AND FUTURE PROFESSIONALS:
A CRUCIAL ANALYSIS IN THE DIGITAL ERA**

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ABSTRACT

This study aims to analyze the impact of social media on pre-purchase decision-making among both current and future professionals. For this analysis, information obtained from a previous bibliometric study was used. From this study, 6 research questions and 3 hypotheses were developed, driven by 8 variables. A 14-question survey was administered to 214 students and graduates from various programs in Medellín, Colombia. Results indicated that 92.5% of participants actively used social media for information before making purchase decisions, with Instagram, YouTube, and Facebook as preferred platforms. Instagram was notably popular among those aged 18–25, while Facebook and YouTube had a more uniform appeal across age groups. Additionally, participants also considered reviews on platforms like Google Reviews, Amazon, and Mercado Libre. The findings suggest no significant age-based differences in platform preferences, implying that personal factors beyond age influence social media choice. Furthermore, the use of social networks to research products or services is a common practice among students and professionals, regardless of their educational level. In conclusion, this study indeed offers valuable insights for organizations to refine their marketing strategies and captivate customers through the quality, impact, and dissemination of the content they post on social media.

Introduction:

Within the constantly evolving field of social media marketing, companies face various obstacles and opportunities. Effective strategies in this area focus on the use of narratives, fostering community, demonstrating transparency, and adopting authenticity. In modern culture, the use of social media is widespread, allowing people to make purchases directly

on these platforms. In comparison to more conventional approaches, digital marketing has proven to be more effective

Therefore, social media platforms have emerged as powerful communication tools for marketing, promotion, and customer service, prompting a fundamental shift in marketing (Kaplan & Haenlein, 2010; Appel et al., 2020). This transformation has allowed companies to monitor customer behavior and preferences in unprecedented ways. By leveraging social media communications, marketers work diligently to effectively target their desired audience through strategic positioning and data categorization (Tuten & Solomon, 2021). The influences of social media on consumer decision-making processes highlight the transformative power of social media and digital marketing techniques, showing how companies strategically employ online communication strategies to influence consumers' purchasing decisions (Chen & Lin, 2019).

In the pre-purchase stage of the customer journey, the goal is to maximize purchase intention. In this regard, authors such as Hajli and Moslehpour *et al.*, define surface credibility as individuals' first impression of the content they are provided, which directly impacts user satisfaction and purchase intention (Hajli, 2015; Moslehpour et al., 2022). Surface credibility is based on users' trust in a given platform and how it can bolster their self-confidence through strategies like creating external and internal stimuli which, for instance, involve factors such as navigability and visual appeal (Flanagin & Metzger, 2013). Furthermore, according to Sangwan and Sharma pre-purchase activities are significantly influenced by social media, followed by post-purchase evaluation, purchase decision, and need recognition (Sangwan & Sharma, 2021; Sun et al., 2022).

However, technological advancement and the existence of social media have significantly transformed consumer interactions and behaviors. Firstly, social media platforms have redefined the fashion landscape, serving as virtual stages where a wide range of individuals, from influencers and celebrities to ordinary users, share their styles and preferences (Djafarova & Rushworth, 2017). Instagram, TikTok, and Pinterest are prominent examples of these spaces, where trends can emerge and spread rapidly due to the virality generated by interactions such as likes, shares, and comments. This dynamic leads to quick adoption of trends by fashion-interested consumers (Kim & Kim, 2021). Secondly, social media has deeply impacted purchasing habits, acting as a powerful driver of consumer decisions. The visual nature of platforms like Instagram facilitates product

exploration and discovery, as users can browse through a wide variety of fashion items curated by brands, influencers, and other users (Casaló et al., 2018).

Despite the significant impact of social networks on user behavior and decision-making, it's essential to consider their effects on individuals. For instance, XX's study examines the impact of using IoT in intelligent information systems, particularly those supported by 5G networks. They focus on the Quality of Experience (QoE) for users and the specific effects of 5G networks on QoE (Elayan et al., 2021). The research indicates a growing trend in using IoT-based applications for tracking and monitoring to enhance business processes. Additionally, the widespread adoption of digital technologies has transformed business operations and consumer behavior. XX's investigation tracks key themes over five-year intervals, revealing that digitalization has evolved from a supplemental tool to an integral part of traditional consumption patterns (Verhoef et al., 2021). This document will be based on responding to the research objective to analyze the impact of social media on pre-purchase decision-making among current and future professionals.

Theoretical Framework

According to Alhakimi and Alwadhan (2021) social media has a significant impact on the pre-purchase, purchase, and post-purchase stages of the customer journey. In the pre-purchase stage, social media users are urged to recognize the need for a product or service. Little *et al.*, (2020) for their part, found that groups/forums and social media platforms were regarded as influential sources of advice. In particular, previous online shopping experiences and customer reviews of products and services provide a clear picture of how good or bad a product or service is, which can influence future purchases. Moreover, as indicated by Nash in the high-street fashion retail sector, consumers use a variety of internal and external motivations—facilitated and driven by the use of social media—that shape their behaviors and perceptions of retailers. In a similar context, Lindsey-Mullikin and Borin pointed out that, in order to effectively plan a social media presence that is in line with the consumer decision-making process, it is imperative to understand such process.

Impact of Social Media on Purchase Decisions

As mentioned earlier, surface credibility is based on users' trust in a given platform and how it can bolster their self-confidence through strategies like creating external and internal stimuli, which, for instance, involve factors such as navigability and visual appeal (Kimiagari & Asadi Malafe, 2021). On the other hand, Schivinski and Dabrowski (2016)

highlight the role of company-generated content on social media in strengthening consumer relationships. Leveraging content generated on social media platforms by companies facilitates the establishment, maintenance, and enhancement of relationships with their intended consumer segments.

For example, one strategy to engage with consumers and promote company products and services is through social media influencers. According to Liu *et al.*, (2020) social media influencers play a crucial role in creating persuasive content that facilitates purchasing decisions. Additionally, Cheung *et al.*, (2021) suggest that this type of content reduces user effort when seeking information about products and services (Kumar *et al.*, 2022). Furthermore, influencers can personalize their content, increasing its appeal to followers and establishing a direct connection with them (Holliman & Rowley, 2014; Liu *et al.*, 2020). This approach reflects the traditional strategy of enhancing interactions between consumers and brands and can encourage consumer engagement by encouraging comments and sharing of posts, thereby promoting purchasing decisions (Ramantoko, 2021).

The Influence of Platform Choice on Purchase Decisions

The surge in social media users experienced a 34.2% increase in 2017, marking it as the highest up to that point. However, this growth began to decelerate, reaching only 6.3% the following year. Across various regions, several social media platforms are frequented by users, with WhatsApp recording a staggering 88.7% usage, Instagram at 84.8%, and Facebook at 81.3%. Additionally, TikTok and Telegram have garnered 63.1% and 62.8% of users, respectively (Statista, 2022).

Key Factors Influencing Purchase Decisions on Social Media

According to Cheung & Thadani (2012), in the high-street fashion retail sector, consumers use a variety of internal and external motivations—facilitated and driven by the use of social media—that shape their behaviors and perceptions of retailers. On the other hand, the influence of social media metrics on purchasing decisions is significant for many consumers. Before acquiring an item, it's common for people to research on the internet or on social media, seeking information about the product through content creators they trust. Product reviews on social media serve as a crucial source of information for consumers when making purchasing decisions. What was once known as 'word of mouth' has now transitioned into the digital realm. Pre-purchase research focuses on aspects such as price,

quality, product promotions, content creators presenting the product or service, and the opinions of other customers.

Additionally, security concerns pose a common obstacle to online purchases. Before completing a transaction, consumers must provide personal information, such as address and phone number, for product delivery. This process raises concerns about the security and potential misuse of personal data. Although delivery is a necessity, the requirement to share personal data may lead to mistrust among some consumers. However, those who already trust the store may be more willing to provide this information. In this manner, when making online purchases through social media, consumers are particularly concerned about the aforementioned factors, but especially about the quality of the products offered and the security of their personal data.

How Business Content on Social Media Influences Purchase Decisions

Social media has compelled individuals and organizations to alter communication strategies, engage with consumers, build brands, and promote products. Consumers can easily gather product-related information on social media platforms. The user-friendly nature of social media enables consumers to choose products of their preference (Blackshaw & Nazzaro, 2006). Martin and Ramsaran-Fowdar (2013) revealed that social media marketing is highly effective in managing long-term relationships with consumers and engaging them by facilitating online information exchange. This clearly confirms that social media marketing leads to consumer satisfaction and loyalty. Anjum *et al.*, (2012) mentioned that social media marketing helps organizations attract and retain customers. Consumers can also benefit from interacting with companies on social media platforms, such as obtaining discounts, clarifying queries, negotiating prices, and viewing product reviews and ratings Ali & Naushad (2020). Studies in the field suggest that consumers are increasingly drawn to ads offering a wealth of information and novelty. Also, research has shown that browsing innovative products and sharing information have an impact on purchase intention (Kijek *et al.*, 2020). These elements are becoming critical factors playing a significant role in consumer decision-making.

Social Media: Sufficient for Informed Purchasing

In their research, Little *et al.*, (2020) found that groups/forums and social media platforms were regarded as influential sources of advice. Previous online shopping experiences and customer reviews of products and services provide a clear picture of how good or bad a product or service is, which can influence future purchases. Consumers make purchase

decisions based on the exchange of benefits and value they receive. The factors guiding these decisions include product selection, brand choice, timing of purchase, and frequency of purchase

Social Media: Enhancing Product Comparison and Purchase Decisions

On the other hand, trust in the perceived effectiveness of social media platforms, particularly in components such as images, comments, and star ratings, is key when comparing products. These components not only add value by serving as endorsements to purchasing trends through social media platforms but are also applicable to various markets. Besides, research suggests that individuals tend to visit more websites and meticulously compare different options, indicating a higher level of product scrutiny compared to other consumers.

Gender and Valuation of Company's Online Presence

In relation to the connection between gender and a company's online presence, particularly on social media, Sharma *et al.*, found that for small businesses heavily reliant on customer engagement for survival, social media marketing (SMM) offers broad reach and affordability. They also found that gender and educational level play a moderating role in the acceptance of a company's presence on social media. Additionally, it is crucial to identify how online technologies are accepted and adopted for a company's presence, given the existence of certain social and gender barriers. In this context, Olsson and Bernhard explored how female entrepreneurs in small businesses deal with digitalization and learn to use social media. They understand digitalization, social media use, and digital skills as part of the adaptation process for female entrepreneurs to an increasingly digital world. The authors found that hands-on learning, informal learning, and the step-by-step self-development of business behavior, along with the strategic hiring of young employees with digital skills—digital natives—allow these entrepreneurs to remain competitive and generate business growth.

Age and Social Media Platform Preference

Currently, different social groups use social media for marketing, entertainment, shopping, relationships, and professional purposes, among others. Marengo *et al.*, (2020) note that approximately 2.7 billion people use at least one of the social media platforms owned by Facebook: Facebook, WhatsApp, and Instagram. Previous research has identified differences between users and non-users of these platforms. The increasing relevance of social media influencers (SMI) has forced companies to adapt to the changing digital

landscape, driven by the significant influence of these influencers on consumer decision-making. Social technologies have quickly become part of workplace culture, with companies using them to communicate, provide customer service, gain exposure and awareness, attract new customers, increase revenue and profits, conduct marketing, network and build relationships, and recruit personnel

The use of social media has become an integral part of people's daily lives, being utilized in activities such as social interaction, education, and shopping. Similar to the preferences in social media use among cultural groups and different age groups, there are also variations in preferences according to the educational level of different social groups. According to Ziyadin *et al.*, (2019), dependence on social media decreases as educational levels rise.

Conclusions:

This study investigated the impact of social media on purchase decisions among both current and future professionals. Using a hybrid methodology that combined qualitative and quantitative methods, we found that 92.5% of the study population use social media as their primary source of information before making a purchase decision, with the three most popular platforms being Instagram, YouTube, and Facebook. This study also shows how social media has evolved into a crucial tool for making decisions about what to buy and how it affects consumers' choice of products and services. This was constantly observed across both genders and age groups, demonstrating its pervasive and universal influence. Additionally, attention is drawn to the relevance of reviews and comments on these sites, which play a key role in shaping user opinions and purchase decisions.

Moreover, our analysis revealed the importance of maintaining a varied online presence and customizing marketing strategies to the specific characteristics of each social media platform, which is crucial to optimize their influence in consumer decision-making. In this regard, we emphasize the following six key aspects:

1. Social media's influence depending on consumers' demographic characteristics: The differences we observed in the use and influence of social media platforms among various age groups and both genders reveal the need for more personalized and segmented marketing strategies.
2. Impact of influencers and trends: We observed a decline in the impact of influencers on consumer decision-making, as many respondents reported that these individuals have little to no bearing on their purchase decisions. Despite this, we find it essential to continue monitoring their influence because using these public figures for brand

positioning is still a common way for businesses to gain more recognition and legitimacy. This issue raises the prospect of a change in how consumers view influencer marketing, which makes it necessary to adjust marketing strategies to new trends and shifting consumer behaviors.

3. Integrating social media with e-commerce: Our findings suggest that social media and e-commerce are becoming more integrated, which may give companies who use both platforms in their sales efforts a competitive advantage.
4. Impact on brand loyalty: In addition to its influence on initial purchase decisions, social media plays a pivotal role in shaping long-term brand loyalty. To accomplish this, building online communities and maintaining continuous interaction with customers is key.
5. Challenges with privacy and trust: As social media is increasingly being used as a marketing tool, there have been concerns about data privacy and consumer trust. To navigate these challenges, brands need to be transparent and ethical in handling social media data.
6. This study emphasized how social media is becoming increasingly important in marketing and consumer decision-making, offering insightful information to businesses trying to adapt and prosper in the ever-changing digital landscape of today.

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LIBRARY ENGAGEMENT AMONG SCIENCE STUDENTS: PATTERNS, CHALLENGES, AND IMPLICATIONS

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Abstract:

Academic libraries remain central to science education, providing access to both physical and digital resources that support learning, research, and scholarly inquiry. This review synthesizes empirical studies on library usage among science students, focusing on engagement patterns, resource preferences, perceived benefits, and barriers to effective utilization. Findings reveal that while digital resources are increasingly favored, physical libraries continue to play a vital role in fostering focused study and academic identity. Challenges such as digital literacy gaps, limited infrastructure, and inadequate curricular integration persist. Recommendations highlight the importance of information literacy programs, faculty-librarian collaboration, and strategies to enhance resource accessibility.

Keywords: Library Engagement, Science Students, Academic Resources, Digital Literacy, Information Literacy.

Introduction:

Academic libraries serve as foundational pillars of higher education, offering curated resources that support critical thinking, experimentation, and lifelong learning (Naik, 2020). For science students, access to textbooks, research journals, databases, and technical manuals is essential for coursework, laboratory work, and project-based learning (Ivins, 2015). Despite the rise of online learning platforms, libraries provide structured environments for deep study, peer collaboration, and professional guidance (Mallesha & Anandhi, 2022).

Prior research highlights that library engagement among science students varies with academic level, discipline, and familiarity with digital tools. Undergraduates often rely on course-prescribed textbooks, whereas postgraduates engage more actively with specialized databases and scholarly journals (Kumar & Reddy, 2014). The integration of digital and physical resources has reshaped library use, but challenges remain, including low awareness of institutional repositories and limited alignment with curricula (Mulla & Chandrashekara, 2010).

Patterns of Library Use

Studies consistently indicate high engagement among postgraduate students, with frequent visits to both physical and digital libraries (Sharma & Singh, 2019). Digital resources—including e-journals, databases such as ScienceDirect and SpringerLink, and online repositories—are increasingly preferred due to convenience, searchability, and up-to-date content (Thanuskodi, 2012).

Physical libraries continue to attract students for quiet study, collaborative work, and access to print collections. Textbooks, reference books, and research journals remain core resources, though use of institutional repositories and thesis archives is generally low (Kumar & Reddy, 2014). Correlation analyses in multiple studies suggest that regular library use positively influences academic performance, research proficiency, and overall learning outcomes (Simmonds & Andaleeb, 2001; Singh & Kaur, 2015).

Barriers and Challenges

Despite widespread use, students encounter multiple challenges that limit effective engagement. Limited seating, outdated print collections, and inconsistent internet connectivity are common infrastructural barriers (Mulla & Chandrashekara, 2010). Digital literacy deficits, including difficulties with Boolean search techniques, database navigation, and citation management, further restrict access to electronic resources (Thanuskodi, 2012).

Another challenge is the insufficient integration of library resources into academic curricula. Without explicit guidance from faculty, many students underutilize specialized databases and research repositories (Owusu-Ansah, 2004). Additionally, students report a lack of awareness regarding available services, such as interlibrary loans, reference consultations, and information literacy workshops (Ranaweera, 2008).

These challenges underscore the need for coordinated strategies that combine infrastructural improvements, skill development, and curricular embedding of library use.

Implications and Recommendations

The literature affirms the dual role of libraries as both repositories of knowledge and active learning environments. Libraries enhance academic performance, foster research skills, and contribute to students' cognitive and affective development (Elmborg, 2011; Ivins, 2015). To optimize library engagement, institutions should prioritize information literacy programs that develop students' digital competencies, search strategies, and critical evaluation skills (Owusu-Ansah, 2004).

Collaboration between librarians and faculty can ensure that library resources align with course objectives, research projects, and assessment requirements (Simmonds & Andaleeb,

2001). Infrastructure upgrades, such as expanded seating, reliable internet, and modernized print collections, can enhance accessibility and user satisfaction. Additionally, promoting awareness of institutional repositories and research databases can encourage deeper engagement with primary literature (Kumar & Reddy, 2014; Sharma & Singh, 2019).

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EMPOWERING RURAL WOMEN IN MAHARASHTRA THROUGH SELF-HELP GROUPS: A SHORT REVIEW

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Introduction:

Women in rural India, particularly in states like Maharashtra, face multiple socio-economic challenges, including limited access to formal financial services, gender-based restrictions, and inadequate livelihood opportunities. These constraints often result in poverty, low social mobility, and limited decision-making power within households and communities. In response, Self-Help Groups (SHGs) have emerged as an effective mechanism to empower rural women through financial inclusion, collective savings, and livelihood development (Sahu & Tripathy, 2020).

SHGs are small, voluntary groups of women, typically 10–20 members, who come together to pool savings, provide internal lending, and access credit from banks or government schemes. Beyond financial inclusion, SHGs serve as platforms for skill development, entrepreneurship, and social solidarity. In Maharashtra, the state government, in collaboration with NGOs and financial institutions, has implemented numerous initiatives to strengthen women's SHGs, aiming to enhance income, reduce poverty, and promote gender equality (Patil & Deshmukh, 2019).

This review examines the current state of SHG-driven financial upliftment in rural Maharashtra, analyzing economic impacts, social empowerment, challenges, and enabling factors. By synthesizing evidence from academic studies, government reports, and NGO assessments, the review provides insights into the effectiveness and limitations of SHGs and suggests directions for policy and practice.

Role of SHGs in Financial Empowerment

Savings and Credit Access

A primary function of SHGs is facilitating savings and providing access to credit, which enhances financial inclusion for rural women. By pooling modest amounts of savings, SHG members build collective capital, which can be lent internally or used to secure loans from banks under schemes such as the National Rural Livelihood Mission (NRLM) (Kumar *et al.*, 2018). In Maharashtra, women-led SHGs have leveraged these funds to start small businesses, invest in agriculture or livestock, and meet household expenses without relying on informal moneylenders, thereby reducing debt vulnerability (Rao & Bhargava, 2017).

Livelihood Development and Entrepreneurship

SHGs support livelihood diversification through skill training, capacity building, and enterprise development. Women engage in dairy farming, poultry, fisheries, handicrafts, and agro-processing, often combining household responsibilities with income-generating activities (Patel & Singh, 2020). Collective action allows them to pool resources for procurement of raw materials, production, and marketing. Studies have demonstrated that SHG-supported enterprises increase household income, improve food security, and enhance women's participation in economic decision-making (Sharma & Choudhary, 2018).

Social Empowerment and Community Engagement

Enhancing Decision-Making and Confidence

Beyond economic benefits, SHGs contribute to social empowerment. Participation in SHG activities improves women's confidence, knowledge of government schemes, and capacity to influence household decisions (Deshmukh & Kale, 2019). Group meetings foster mutual support, enabling women to discuss social issues, health, and education collectively. In Maharashtra, women in SHGs have actively engaged in community development, from managing microfinance resources to promoting sanitation, health awareness, and school enrollment for children.

Fostering Social Capital and Networks

SHGs also function as social networks that provide emotional support, mentorship, and access to information. Strong social capital within SHGs strengthens group cohesion and enhances women's ability to negotiate in familial and community contexts (Sahu & Tripathy, 2020). Federations of SHGs further expand these networks, offering collective bargaining power, shared learning, and stronger market access.

Challenges in SHG Implementation

Financial and Institutional Constraints

Many SHGs operate with limited capital and face irregular access to bank loans. Bureaucratic hurdles, delays in credit disbursement, and lack of collateral-free loan schemes impede timely investment in micro-enterprises (Kumar *et al.*, 2018). Inadequate bookkeeping and weak internal governance may also undermine trust and sustainability within groups (Rao & Bhargava, 2017).

Skill Gaps and Market Limitations

While SHGs provide financial support, members often lack technical skills, business management knowledge, and marketing capabilities. Limited access to infrastructure such as storage, transport, and cold chains, especially for perishable products like dairy or fish,

restricts income potential (Patel & Singh, 2020). Additionally, women face challenges in scaling up their enterprises due to fragmented market linkages and low bargaining power.

Social and Cultural Barriers

Traditional gender norms continue to constrain women's participation in SHGs. Domestic responsibilities, time constraints, and societal expectations can limit involvement in group activities, training, and entrepreneurial efforts (Deshmukh & Kale, 2019). In some households, male members control income and decision-making, reducing women's autonomy over their earnings.

Enabling Factors and Policy Recommendations

Strengthening Financial and Institutional Support

Ensuring regular access to credit, seed capital, and working capital is critical for SHG sustainability. Simplifying loan procedures, providing interest subsidies, and offering bank linkage support can enhance financial resilience. Institutional support from government agencies and NGOs is vital to maintain transparent governance and facilitate skill-building (Sharma & Choudhary, 2018).

Skill Development and Market Linkages

Training programs in entrepreneurship, financial literacy, production, and marketing empower women to manage enterprises effectively. Facilitating market linkages, product branding, and collective marketing can enhance income and ensure sustainable livelihoods (Patel & Singh, 2020).

Social Mobilization and Gender Sensitization

Promoting gender-sensitive policies, community awareness programs, and family support mechanisms is essential to reduce social barriers. Encouraging men's involvement in supporting women's economic activities can improve acceptance and sustain participation (Deshmukh & Kale, 2019).

Promoting Federations and Networks

SHG federations at village, block, or district levels enhance collective bargaining power, resource pooling, and access to government schemes. Networking also facilitates knowledge sharing, peer learning, and expansion of enterprise activities (Sahu & Tripathy, 2020).

Conclusion:

Self-Help Groups have proven to be a significant tool for empowering rural women in Maharashtra. They promote financial inclusion, facilitate livelihood development, and enhance social and decision-making capacities. Despite their successes, challenges related

to capital, skills, market access, and socio-cultural norms persist. Strengthening institutional support, skill development programs, gender sensitization, and networking can enhance SHG effectiveness and sustainability.

With concerted efforts from government agencies, NGOs, and communities, SHGs can continue to serve as a powerful mechanism for women's economic upliftment, poverty alleviation, and social empowerment in rural Maharashtra, contributing to inclusive and sustainable rural development.

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भारतातील सहकारी चळवळीचा इतिहास

नीता जगताप

इतिहास विभाग,

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उपोद्घातः

अशिया आणि अफ्रिका खंडातील अनेक राष्ट्रांनी पारतंत्र्याचे जोखड झुगारल्यानंतर स्वतःच्या आर्थिक स्वातंत्र्यासाठी नियोजन केले. वसाहतवादातून मुक्त झाल्यानंतर स्वयंपूर्ण देशाची उभारणी हे एकमेव उद्दिष्ट या सर्व राष्ट्रांसमोर होते. प्रत्येक देशामध्ये या उद्दिष्टासाठी वेगवेगळ्या मार्ग निवडला गेला. वेगवेगळ्या आर्थिक तत्त्वज्ञानाच्या सहाय्याने या देशांना आपली आर्थिक स्वयंपूर्णता प्राप्त करायची होती. या संदर्भात जगाच्या आधुनिक इतिहासात घडल्या, त्या सर्व घटनांचा उहापोह करणे हे प्रस्तुत टिपणाचे उद्दिष्ट नव्हे. कारण या टिपणात आपण भारताच्या आर्थिक इतिहासात सहकारी चळवळीने पार पाडलेली भूमिक तपासणार आहोत. किंबहुना स्वयंपूर्ण देश निर्मितीच्या कामी या देशात सहकारी चळवळीने कसे योगदान दिले याचा मागोवा घेण्याचा विचार आहे. या उद्दिष्टाला हात घालण्यापूर्वी प्रस्तावनेत काही जागतिक पातळीवरील महत्वपूर्ण घटनांचा उल्लेख अप्रस्तुत ठरू नये.

पूर्वसूरी:

ईजिप्तने सुवेझ कॅनल कंपनीचे राष्ट्रीयकरण करण्याचा निर्णय घेतला. त्यामुळे ब्रिटीश आणि फ्रेंच सरकारांना भयंकर संताप आला. कारण ईजिप्तच्या या निर्णयामुळे या दोन देशांवर दुरगामी परिणाम होणार होते. त्यांनी ईजिप्तच्या विरुद्ध युद्ध पुकारण्याचा निर्णय घेतला. परंतु त्यांच्या असे लक्षात आले कि, राष्ट्राध्यक्ष नासर आणि नव्याने जागृत झालेली ईजिप्तची जनता खंबीर होती. सोव्हिएत रशियाने ब्रिटीश आणि फ्रेंचांच्या विरोधात ईजिप्तला मदत करण्याचा निर्णय घेतला, परिणामी ईजिप्तवरील संकट परतले. परंतु ब्रिटीश आणि फ्रेंचने ईजिप्तची आर्थिक कोंडी करण्याचा निर्णय घेतला. यासाठी त्यांनी ईजिप्तच्या हाय आस्वान डॅम या बहुउद्देशीय प्रकल्पाची मदत थांबवली. या धरणामुळे ईजिप्तमधील नाईल नदीला येणाऱ्या पुरावर नियंत्रण बसणार होते. त्याचप्रमाणे कित्येक लाख चौरस किलोमीटर एवढी ईजिप्तची शेती ओलिताखाली येणार होती. आणि 1840 दशलक्ष किलो वॅट एवढी वीजनिर्मिती या धरणाच्या सहाय्याने होणार होती. या सर्व परिणामांची कल्पना असून सुध्दा ईजिप्तने आपला प्रखर राष्ट्रवाद टिकविण्यासाठी सुवेझ कालव्याच्या राष्ट्रीयकरणाचा निर्णय घेतला आणि अंमलात आणला. अशा अनेक नवस्वतंत्र राष्ट्रांसमोर आर्थिक परिवर्तन घडवून आणताना राष्ट्रीय सार्वभौमत्व अथवा राष्ट्रावादाची कास कशी धरायची हा एक गहन प्रश्न होता. येथे दोनच पर्याय शिल्लक होते असे दिसते. आणि ते म्हणजे राष्ट्रवाद की आर्थिक परिवर्तन या प्रश्नातून मार्ग काढताना अनेक नवस्वतंत्र राष्ट्रांना अत्यंत कठीणार्थींचा सामना करावा लागला.

सुरुवातीलाच उल्लेख केल्याप्रमाणे आर्थिक परिवर्तनासाठी उपलब्ध असणाऱ्या विविध पर्यायांचा तुलनात्मक अभ्यास करून कोणता पर्याय योग्य आणि कोणता पर्याय अयोग्य असा निर्णयाप्रत येणे हा प्रस्तुत लेखाचा हेतु नाही. त्याचप्रमाणे स्वतःचे आर्थिक, सामाजिक आणि राजकीय परिवर्तन घडवून आणताना भारताने सुध्दा आपल्या राष्ट्रावादाच्या बाबतील ईजिप्तप्रमाणेच कोठेही तडजोड केली नाही हे निश्चितण् परंतु भारताच्या आर्थिक परिवर्तनात सहकारी चळवळीचे स्थान निश्चितपणे महत्वाचे आहे. हे मान्य करूनच आपल्याला भारताचा आर्थिक इतिहास अभ्यासता येणे शक्य आहे.

प्रास्ताविक व भारतातील सहकाराची पार्श्वभूमी:

इ.स. 1947 साली भारताला स्वातंत्र्य मिळाले. स्वातंत्र्यानंतर भारताने विकासाचा वेगळा मार्ग अवलंबला. नियोजित विकास घडवून आणताना देशासमोर अनेक संकटे उभी होती. यातून मार्ग काढण्यासाठी ज्या वेगवेगळ्या योजनांचा आधार घेतला गेला, त्यामध्ये सहकारी चळवळीने सुध्दा आपले महत्वपूर्ण योगदान दिल्याचा इतिहास नवीन पिढीला समजणे आवश्यक आहे.

पुर्वापर भारत एक शेतीप्रधान देश आहे. एकूण लोकसंख्येच्या जवळजवळ 85 टक्के लोकसंख्या रोजगार आणि उपजिविकेसाठी शेतीवर अवलंबून होती. त्यावेळची भारताची एकूण लोकसंख्या 38 कोटीच्या आसपास होती. आजही हे प्रमाण ४६ टक्यांच्या जवळपास आहेण् जगातील सर्वात उत्कृष्ट जमीन परंतु उत्पदकता मात्र कमी, अशी परिस्थिती दिर्घकाळ चालविलेल्या सत्ताकाळात ब्रिटीषांनी इथल्या संपत्तीची वारेमाप लुट केली. कच्च्या मालाचा एक श्रीमंत मार्ग आणि औद्योगिक माल खपविण्याचे हूकमी ठिकाण एवढाच विचार केला. इंग्लंडचा औद्योगिक विकास साधण्यासाठी भारतातील बाजारपेठेची पाहिजे तेवढी लुट केली. या व्यतिरिक्त भारतात कायम पडणारे दुष्काळ हे ब्रिटीश राजवटीचे एक लक्षण होवून बसले होते.

दुष्काळ आयोगाची नेमणूक आणि भारतातील सहकाराचा उदय:

भारतामध्ये ब्रिटीश सरकारने इ.स. 1901 साली दुष्काळ आयोगाची नेमणूक केली. या दुष्काळ आयोगाने सरकारला ज्या अनेक शिफारशी केल्या त्यापैकी शेतकऱ्यांना मदत करण्यासाठी ताबडतोब सहकार विषयक योजना आखावी अशी शिफारस सुध्दा केली. समितीच्या शिफारशीवर अंमल करण्यासाठी सरकारने इ.स. 1904 साली “The Co-operative Credit Society Act-1904” हा कायदा पास केला आणि सरकारच्या हस्ते भारतातील सहकारी चळवळीला सुरुवात झाली. परंतु देशातील सहकारी चळवळ विस्तारण्याच्या कामी या कायद्याने सुध्दा फारसा फरक पडला नाही. ब्रिटीषांनी या देशात स्वतःचे राज्य चालविणे आणि त्यांना सोयीस्कर वाटतील अशा योजना राबविणे यापलीकडे कशातच रस नव्हता. नंतरच्या काळात मोर्ले मिंटो आणि मॉटेक्यू चेम्सफर्ड सुधारणांनी या गोष्टीचा प्रत्यय आणून दिला. भारतातील राष्ट्रीय काँग्रेसने या सुधारणांना प्रखर विरोध केला.

इ.स. 1919 मध्ये ब्रिटीशांनी ज्या घटनात्मक सुधारणा केल्या त्या सुधारणा अंतर्गत सहकार हा विषय राज्याच्या अखत्यारीत देऊन टाकला. ब्रिटीश सरकारने जन्माला घातलेले मूल कोणत्याही प्रकारच्या तरतूदी न करता राज्यांच्या झोळीत टाकून एक प्रकारे सहकाराच्या बाबतीत ‘सांभाळा किंवा फेकून द्या’ असेच धोरण अवलंबिले गेले. यावरून भारतातील सहकारी चळवळीबद्दल ब्रिटीशांना किती आस्था होती हेच आपल्याला दिसून येते.

नंतरच्या काळात मात्र सहकारी चळवळीने हळूहळू बाळसे धरले. मुंबई राज्याने सर्वप्रथम इ.स. 1925 साली कायदा करून सहकारी चळवळीला वेग देण्याचा प्रयत्न केला. त्यानंतर इ.स. 1932 साली मद्रास राज्याने श्व.व्चमतंजपअम स्दंक डवतजहनंम |बजश् असा कायदा पास करून सहकाराला बळकटी आणण्याचा प्रयत्न केला. त्यानंतर एकामागून एक अशा अनेक राज्यांनी कायदेशीर चौकटीत प्रयत्न करून सहकारी चळवळ पुढे नेण्याचे प्रयत्न केले. बिहार आणि ओरिसाने इ.स. 1935, तर बंगालने इ.स. 1940, त्रिपुरा व म्हैसूर इ.स. 1948, ग्वाल्हेर, इंदोर आणि माळवा इ.स. 1949, मध्यप्रदेश आणि कोचीन “कोऑपरेटिव्ह सोसायटीज ऍक्ट” इ.स. 1951 मध्ये पास करण्यात आला. त्याचप्रमाणे त्रावणकोर व कोचीन इ.स. 1951, हैद्राबाद इ.स. 1952, राजस्थान आणि पंजाब इ.स. 1953, हिमाचल प्रदेश इ.स. 1954 साली सेंट्रल प्रोव्हिन्स आणि हैद्राबाद राज्याने श्व.व्चमतंजपअम स्दंक डवतजहनंम |बजश् असा कायदा पास करून सहकाराच्या माध्यमातून शेतीविकासाचे एक पाऊल पुढे टाकले.

सहकारातील प्रशासकीय सुधारणांसाठी सरकार पातळीवर प्रयत्न

स्वातंत्र्य मिळाल्यानंतर सुध्दा भारतातील सहकारी चळवळीची कार्यपद्धती आणि प्रशासकीय व्यवस्था इ.स. 1912 च्या ब्रिटीश कायद्यानुसारच चालत होती. काळानुरूप यामध्ये बदल करणे आवश्यक होते, त्यासाठी भारत सरकारने जून 1956 मध्ये एक समिती नेमली. या समितीने इ.स. 1912 चा ब्रिटीश कायदा आणि त्यानंतर वेगवेगळ्या राज्य सरकारांनी केलेल्या सहकार विषयक कायद्यामधील दोष दाखवून दिले. त्याचबरोबर देशाच्या विकासासाठी लोकशाही चौकटीला कोणताही धक्का न लावता सहकारी चळवळ किती महत्वाची आहे हे सुध्दा दाखवून दिले. या समितीच्या शिफारशीनंतर भारताच्या रिझर्व्ह बँकेने फंड निर्माण करून देशातील सहकारी चळवळ बळकट पायावर उभी करण्याचा प्रयत्न केला. वास्तविक पाहता स्वातंत्र्यानंतर सहकारी क्षेत्रातील सुधारणांविषयक सरकारी पातळीवरील हा पहिला प्रयत्न होता.

सुरुवातीपासून भारतातील सहकारी चळवळ सर्वस्पर्षी असल्याचा इतिहास आहे. कारण या देशातील सहकारी चळवळीने कर्ज, विपणन, प्रक्रिया, पाणीपुरवठा, दुध उत्पादन, सहकारी शेती, लघु आणि ग्रामीण उद्योग, ग्राहक सेवा, श्रमिक सहकार, गृहबांधणी, वाहतुक इत्यादी क्षेत्रात आपल्या कार्याचा ठसा उमठविल्याचा इतिहास आहे.

सुरुवातीच्या काळात ग्रामीण भाग आणि शेतकऱ्यांना मदत करणे एवढाच सहकारी चळवळीचा उद्देश असल्याचे दिसून येते. हा दृष्टीकोन समोर ठेवून भारतीय रिझर्व्ह बँकेने इ.स. 1953 साली एक समिती नेमली. या समितीने केलेल्या सर्व शिफारशी इ.स. 1955 साली पाटणा येथे भरलेल्या सहकारी अधिवेशनात स्वीकारल्या गेल्या. परिणामी इ.स. 1955 ते इ.स. 1965 दरम्यान झालेल्या दुसऱ्या आणि तिसऱ्या पंचवार्षिक योजनांच्या मसूद्यात असा उल्लेख सापडतो कि ग्रामीण विकासाचे महत्वपूर्ण तत्वज्ञान म्हणून सहकाराचा विचार करणे आवश्यक आहे.

दुसऱ्या पंचवार्षिक योजनेच्या काळात भारतातील सहकारी चळवळीच्या प्रगतीचा आढावा घेण्यासाठी इ.स. 1957 मध्ये भारत सरकारने सर मॅक्लॉल्म डार्लिंग यांची मदत घेतली. त्यांच्याकडून सहकारी चळवळीच्या सुधारणेसाठी भारत सरकारने शिफारशी मागविल्या. सर मॅक्लॉल्म फक्त चौदा आठवडे राहू शकले. परंतु त्यांनी देशभर दौरे करून आणि लोकांशी चर्चा करून भारतातील सहकारी चळवळी संदर्भात आपला अहवाल सादर केला. भारतातील सहकारी चळवळीच्या विकासाच्या दृष्टीने हा अहवाल महत्वपूर्ण मानला जातो. या अहवालासंदर्भात प्रा.डी.जी. कर्वे यांनी सुध्दा प्रबंधक उद्गार काढल्याची नोंद आहे.

नंतरच्या काळात मद्रास राज्यात सुध्दा सहकारी चळवळीने चांगले काम केल्याचे दिसून येते. मद्रासमधील मध्यवर्ती सहकारी जमीन तारण बँकेने अत्यंत मोठ्या प्रमाणात शेतीसाठी दिर्घकालिन कर्जाचा पुरवठा केला होता. या कर्जावरील व्याजाचा दर सुध्दा कमीत कमी ठेवण्यात आला होता. भारत सरकारने नेमलेल्या ग्रामीण पतपाहणी समितीने सुध्दा याबाबत समाधान व्यक्त केल्याचा इतिहास आहे. इ.स. 1950 च्या दशकात भारतातील सहकारी चळवळीने समाधानकारक प्रगतीचा इतिहास घडविला. इ.स. 1956.57 मध्ये भारतात एकूण 1915 मोठ्या सहकारी संस्था अस्तित्वात होत्या. त्यांची संख्या वाढून इ.स. 1957.58 साली 4529 आणि इ.स. 1958.59 मध्ये 6318 एवढी झाली होती. त्याचप्रमाणे इ.स. 1957.58 साली भारतात एकूण 2000 शेती सहकारी संस्था अस्तित्वात होत्या. या सर्व सहकारी संस्थांमध्ये एकत्रित शेतीचा प्रयोग यशस्वीरित्या राबविला जात होता.

भारतातील सहकारी चळवळीच्या इतिहासावर एक दृष्टीक्षेप

ब्रिटीश सरकारने 8 ऑक्टोबर 1914 रोजी एक अध्यादेश काढून भारतातील सहकारी क्षेत्राचा आढावा घेण्यासाठी एक समिती नेमली. या समितीच्या चेअरमनपदी त्यावेळचे भारत सरकारचे कृषी आणि महसूल खात्याचे सचिव श्री मॅक्लॉगन यांची नियुक्ती करण्यात आली. समितीच्या नियुक्तीचा हेतू असा होता कि, देशातील सहकारी चळवळ सुरळित सुरू आहे कि, त्यामध्ये काही सुधारणा करण्याची आवश्यकता आहे हे तपासणे. या संदर्भात सर्व प्रकारच्या शिफारशी करण्याचे स्वातंत्र्य या समितीला देण्यात आले होते. तसेच असे ठरविण्यात आले होते कि, समितीने केलेल्या सर्व शिफारशींवर ब्रिटीश सरकार लक्ष केंद्रीत करून त्याचप्रमाणे समितीने असे नमूद केले कि सहकाराचा विकास ही सरकारची नैतिक जबाबदारी आहे. त्यादृष्टीने सरकारने जबाबदारी स्वीकारणे आवश्यक आहे.

जागतिक ग्रामीण पत पुरवठा सुविधांचा इतिहास तपासला तर जर्मनीत इ.स. 1849 साली ही सुविधा उत्पन्न करून देण्यात आली. इ.स. 1892 साली मद्रास सरकारने सर फ्रेडरिक निकोलसन यांची खास नियुक्ती करून युरोपातील ग्रामीण आणि शेती कर्ज विशयक सुविधांचा अभ्यास करून अशा प्रकारची व्यवस्था भारतात निर्माण करता येईल काय याविषयी शिफारशी करण्यास सांगितले. सर निकोलसन जर्मनीतील ग्रामीण सहकारी चळवळीने आश्चर्यचकित झाले. अशा प्रकारची व्यवस्था भारतात सुध्दा सुरू करण्यात यावी असे आग्रही मत त्यांनी प्रतिपादीत केले. त्यानंतर ब्रिटीश सरकारने इ.स. 1899 साली डुपरनेक्स यांची नेमणूक करून अशा प्रकारच्या सहकारी संस्था भारतात निर्माण करण्याच्या कामी प्रत्यक्ष वस्तुस्थिती तपासण्यास सांगितले. या प्रयत्नातून एक गोष्ट समोर आली आणि ती म्हणजे या देशात खास कायदा पास केल्याशिवाय सहकारी चळवळ सुरू करून तिचा विकास करता येणार नाही. या अनुषंगाने भारत सरकारने लॉर्ड कर्झन भारताचे व्हाईसरॉय असताना एक समिती नेमली, या समितीचे चेअरमन सर एडवर्ड लॉ हे होते.

समितीने केलेल्या शिफारशींवर आधारित इ.स. 1904 साली भारतातील सहकार कायदा पास करण्यात आला. या कायदानुसार सहकारी संस्थांना मुद्रांक शुल्क, नोंदणी शुल्क आणि उत्पन्न करातून वगळण्यात आले होते.

परंतु या कायदानत फक्त मध्यवर्ती सहकारी बँकाच्या संदर्भात काहीच विचार करण्यात आला नव्हता. त्यामुळे सभासदांना करावयाच्या कर्ज पुरवठ्याची जबाबदारी प्राथमिक सहकारी संस्था कशा पार पाडणार हा प्रश्न अनुत्तरीतच राहिला. अनेक राज्यांमध्ये सहकार निबंधकाच्या नेमणूका करून त्यांना इ.स. 1904 च्या सहकार कायदानुसार सहकारी चळवळीचा पाया मजबूत करण्याच्या आज्ञा देण्यात आल्या. कायद्याची अंमलबजावणी जोरात सुरू झाली परंतु नंतरच्या काळात भारतातील सहकाराच्या विकासाकरीता हा कायदा अपूर्ण आहे असे निदर्शनास आले. त्यामुळे इ.स. 1912 साली दुसरा सहकारी कायदा पास करण्यात आला. या कायदानुसार कर्जाशिवाय इतर कार्यासाठी सुध्दा सहकारी संस्थांची स्थापना करण्याची परवानगी देण्यात आली.

ग्रामीण आणि नागरी संस्थामध्ये जो फरक केला जात होता तो फरक कायद्याने संपुष्टात आणला. जिल्हा मध्यवर्ती सहकारी बँकेच्या स्थापनेस सुरुवात झाली. नोंदणी, प्रशासकीय प्रश्न आणि हिषेब तपासणी इत्यादी बाबतीत सुधारणा घडवून आणल्या. परंतु या कायद्याने सुध्दा सहकारी संस्थांना कर्ज देण्यासाठी आवश्यक असणाऱ्या भांडवलाच्या उपलब्धतेकडे दुर्लक्ष केले.

इ.स. 1904 सालच्या कायद्याने फक्त सहकारी पत पुरवठा संस्थांच्या स्थापनेला मंजूरी देण्यात आली. त्यामुळे इतर उद्देश दुर्लक्षित झाले. परंतु इ.स. 1912 सालच्या सहकारी कायद्याने इतर उद्दीष्टांकरीता सुध्दा सहकारी संस्थांच्या स्थापनेस मंजूरी मिळाली. त्यामुळे इ.स. 1912-13 सालच्या दरम्यान ब्रिटीश भारतामध्ये एकूण 249 इतर सहकारी संस्थांची स्थापना झाली. या सहकारी संस्थांच्या स्थापनेमुळे सुती आणि रेशमी कापडांचे उत्पादन वाढले. त्याचप्रमाणे गृहबांधणी आणि विणकरांच्या सहकारी संस्था सुध्दा उदयास आल्या. युरोपमध्ये शिक्षण पूर्ण करून आलेल्या लोकांनी शहरी भागात अशा वेगवेगळ्या संस्थांची स्थापना करून चळवळीला उभारी दिली. यावरून असे दिसून येते कि, भारतात सहकारी चळवळ चांगल्या पध्दतीने चालावी असा ब्रिटीश सरकारचा मानस होता.

भारतात सहकारी चळवळीची सुरुवात केल्यानंतर संबंधित राज्य सरकारांनी सहकारी संस्थांची आद्यक्रमाने जोपासना करावी असे आदेश देण्यात आले. या आदेशाचा परिणाम असा झाला की, ब्रिटीश काळात भारतामध्ये अशा प्रकारच्या एकूण 13882 सहकारी संस्था उदयास आल्या. ज्या शेती सहकारी संस्थांची भारतात स्थापना झाली, त्यात प्रामुख्याने प्रत्यक्ष शेतकरी आणि शेतमजूरांच्या सहकारी संस्थांची संख्या जास्त होती. इ.स. 1914 साली भारतात एकूण प्राथमिक सहकारी कर्ज पुरवठा सहकारी संस्थांची संख्या 13000 पेक्षा जास्त होती. तर एकूण 189 मध्यवर्ती सहकारी बँका आणि पाच विभागिय सहकारी बँका अस्तित्वात आल्या.

जेव्हा लॉर्ड वेनलॉक मद्रास राज्याचा गव्हर्नर होता, त्यावेळी मद्रास सरकारने 15 मार्च 1892 रोजी एक वटहुकुम जारी करून फ्रेडरिक निकोलसन यांची खास अधिकारात नेमणूक करून मद्रास राज्यात जमीन विशयक सुधारणांच्या दृष्टीकोनातून सहकारी बँकाच्या स्थापनेची शक्यता पडताळून पाहण्यास सांगण्यात आले.

फ्रेडरिक निकोलसन यांनी आपल्या अहवालात अगदी लॅटिन युरोपचा आधार घेत कर्ज पुरवठ्यासाठी सरकारी व्यवस्था किती लोकप्रिय होती हे सांगण्याचा प्रयत्न केला. या तत्त्वावर आधारीतच मद्रास निधीची स्थापना झाली. यानंतर पुढे मद्रासमध्ये वेगवेगळ्या उद्दिष्टांसाठी अनेक प्रकारच्या सहकारी बँकांची स्थापना झाली.

जर्मनी, फ्रान्स, हंगेरी, इटली, स्विडन, रशिया, स्विझर्लंड, पोर्तुगाल, बेल्जियम, स्पेन, डेन्मार्क, ब्रिटन, अमेरिका, इजिप्त इत्यादी पाश्चिमात्य राष्ट्रात वेगवेगळ्या प्रकारच्या सहकारी संस्था गेली कित्येक वर्षे कर्ज पुरवठा करण्याचे अविरत काम करत होत्या. या सर्व देशातील सहकारी बँकांच्या व्यवस्थेचा अभ्यास निकोलसन यांनी केला होता. त्यामुळे त्यांना जगातील आदर्श सहकारी बँकांच्या व्यवस्थेचे सखोल ज्ञान होते असे मानले जाते. म्हणून ब्रिटीश सरकारने भारतात आदर्श सहकारी बँकांच्या व्यवस्थेचा पाया घालण्यासाठी इ.स. 1892 साली निकोलसन यांची नियुक्ती केली होती. तर वर उल्लेख केल्याप्रमाणे निकोलसन यांनी अत्यंत सखोल अभ्यास करून देशातील सहकारी व्यवस्था कशी असावी याबद्दल अहवालात शिफारशी केल्या होत्या. सर निकोलसन यांचा अहवाल अभ्यासासाठी उपलब्ध आहे.

सहकाराच्या विकासासाठी भारतात नेमण्यात आलेल्या काही महत्वाच्या समित्यांच्या इतिहासाचा मागोवा

भारतात सहकारी चळवळीची सुरुवात इ.स. 1904 साली सरकार मार्फत करण्यात आली. यापूर्वी देशात सहकारी तत्वावर काही गोष्टी घडून येत असल्या तरी या देशातील सहकारी चळवळीचा अधिकृत इतिहास इ.स. 1904 सालापासून पाहण्याचा पायंडा आहे. त्यानंतरच्या काळात सहकारी चळवळीत सुधारणा घडवून आणणे आणि सहकार क्षेत्राचा विकास करणे या कामांसाठी वेळोवेळी अभ्यास गटांची किंवा समित्यांची नेमणूक करण्यात आली. या समित्यांमध्ये सुरुवातीला उल्लेख करावा लागतो तो म्हणजे ऑक्टोबर 1914 साली नियुक्त करण्यात आलेली मॅकलॅगन समिती होय. या समितीने इ.स. 1915 साली आपला अहवाल सादर केला. त्यानंतरच्या काळात भारतात मोठ्या प्रमाणावर मध्यवर्ती सहकारी संस्थांची स्थापना झाली. यामुळे देशातील ग्रामीण कर्ज वाटपाला आधार मिळून त्यामध्ये सुसूत्रता निर्माण होण्यास मदत झाली.

त्यानंतर आपल्याला उल्लेख करावा लागेल तो म्हणजे जानेवारी 1945 मध्ये नियुक्त केलेल्या समितीचाण या समितीला नियोजन समिती असे संबोधण्यात आले होते. या समितीने आपला अहवाल इ.स. 1946 साली सादर केला. प्रा. धनंजनराव गाडगीळ यांच्या अध्यक्षतेखाली नेमलेल्या कृषी धोरण समितीने केलेल्या शिफारशीवर शिक्कामोर्तब व विचार करणे हे सुध्दा या समितीचे एक प्रमुख कार्य होते.

सहकार नियोजन समितीने आपला अहवाल सादर करताना गाडगीळ समितीने केलेल्या शिफारशींचा पाठपुरावा केला होता. या समितीने आपल्या अहवालात असे नमुद केले होते कि, ग्रामीण भागातील सावकार कर्ज पुरवठ्याचा एक महत्वाचा मार्ग असून त्याला काही ठोस प्रयत्नांशिवाय नजीकच्या भविष्यकाळात दूर करणे शक्य नाही. त्याचप्रमाणे सावकाराकडून आकरले जाणारे व्याजाचे दर आणि अवलंबिण्यात येणारे इतर मार्ग, ग्रामीण भागातील पिळवणूकीची महत्वपूर्ण करणे होती. या अडचणीतून मार्ग काढण्यासाठी समितीने सुचविलेला प्रमुख उपाय म्हणजे ग्रामीण भागातील सहकाराला शक्ती देण्यासाठी केलेले प्रतिपादन होय. त्याचप्रमाणे मध्यवर्ती सहकारी बँकांनी आपल्या कर्ज व्यवस्थेचे जाळे भक्कम पायावर उभे करून ते विस्तारण्याचा चोख प्रयत्न करावा असे सुचविण्यात आले होते.

प्रा. गाडगीळ समितीने केलेल्या शिफारशीचे प्रमुख फलित म्हणून ज्या गोष्टीचा प्रामुख्याने भारताच्या आर्थिक इतिहासात उल्लेख सापडतो ती गोष्ट म्हणजे इ.स. 1936 साली भारत सरकारने रिझर्व्ह बँकेच्या अखत्यारित स्थापन केलेले 'कृषी कर्ज महामंडळ' होय. समितीच्या अहवालातील इतर शिफारशींचा सुध्दा गांधीयाने विचार करून सरकारने भारताच्या सहकारी व्यवस्थेत इतर अनेक सुधारणा घडवून आणण्याचा प्रयत्न केला.

नंतरच्या काळात इ.स. 1929 साली जागतिक महामंदीचा कालखंड आला. संपूर्ण युरोपभर महामंदीने फटका दिल्यामुळे भारतावर सुध्दा अप्रत्यक्षरित्या दुष्परिणाम झाले. या काळात अनेक जिल्हा मध्यवर्ती सहकारी बँका दिवाळखोरीत गेल्या. तर त्यांच्यावर अवलंबून असणाऱ्या प्राथमिक सहकारी संस्था पार बुडाल्या. इ.स. 1935-36 च्या दरम्यान जागतिक महामंदी संपुष्टात आली. तोपर्यंत जगाच्या पाठीवर दुसऱ्या महायुद्धाचे वारे वाहू लागले होते. इ.स. 1939 साली सुरू झालेले दुसरे महायुद्ध आणि त्यामुळे इंग्लंडसमोर आलेल्या अनेक अडचणीमुळे सरकारला अडचणीत सापडलेल्या सहकारी चळवळीला मदतीचा हात देणे शक्य झाले नाही. भारताबरोबरच्या परकीय व्यापारात सुध्दा इंग्लंडला घाटा निर्माण झाला. दरम्यानच्या काळात भारतात स्वातंत्र्य चळवळ सुध्दा अधिक जोमाने सुरू झाली. या सर्व घडामोडीमुळे भारतावरील इंग्लंडचे साम्राज्य मोडीत निघते की काय अशी शंका निर्माण झाली. इ.स. 1945 साली दुसरे महायुद्ध संपले आणि इ.स. 1947 साली ब्रिटीशांना भारताला स्वातंत्र्य द्यावे लागले हे सर्वश्रुत आहे. परंतु मध्यंतरीच्या काळात देशातील सहकार चळवळीने जे धक्के सहन केले त्यातून चळवळीला सावरणे आवश्‍यक होते.

स्वातंत्र्यानंतर सहकारी चळवळीला भक्कम आधार देण्याची गरज होती. सर्व अडचणीमधून मार्ग काढून पुनर्बांधणीचे उद्दिष्ट साध्य करण्यासाठी शिफारशींची आवश्‍यकता होती. हे कार्य पार पाडण्यासाठी इ.स. 1949 साली भारत सरकारने 'ग्रामीण बँकींग चौकशी समिती' स्थापन केली. या समितीने सादर केलेला अहवाल भारतातील सहकारी चळवळीच्या इतिहासातील एक अत्यंत महत्वाची घटना मानली जाते. या समितीने सहकाराच्या विकासासाठी रिझर्व्ह बँकेकडून भरीव प्रयत्नांची अपेक्षा केली. अहवालाचा सकारात्मक

परिणाम झाला. फेब्रुवारी 1951 मध्ये रिझर्व्ह बँकेने भारतातील सहकारी क्षेत्रातील कार्यकर्ते आणि अधिकारी वर्गाचे अधिवेशन घेतले. ग्रामीण शेती व्यवस्थेला भक्कम पायावर आधारित सहकाराच्या माध्यमातून कर्ज पुरवठा कसा करता येईल यावर उपाय शोधणे हा संबंधित अधिवेशनाचा प्रमुख उद्देश होता. अधिवेशनातील चर्चेचा एक अहवाल तयार करण्यात आला. रिझर्व्ह बँकेने पत पाहणीचे काम हाती घ्यावे आणि कर्जा संदर्भात ग्रामीण भागातील लोकांच्या सर्व अडचणी समजून घेण्याचा प्रयत्न करावा असे या अहवालात सुचविण्यात आले.

अधिवेशनाच्या अहवालावर विचार करण्यासाठी रिझर्व्ह बँकेने एक छोट्या अभ्यास गटांची स्थापना केली. संबंधित अभ्यास गटाने संपूर्ण अहवालाचा अभ्यास करून त्या संबंधितचे अनुमान व निष्कर्ष रिझर्व्ह बँकेसमोर ठेवले. बँकेने अधिवेशनाचा संपूर्ण अहवाल स्वीकारला. परिणामी इ.स. 1951 साली रिझर्व्ह बँकेने श्री. ए.डी. गोरवाला यांच्या अध्यक्षतेखाली अखिल भारतीय ग्रामीण पत पाहणी समिती स्थापन केली. ही रिझर्व्ह बँकेची सुकाणू समिती म्हणून इतिहासात ओळखली जाते. या समितीचे सदस्य अनुक्रमे डॉ. एन.एस.आर. शास्त्री, प्रा. डी.आर. गाडगीळ, वेंकटाप्पैया, डॉ. बी.के. मदन हे होते. नंतरच्या काळात डॉ. बी.के. मदान यानी समितीच्या सदस्यत्वाचा राजीनामा दिल्यामुळे श्री. पी.एस. नारायण प्रसाद यांनी ती जागा भरून काढली.

या समितीने सादर केलेला अहवाल अनेक अर्थानी ऐतिहासिक मानला जातो. समितीने सादर केलेल्या शिफारशी स्वातंत्र्यपूर्वीच्या समित्यांपेक्षा पूर्णपणे वेगळ्या होत्या. यामुळे असे दिसून आले की, समितीने आपला अहवाल तयार करताना भारताचे स्वातंत्र्य आणि सार्वभौमत्व विचारात घेतले होते. एकूण तीन खंडात सादर केलेला हा अहवाल म्हणजे सहकारी चळवळीविषयीची आकडेवारी आणि माहितीची खाण मानली जाते.

समितीने आपल्या अहवालात असे नमूद केले होते की, “सहकारी व्यवस्था ही एक फक्त यंत्रणाच नाही तर त्याकडे एक तत्वज्ञान म्हणून पाहिले पाहिजे”. यावरून देशातील ग्रामीण कर्ज व्यवस्थेच्या बाबतीत या समितीने सहकारी व्यवस्थेला किती महत्वाचे स्थान दिले होते हे दिसून येते. इ.स. 1937 साली भारतीय रिझर्व्ह बँकेने ग्रामीण कर्ज पुरवठ्याच्या संदर्भात जो अहवाल तयार केला त्यात सुद्धा ग्रामीण भागातील संस्थात्मक कर्ज पुरवठ्याच्या कामी सहकारी क्षेत्राचे स्थान अधोरेखित केले होते. इ.स. 1955.56 साली भारतातील एकूण 236000 सहकारी संस्था अस्तित्वात होत्या हिच सख्या इ.स. 1956.57 या एक वर्षाच्या काळात जवळ जवळ पाच हजारांनी वाढून 241000 झाल्याची नोंद सापडते. आणि नंतरच्या काळात ही वाढ यापेक्षा सुद्धा जास्त होऊन इ.स. 1957.58 पर्यंत 257000 पर्यंत पोहचली.

त्याचप्रमाणे या काळात देशातील संस्थांची सदस्य संख्या सुद्धा अशाच प्रकारे वाढल्याचे दिसून येते. सदस्य संख्येतील आकडेवारीची वाढ पाहिली असता असे दिसून येते कि, ही संख्या 78 लाखा वरून 102 लाखांपर्यंत गेली होती. म्हणजे या काळातील सदस्य संख्येची वाढ तब्बल 24 लाख एवढी होती. सहकारी संस्थांची सरासरी सदस्य संख्या 49 वरून 61 वर पोहचली. उपलब्ध माहितीवरून असे दिसून येते कि, एकूण 166543 सहकारी संस्थांपैकी 74036 संस्था दोन पेक्षा जास्त खेड्यांमध्ये कार्यरत होत्या. त्याचप्रमाणे या काळात म्हणजे इ.स. 1957.58 साली सहकारी चळवळीने वाटप केलेल्या कर्जाच्या रकमात कोट्यावधी रुपयांची वाढ झाल्याची नोंद सापडते.

भारतातील सहकारी बँकांविषयी थोडेसे

भारतातील सहकारी चळवळीच्या विकासाचा इ.स. 1992 नंतरचा जो दुसरा टप्पा मानला जातो. त्याकाळात देशातील जिल्हा पातळीवर मध्यवर्ती सहकारी बँकांच्या स्थापनेला सुरुवात झाली. या काळात स्थापन झालेल्या 189 मध्यवर्ती सहकारी बँकांपैकी सात.मद्रास, तीन.मुंबई, तेहतीस.बंगाल, बिहार आणि ओरिसा प्रत्येकी बारा, पंचावन्न.युनायटेड प्रोव्हिन्स, अडतीस.पंजाब, दोन.बर्मा, अठ्ठावीस.सेंट्रल प्रोव्हिन्स, सहा.आसाम आणि पाच.अमेर याप्रमाणे होत्या. मध्यवर्ती सहकारी बँकांकडून प्राथमिक सहकारी बँकांना कर्ज पुरवठ्यासाठी तरतुद करण्याचे काम पार पाडले जात असे.

भारतातील मच्छिमार सहकारी संस्थाए त्यांची पार्श्वभूमी आणि इतिहास

इ.स. 1948 साली भारतात एकूण साडेपाच लाख टन मत्स्य उत्पादन होईल असा अंदाज होता. भारताला लाभलेली मोठी किनारपट्टी आणि त्या व्यतिरिक्त लाभलेल्या मासेमारीच्या इतर मार्गांमुळे उद्योगाचा विकास होण्याची संधी फार पुर्वीपासून होती. त्याचप्रमाणे या उद्योगातून कधी लाभ होवू शकत नाही, म्हणून नंतरच्या काळात या व्यवसायातील लोकांनी स्वतःच्या सहकारी संस्था स्थापन करण्याचा काळजीपूर्वक विचार केला. जून 1958 पर्यंत अशा प्रकारच्या 1637 संस्था अस्तित्वात आल्या. या संस्थांकडून मासेमारीचा धंदा करणाऱ्या लोकांकरीता कर्जाऊ भांडवलाची सुविधा त्याचप्रमाणे त्यांचा माल विक्रीची जबाबदारी घेण्यास सुरुवात केली. त्यामुळे देशातील मासेमारी व्यवसायाला सहकारी चळवळीने चांगलाच मदतीचा हात दिला असे दिसून येते.

ग्रामीण सहकारी बँका

पंजाब आणि आंध्रप्रदेश यांच्या ग्रामीण भागात कार्यरत असणाऱ्या सहकारी संस्था शेतकऱ्यांना विशिष्ट कार्यासाठी कर्ज पुरवठा करण्याचे काम करत होत्या. तर केरळ आणि मद्रास राज्यांमध्ये अस्तित्वात असणाऱ्या ग्रामीण सहकारी बँका शेतीसाठी आवश्यक असणाऱ्या मध्यम मुदतीच्या कर्जाचा पुरवठा करीत होत्या. या बँकांचे सुरुवातीचे भागभांडवल 50000 ते 100000 रुपयांपर्यंत होते त्यामुळे ग्रामीण भागातील शेती कर्जाचा प्रश्न सोडविण्यासाठी या संस्थांनी भारताच्या अर्थिक इतिहासात महत्वाची भूमिका पार पाडल्याच्या नोंदी आहेत.

मध्यवर्ती सहकारी बँका

रिझर्व्ह बँक ऑफ इंडियाने भारतातील कृषी पत पुरवठ्यासंदर्भात एक स्थायी समिती नेमली होती. या समितीने केलेल्या शिफारशीनुसार इ.स. 1956 ते इ.स. 1958 दरम्यान रिझर्व्ह बँकेने तोट्यात असलेल्या मध्यवर्ती सहकारी बँकांच्या पुनर्बांधणी करीता त्यांचे एकत्रिकरण सुरू केले. एकत्रिकरणाच्या धोरणामुळे मध्यवर्ती सहकारी बँकांची संख्या 478 वरून 418 पर्यंत खाली आली. ज्या पंजाब राज्यात एकेकाळी 56 बँका कार्यरत होत्या त्यांची संख्या 37 पर्यंत खाली उतरली. परंतु याच काळात म्हणजेच इ.स. 1956 ते 1958 दरम्यान अनेक जिल्ह्यांच्या ठिकाणी नवीन मध्यवर्ती सहकारी बँकांची स्थापना करण्यात आल्याचा सुध्दा इतिहास आहे.

इ.स. 1955.56 ते इ.स. 1957.58 दरम्यान मध्यवर्ती सहकारी बँकांच्या संख्येत घट झाली असली तरी सुध्दा बँकांच्या सदस्य संख्येत मात्र मोठ्या प्रमाणात वाढ झाल्याच्या नोंदी आहेत. इ. स. 1955.56 साली जी सदस्य संख्या 144000 होती ती इ.स. 1957.58 पर्यंत वाढून 147000 झाली. इतर सहकारी बँका आणि सहकारी पत पुरवठा संस्थांची सदस्य संख्या याच काळात 156000 वरून 176000 पर्यंत वाढल्याची नोंद आहे.

जवळजवळ सर्व राज्यातील मध्यवर्ती सहकारी बँका कर्जपुरवठा करण्याच्या कामी गुंतलेल्या होत्या. कोणतीही बँक कर्जाशिवाय व्यापारासारखी इतर कामे करताना दिसून येत नव्हती. कर्ज पुरवठ्याच्या कामी त्यांची कार्यक्षमता वाढण्यासाठी संबंधित राज्य सरकारकडून त्यांना कर्ज आणि अनुदानाच्या स्वरूपात आर्थिक मदत केली जात असे. त्याचप्रमाणे मध्यवर्ती सहकारी बँकांची कार्यक्षमता वाढविण्यासाठी राज्य सरकारकडून मोफत अधिकारी वर्ग सुध्दा पुरविण्यात येत असे.

राज्य सहकारी बँका

प्रत्येक राज्यात सर्वोच्च पातळीवर एक राज्य सहकारी बँक स्थापन करण्यात यावी असे मत नंतरच्या काळात मांडण्यात येऊ लागले. सर्व राज्यांनी यासाठी सहमती दर्शवली. त्यामुळे इ.स. 1955 ते 1958 दरम्यान अशा प्रकारच्या चोवीस राज्य सहकारी बँका अस्तित्वात आल्या. परंतु पुन्हा तीन बँका कमी होऊन ही संख्या चोवीस वरून एकवीस पर्यंत खाली आली. इ.स. 1955.56 मध्ये स्थापन झालेल्या राज्य सहकारी बँकांची सुरुवातीचे चालू भांडवल 6334 लाख रुपये होते. इ.स. 1957.58 पर्यंत हा आकडा 10914 लाख रुपयांपर्यंत पोहोचला. रिझर्व्ह बँक ऑफ इंडियाने सुध्दा या बँकांची आर्थिक स्थिती मजबुत होण्यासाठी दोन टक्के कमी व्याजदराने कर्ज पुरवठा केला. त्याचप्रमाणे शेतीसाठी आवश्यक असणाऱ्या हंगामी कर्जाचा पुरवठा करण्यासाठी रिझर्व्ह बँकेने इ.स. 1957 पर्यंत फक्त दिड टक्का व्याज दराने कर्ज पुरवठा चालू ठेवला होता. परंतु 16 मे 1957 रोजी बँकदर वाढल्यामुळे सहकारी बँकांना द्यावयाच्या कर्जाचा व्याजदर दिड टक्क्यावरून दोन टक्क्यावर वाढविण्यात आला.

शहरी सहकारी पत पुरवठा संस्था

शहरी भागातील कामगार, हस्त कलाकार, मध्यमवर्गीय इत्यादींना कर्जपुरवठा करण्याचे काम फार वर्षांपासून शहर सहकारी पतपुरवठा संस्थांकडून केले जाते. इ.स. 1955.56 साली भारतात अशा प्रकारच्या शहरी सहकारी पतपुरवठा संस्थांची संख्या 10003 होती. हीच संख्या इ.स. 1957.58 मध्ये वाढून 10430 झाली. याच काळात शहरी सहकारी पत पुरवठा संस्थांची सदस्य संख्या सुद्धा तीस लाखांवरून सदतीस लाखांपर्यंत पोहोचली. तर त्यांचे चालू भांडवल 8574 लाख रुपयांवरून 10254 लाख रुपयांपर्यंत वाढले. मुंबई आणि मद्रास राज्यांमध्ये अशा सहकारी संस्थांची संख्या अधिक तर होतीच परंतु त्यांनी कर्जपुरवठ्याच्या कामी केलेले कार्य इतर राज्यांपेक्षा निश्चित उल्लेखनीय होते.

मध्यवर्ती जमीन तारण बँका

पूर्वीपासून या बँकांचे कार्यालय जिल्ह्याच्या ठिकाणी असल्याचा इतिहास आहे. इ.स. 1957.58 साली मुंबई आणि मद्रास राज्यांमध्ये अशा प्रकारच्या पंधरा मध्यवर्ती जमीन तारण बँका अस्तित्वात होत्या. या बँकांचे व्यवस्थापन सहकारी पद्धतीने चालत असे. शेती विकासासाठी आवश्यक असणारी जास्त रकमांची आणि दिर्घ मुदतीची कर्जे या बँका पूर्वीपासून देत असल्याचा इतिहास आहे. ही कर्जे प्रामुख्याने शेती तारणावर देण्याची ऐतिहासिक सुरुवात बँकांच्या मार्फत भारतात करण्यात आली.

नोव्हेंबर 1955 मध्ये भारत सरकारच्या अन्न आणि शेती मंत्रालयाने हैद्राबाद येथे एक अधिवेशन भरविले होते. या अधिवेशनात केलेल्या सुचनांवरून मध्यवर्ती जमीन तारण बँकांच्या सुधारणेसाठी इ.स. 1956 साली रिझर्व्ह बँक ऑफ इंडियाने एक समिती नियुक्त केली. ऑक्टोबर 1957 मध्ये या समितीने आपला अहवाल सादर केला. या अहवालावर विचार करण्यासाठी एका स्थायी समितीची नेमणूक करण्यात आली. स्थायी समितीने आपला अभ्यास फेब्रुवारी ते जुलै 1958 दरम्यान पूर्ण करून जमीन तारण बँकांच्या कामात आणि परिस्थितीत सुधारणा करण्यासाठी काही आवश्यक बाबींच्या सुचना केल्या. या सर्व सुचना भारतीय रिझर्व्ह बँकेने स्वीकारून त्यांची अंमलबजावणी केली.

स्वातंत्र्यानंतरच्या काळात सहकाराची कार्यक्षमता वाढविणे आणि सहकारी चळवळीला गती प्राप्त करून देणे यासाठी भारत सरकारने आणि रिझर्व्ह बँकेने वेळोवेळी अनेक समित्या, स्थायी समित्या आणि अभ्यास गटांची नियुक्ती केल्याचा इतिहास सापडतो. या सर्व समित्यांनी सहकाराच्या सुधारणांसाठी केलेल्या शिफारशी सुद्धा भारत सरकार आणि रिझर्व्ह बँकेने स्वीकारल्याचा इतिहास आहे. प्रत्येक वेळी वेगवेगळ्या समित्यांनी शिफारशी अंमलात आणताना या देशाचा सहकार आणि बँकींग क्षेत्राच्या इतिहासात अनेक सुधारणा घडून आल्या. परंतु इ.स. 1955 साली घडलेली एक घटना म्हणजे अखिल भारतीय पत पाहणी समितीने केलेल्या शिफारशीची अंमलबजावणी करताना भारत सरकारने 1 जुलै 1955 रोजी स्टेट बँक ऑफ इंडियाची स्थापना केली.

इ.स. 1955 साली स्थापन झाल्यापासून स्टेट बँक ऑफ इंडिया सातत्याने सहकाराच्या माध्यातून ग्रामीण कर्ज पुरवठ्याच्या कामी मदत करत असल्याचा इतिहास आहे. एवढेच नव्हे तर स्टेट बँक ऑफ इंडियाने सहकारी चळवळीला आर्थिक बळकटी देण्याचे काम इ.स. 1955 पासून सातत्याने केल्याच्या नोंदी जागोजागी मिळतात.

भारतातील सहकारी विपणन व्यवस्थेचा इतिहास

भांडवलशाही अर्थव्यवस्थेत बाजार यंत्रणेला महत्वाचे स्थान असते. अशा अवस्थेत सरकारला कोणत्याही प्रकारचे नियंत्रणे आणण्याचा अधिकार नसतो. अशा स्थितीत बाजारपेठेतील व्यापारी वर्ग देशातील नागरीकांची जास्तीत जास्त पिळवणूक करण्याचा प्रयत्न करतो. किंमती आकाशाला भिडलेल्या असतात. अशा परिस्थितीत शार्क माशाने आपल्या शिकारीवर झडप घालावी तशी बाजारपेठेतील व्यापारी वर्ग नागरीकांना वर्तणूक देत असतो. बंगालमध्ये पडलेल्या दुष्काळामुळे दसलक्षावधी लोक बाजारपेठेतील या शार्क जमातीचे बळी ठरले. व्यापारी वर्गाने स्वतःजवळ धान्याचा साठा करून पिळवणूकीला आरंभ केला. सरकार मात्र काहीच करू शकत नसल्याने हतबल अवस्थेत बसले होते. जर देशातील आयात निर्यातीचा परकीय व्यापार सुद्धा या खाजगी भांडवलदारांच्या हातात गेला तर संपूर्ण देश अपंग होण्याची भीती असते.

या सर्व कारणाने भारत सरकारने सरकारी व्यापार आयोगाची नेमणूक केली. आयोगाने सर्व परिस्थितीचा आढावा घेवून राज्य व्यापार महामंडळ स्थापन्याची सुचना केली. महामंडळाच्या एकूण भाग भांडवलापैकी 51 टक्के भांडवल केंद्र सरकारचे तर 49 टक्के राज्य सरकारचे आणि खाजगी गुंतवणुकदारांचे असावे अशी सुचना करण्यात आली. आयोगाचे असे मत पडले की, देशातील व्यापारासाठी जर सहकार चळवळीचा आधार घेतला तर सरकारी व्यापार महामंडळाचे कार्य सुरळीतपणे चालू शकेल. कारण सहकाराच्या माध्यमातून व्यापारातील वाईट प्रवृत्तीवर नियंत्रण येईल आणि त्याच बरोबर खाजगी उद्योजकांना सुध्दा लाभ मिळू शकेल. देशातील जास्तीत जास्त शेती उत्पादनाची विक्री खाजगी व्यापारी वर्गाच्या मर्जीवर अवलंबून होती त्यामुळे ग्रामीण भागातील शेतकरी वर्गाचे मोठे नुकसान घडून आले. कारण किंमतीवर संपूर्णपणे या खाजगी वर्गाचे नियंत्रण होते. समितीच्या मते या कामात जर सहकारी चळवळीची मदत घेतली तर कृषी उत्पादन आणि विपणन व्यवस्थेतील काळाबाजार आपोआप संपुष्टात येईल. कारण सहकार हे पवित्र तत्वज्ञान आहे. परंतु हे काम करत असताना सहकारी चळवळ खाजगी व्यापाऱ्यांच्या हातात सापडणार नाही याची सुध्दा काळजी घेण्याची सुचना केली. याशिवाय अनेक घटनांचा उहापोह समितीने आपल्या अहवालात केला होता. समितीचा अहवाल भारत सरकारने स्वीकारून या संदर्भात नंतरच्या काळात निर्णय घेण्यास सुरुवात केली.

दुसऱ्या पंचवार्षिक योजनेच्या काळात सहकारी शेती हा विशय भारत सरकारच्या कार्यक्रम पत्रिकेवर आला. त्यानंतर इ.स. 1957.58 पासून सहकारी विपणन व्यवस्थेच्या संदर्भात अंमलबजावणीला सुरुवात झाली. 30 जून 1958 पर्यंत भारतात 1899 प्राथमिक सहकारी विपणन संस्था आणि 7469 ऊस उत्पादकांच्या सहकारी संस्था अस्तित्वात आल्या. जून 1958 पर्यंत प्राथमिक सहकारी विपणन संस्थांची सदस्य संख्या साडेपाच लाखांपेक्षा जास्त होती. आंध्रप्रदेश, आसाम, बिहार, मुंबई, जम्मू आणि काश्मीर, केरळ, मध्यप्रदेश, मद्रास, म्हैसूर, ओरिसा, पंजाब, राजस्थान, उत्तरप्रदेश, पश्चिम बंगाल, दिल्ली, पॉंडीचेरि आणि त्रिपूरा इत्यादी प्रांतांनी सहकारी विपणन व्यवस्थेमध्ये भरीव प्रगती केल्याचा इतिहास आहे.

आंध्रप्रदेशातील सहकारी विपणन संस्थांनी जास्तीत जास्त वस्तूंच्या बाजारपेठा सहकारी तत्वांवर विकसित करण्याचे प्रयत्न केले. त्याचप्रमाणे शेतीसाठी आवश्यक असणारी साधने आणि औजारे उपलब्ध करून देण्याच्या कामी येणारी बाजारपेठ सुध्दा विकसित केली.

आसाम मधील सहकारी विपणन संस्थांनी भात आणि मोहरी उत्पादनाच्या विक्रीवर लक्ष केंद्रीत केल्याचा इतिहास आहे. बिहारमध्ये ऊस उत्पादक आणि भाजीपाला उत्पादकांच्या वेगवेगळ्या सहकारी संस्था स्थापन करून या उत्पादनांच्या विक्री व्यवस्थेतील दोष दूर करण्याचे प्रयत्न केले.

मुंबई राज्यातील सहकारी विक्री संस्थांच्या कार्याची व्याप्ती मात्र अधिक होती. कापूस, तेलबिया, मिरची, ज्वारी, भात, भाजीपाला, फळे अशा वेगवेगळ्या उत्पादनांच्या विक्री व्यवस्थेत सुसूत्रता आणण्याचा प्रयत्न या प्रांतातील सहकारी विक्री व्यवस्थेने केल्याचा इतिहास आहे.

जम्मू व काश्मीर राज्यातील सहकारी संस्थांनी प्रामुख्याने उपभोग्य वस्तूंच्या पुरवठ्यावर लक्ष केंद्रीत केले होते. आणि विशेष म्हणजे लोकांना दिलेली कर्जे, त्यांच्याकडून परत फेड करून घेत असताना त्यांचा शेतमाल सुध्दा स्विकारला जात असे.

केरळातील सहकारी विपणन संस्थांनी नारळ, सुपारी, आले आणि मिरी उत्पादनाच्या विक्री व्यवस्थेत सुसूत्रता आणण्याचा प्रयत्न केला. तर मध्यप्रदेशातील सहकारी संस्था कापूस, तेलबिया आणि अन्नधान्याच्या विक्री व्यवस्थेत व्यस्त होत्या.

मद्रासमध्ये सहकारी संस्थांच्या मार्फत भात, भुईमुग, कापूस, मिरची, बटाटे आणि कांद्याच्या विक्रीसाठी बाजारपेठेत जाळे निर्माण करण्याचा प्रयत्न झाला. त्याचप्रमाणे येथील सहकारी संस्था शेतीसाठी आवश्यक असणाऱ्या साधनांच्या उपलब्धतेसाठी सुध्दा प्रयत्नशील असल्याचा इतिहास आहे. इ.स. 1957.58 या वर्षात मद्रास मधील सहकारी संस्थांनी एकूण तीन लाख रुपये किंमतीचा कांदा आणि मिरचीची निर्यात केली होती. पहाडी भागातील अदिवासी जमातींना आर्थिक मदतीचा हात देण्याच्या उद्देशाने मद्रासमधील सहकारी संस्थांनी वन उत्पादनाच्या विक्रीची सुध्दा सोय उपलब्ध करून दिल्याची नोंद आहे. तर बटाट्याच्या विक्री संदर्भात येथील सहकारी संस्थांनी भरघोस कार्य केले.

म्हैसूर राज्यातील सहकारी विपणन संस्था प्रामुख्याने सुपारी, विलायची, कापूस, भुईमुग, नारळ, खोबरे, भात, नाचणी, मिरची आणि गुळाच्या विक्री व्यवस्थेत सुधारण आणण्याचा प्रयत्न करत होत्या. तर पंजाब मधील सहकारी संस्थांनी कापड कारखानदारांबरोबर करार करून घाऊक पध्दतीने कापूस विक्रीत यश मिळविले. उत्तरप्रदेशातील सहकारी संस्थांनी अन्नधान्याच्या विक्री व्यवस्थेवर लक्ष केंद्रीत केले होते. तर पश्चिम बंगालच्या सहकारी संस्था वेगवेगळ्या प्रकारच्या कृषी उत्पादनांची विक्री करण्याचा प्रयत्न करत होत्या. जून 1958 पर्यंत भारतात एकूण 189 मध्यवर्ती आणि 7469 प्राथमिक सहकारी विपणन संस्था अस्तित्वात आल्या. या संस्था प्रामुख्याने ऊस उत्पादकांच्या होत्या. त्यांची एकूण सदस्य संख्या ३१५० लाखांपेक्षा अधिक होती. अनेक राज्यांनी राज्य पातळीवर कृषी विपणन सहकारी संस्था स्थापन केल्याचा इतिहास आहे. संबंधित राज्य सरकारांनी कृषी विपणन संस्थांना वेळोवेळी मदत केली होती. म्हणून या संस्था स्थापन होऊन नंतरच्या काळात टिकाव धरू शकल्या.

या संस्थांच्या भाग भांडवलात गुंतवणूक करण्याच्या कामी संबंधित राज्य सरकारांनी नेहमीच पुढाकार घेतला. त्याच प्रमाणे इ.स. 1955 साली स्थापन झालेल्या स्टेट बँक ऑफ इंडियाने रिझर्व्ह बँकेकडून येणारी मदत या संस्थांपर्यंत पोहोचवून केंद्र सरकार आणि सहकारी विपणन व्यवस्था यांच्यातील मध्यस्थांची भूमिका पार पाडल्याचा इतिहास आहे.

भारतातील हातमाग विणकरांच्या सहकारी संस्थांचा इतिहास

हातमाग हा भारतातील प्राचीन काळापासून चालत आलेला व्यवसाय आहे. भारताच्या इतिहासात अनेक राजकीय आणि प्रशासकीय बदल झाले. परंतु हातमाग व्यवसाय तग धरून राहिल्याचे दिसून येते. मध्ययुगातील मोगलांचे आक्रमण आणि नंतर आलेल्या राजकीय सत्तेच्या काळात सुद्धा देशातील हातमाग उद्योग टिकून राहिला. परंतु इस्ट इंडिया कंपनी भारतात आली तेव्हापासून हातमाग उद्योगाला उतरती कळा लागली. कारण हातमागातून निर्माण झालेल्या कापडाचा दर्जा व त्याच्या प्रसिध्दीमुळे ब्रिटीश उद्योजक हैराण होते. ढाक्याचे हातमाग विणकर त्यावेळच्या भारतात सर्वात प्रसिध्द होते. ब्रिटीशांना मात्र हे सहन झाले नाही. त्यांनी ढाक्यातील विणकरांचा छळ करण्यास सुरुवात केली. इतिहासात असे सांगितले जाते की, ढाक्यातील काही प्रसिध्द विणकरांचे अंगठे ब्रिटीश लोकांनी तोडून टाकले. या व इतर अनेक प्रकारच्या कृत्यामुळे ढाक्यातील हातमाग उद्योग अडचणीत आला.

या सर्व अडचणी सहन करत भारतातील हातमाग उद्योग ब्रिटीशांच्या काळात सुद्धा तग धरून राहिला. आणि स्वातंत्र्य मिळाल्या नंतर सुद्धा अनेक लोक रोजगारासाठी हातमाग उद्योगावर अवलंबून होते असा इतिहास सापडतो. इ.स. 1955.56 सालच्या मद्रास राज्याच्या सहकार विशयक समितीने देशात एकूण अठ्ठावीस लक्ष हातमाग असल्याची नोंद करून ठेवली आहे. यापैकी ५९६० लाख हातमाग मद्रासमध्ये होते.

इ.स. 1940 सालापर्यंत हस्तमाग उद्योगांच्या सुधारणेत सहकारी चळवळीने फारसे योगदान दिले नव्हते. कारण इ. स. 1940 साली संपूर्ण भारतात फक्त 194 हस्तमाग सहकारी संस्था अस्तित्वात होत्या. राज्य पातळीवर हातमाग विणकर सहकारी संस्थांची स्थापना इ. स. 1935 पासून सुरू झाली. परंतु इ.स. 1940 पर्यंत त्यांची प्रगती गतीने झाली नव्हती. इ.स. 1940.41 ते इ.स. 1945.46 दरम्यान यामध्ये काही प्रमाणात सुधारण झाल्या. सुधारणेचा वेग कमी राहण्याचे कारण म्हणजे या संबंधात ब्रिटीश सरकारने दाखविलेली उदासिनता होय. परंतु इ.स. 1946 साली सरकारने सहकारी आणि हस्तमागाच्या संदर्भात जरा उदार धोरण स्विकारले. त्यामुळे देशातील जास्तीत जास्त हस्तमाग उद्योगांचे सहकारीकरण करण्याचा निर्णय घेतला.

त्यानंतर मात्र हस्तमाग विणकरांच्या सहकारी संस्थांची संख्या झपाट्याने वाढली. हस्तमाग विणकर सहकारी संस्थांची इ.स. 1945.46 साली असणारी 336 ही संख्या इ.स. 1946.47 साली 659 पर्यंत पोहोचली. इ.स. 1946.47 सालानंतर हस्तमाग विणकरांच्या सहकारी संस्था आणि त्यांच्या संख्येत सातत्याने वाढ होत गेली.

हस्तमाग उद्योगांची स्थिती सुधारण्याच्या कामी सहकारी चळवळीने मद्रास राज्यात भरघोस कामगिरी केली. मद्रास राज्यातील हस्तमाग उद्योगासाठी सहकारी चळवळीने जे काम केले त्याचा इतिहासात पहिला क्रमांक लागतो. इ.स. 1955.56 साली मद्रास सहकार समितीने सादर केलेल्या अहवालात हस्तमाग उद्योगातील सहकारी चळवळीच्या योगदानाचा सखोल आढावा घेतल्याचे दिसून येते. ज्या वेळी भारतात कापसाच्या धाग्याची टंचाई निर्माण झाली तेव्हा मद्रास हस्तमाग विणकर सहकारी संस्थेने फार महत्वाची

भूमिका पार पाडली. इ.स. 1949.50 साली सरकारने हस्तमाग विणकर सहकारी संस्थांच्या विकासासाठी काही खास योजना आखल्या. अडचणीच्या काळात या संस्थांना दिलेल्या कर्जावरील व्याज सरकारने माफ केले. इ.स. 1950.51 साली मद्रास राज्य सरकारने हस्तमाग सहकारी संस्थांकरीता ज्या योजना आखल्या त्यांना केंद्र सरकारने मंजूरी दिली. इ.स. 1951.52 साली भारतातील हस्तमाग उद्योग पुन्हा एकदा अडचणीत सापडला. तेव्हा सरकारने या उद्योगांच्या सुधारणेसाठी हस्तमाग सहकारी संस्थांच्या माध्यमातून काही खास योजना आखल्या.

इ.स. 1953.54 च्या दरम्यान मद्रास राज्य हातमाग विणकर सहकारी संस्थेचे विघटन करण्यात आले. कारण मद्रासमधून आंध्रप्रदेश राज्याची निर्मिती झाली. त्यामुळे या संस्थेचे विघटन करून दोन संस्था करण्यात आल्या. तेलगू भाषिक आंध्राला त्याचा वाटा देण्यात आला. नंतरच्या काळात हातमाग उद्योगाला स्पर्धेपासून वाचविण्यासाठी भारत सरकारने अनेक सुधारणा घडवून आणल्या. वेळ प्रसंगी कायद्यात सुध्दा बदल केले. या सुधारणांमधील एक कडी म्हणून इ.स. 1952 साली भारत सरकारच्या कापड आयुक्ताला या मंडळाच्या अध्यक्षपदी नेमले. आणि नोव्हेंबर 1952 मध्ये कापड उद्योग समभाग समितीची नेमणूक केली. फेब्रुवारी 1953 मध्ये भारत सरकारने कारखान्यातील कापड उत्पादनावर जास्त उत्पादन शुल्क आकारण्याचा निर्णय घेतला. या सर्व प्रयत्नांद्वारे हातमाग उद्योग आणि हातमाग विणकरांच्या सहकारी संस्थांना राज्य सरकारांनी दोन वर्षे मुदतीची कर्जे मंजूर करावीत असे आदेश देण्यात आले. या सर्व एकत्रित प्रयत्नाचा व्हायचा तोच उचित परिणाम झाला. इ.स. 1953.54 मध्ये हस्तमाग विणकरांच्या सहकारी संस्थांची संख्या 5748 वरून डिसेंबर 1958 पर्यंत 9352 वर जावून पोहोचली.

इ.स. 1955 साली भारत सरकारने हातमाग उद्योगाला कर्ज पुरवठा करण्याकरीता सुचना करण्यासाठी एक समिती नेमली. रिझर्व्ह बँकेच्या अभ्यास गटाने या समितीच्या सर्व शिफारशींचा अभ्यास केला आणि सहकारामार्फत चालविल्या जाणाऱ्या हस्तमाग उद्योगांसाठी रिझर्व्ह बँक कायदा 17(2)(क) अन्वये खास कर्जाची आखणी केली. या कर्जासाठी संबंधित राज्य सरकारची हमी आवश्यक होती. नंतरच्या काळात देशातील हातमाग सहकारी संस्थांनी चांगलीच प्रगती केल्याचा इतिहास आहे. आंध्र प्रदेशातील एकूण हातमागाची संख्या साडेचार लाखांपेक्षा जास्त झाली. यापैकी निम्मे हस्तमाग सहकारी चळवळी मार्फत चालविले जात होते. आंध्रप्रदेशातील गुंतकल, चिराला इत्यादी ठिकाणी सहकारी तत्वावर चालणारे हातमाग उद्योग मोठ्या प्रमाणात उभे राहिले.

इ.स. 1957.58 साली मुंबई राज्यात एकूण 845 विणकर सहकारी संस्था अस्तित्वात होत्या. मार्च 1958 पर्यंत केरळातील हातमाग विणकर सहकारी संस्थांची संख्या 311 पर्यंत पोहोचली होती. मद्रासमधील हस्तमाग सहकारी संस्थांची संख्या सर्वापेक्षा जास्त होती.

इ.स. 1957.58 पर्यंत मद्रासमधील हातमाग संस्थांची संख्या 981 नोंदली गेली.

ओरिसातील हातमाग सहकारी संस्थांच्या संख्येत सुध्दा जवळ जवळ दुप्पट वाढ झाली. इ.स. 1955.56 साली ही संख्या 291 होती, ती इ.स. 1957.58 साली वाढून 474 पर्यंत पोहोचली.

पश्चिम बंगाल या सर्व राज्यांमध्ये अग्रेसर होता इ. स. 1957.58 साली या राज्यातील हस्तमाग सहकारी संस्थांची संख्या 1010 आणि त्यांची सदस्य संख्या पाऊण लाखांपेक्षा अधिक होती. या कामात पंजाब सुध्दा इतर राज्यांच्या मागे नव्हता. इ.स. 1957.58 साली पंजाबातील विणकर सहकारी संस्थांची संख्या 562 होती, तर उत्तरप्रदेशातील विणकर सहकारी संस्थांची संख्या 1146 एवढी होती. यापैकी 47 संस्था जिल्हा सहकारी संस्थांच्या स्वरूपात होत्या. आसाममधील विणकर सहकारी संस्थांची संख्या एक हजार होती तर तीच संख्या राजस्थानात 767 असल्याचा इतिहास सापडतो.

बिहारमधील विणकर सहकारी संस्थांची संख्या झपाट्याने वाढली होती असे दिसून येते. इ.स. 1956 ते इ.स. 1958 दरम्यान बिहार मधील विणकर सहकारी संस्थांचे कापड उत्पादन वाढले होते. बिहारमधील हातमाग विणकर सहकारी संघटनेने इतर विणकर सहकारी संस्थांना रास्त दरात धागा पुरविण्याचे काम केल्याचे भारताच्या कापड उद्योगांच्या इतिहासात सापडते.

इ.स. 1957.58 वर्षाच्या शेवटी मध्यप्रदेशात एकूण 254 विणकर सहकारी संस्था अस्तित्वात आल्या. तर याच काळात पॉडीचेरीतील संस्थांची संख्या 16 होती आणि दिल्लीत अशा प्रकारच्या पन्नास संस्था कार्यरत होत्या.

भारतातील सहकारी औद्योगिक चळवळीचा इतिहास

भारतासारख्या खंडप्राय देशात सहकारी चळवळीने औद्योगिक विकासाच्या कामी पार पाडलेली भूमिका दुर्लक्षित करता येणार नाही असाच इतिहास आहे. पहिल्या पंचवार्षिक योजनेच्या काळात (इ.स. 1951 ते इ.स. 1955) नियोजन आयोगाने या संबंधी आपले विचार प्रकट केले व त्या दिषेने प्रयत्न करण्यास सुरुवात केली. परंतु हातमाग विणकरांच्या संस्थांशिवाय इतर औद्योगिक सहकारी संस्था स्थापनेच्या कामी फारसे यश लाभले नाही. दुसऱ्या पंचवार्षिक योजनेच्या काळात (इ.स. 1956 ते इ.स. 1960) मात्र काही लघुउद्योग सहकारी संस्था उदयास आल्या. सप्टेंबर 1957 मध्ये भारत सरकारने लघु उद्योग स्थापनेची शक्यता पडताळून पाहण्यासाठी एका अभ्यास गटाची स्थापना केली.

आंध्रप्रदेशात याच काळात म्हणजे इ.स. 1956 ते इ.स. 1958 दरम्यान वेगवेगळ्या वस्तूंचे उत्पादन करणाऱ्या सहकारी लघुउद्योग संस्था स्थापन झाल्याचा इतिहास आहे. या लघुउद्योग संस्थांनी प्रामुख्याने टोपल्या विणणे, मधुमखवी पालन व मध उत्पादन, भात गिरण्या, साबण उत्पादन, पितळी धातूची कामे, विट कारखाने, फरशी बनविणे, खेळणी उत्पादन इत्यादी अनेक क्षेत्रात आपल्या कामाचा ठसा उमटविण्याच्या नोंदी आहेत. त्याचप्रमाणे आगपेटी आणि हाताने तयार केलेला कागद या कामात सुध्दा सहकारी लघुउद्योग संस्थांनी त्यांचे लक्ष केंद्रीत केले होते.

इ.स. 1957.58 साली आंध्रप्रदेशातील अशा सहकारी संस्थांची संख्या 319 होती तर त्यांची एकूण सदस्य संख्या पंचवीस हजाराहून अधिक होती.

याच दरम्यान मुंबई राज्यात विविध वस्तूंच्या उत्पादनात कार्यरत असणाऱ्या सहकारी संस्था स्थापन करण्यात आल्या होत्या. या संस्था प्रामुख्याने तेल, काथ्या, वेत आणि बांबूच्या वस्तू, सुतारकाम, मातीची भांडी, गुळ, चमडे, वन उत्पादने इत्यादी क्षेत्रात कार्यरत होत्या. इ.स. 1956.57 साली मुंबई राज्यात अशा प्रकारच्या एकूण 1544 सहकारी औद्योगिक संस्था कार्यरत होत्या. त्यांची संख्या वाढून इ.स. 1959.58 साली 1980 झाली. आणि या काळात सहकारी औद्योगिक संस्थांच्या सदस्यांची संख्या सुध्दा नव्याणव हजारावरून एक लाखाच्या वर पोहोचली.

केरळात नारळाच्या उपवस्तू उत्पादन करणाऱ्या अनेक सहकारी औद्योगिक संस्था याच काळात अस्तित्वात आल्या. इ.स. 1956.57 मध्ये अशा प्रकारच्या एकूण 245 सहकारी औद्योगिक संस्थांची नांेद केरळमध्ये झाली होती. त्यांची संख्या वाढून इ.स. 1957.58 पर्यंत 325 वर पोहोचली. त्याच प्रमाणे या काळात केरळातील या औद्योगिक सहकारी संस्था बहुउद्देशीय होत्या असे दिसून येते. या संस्थांनी प्रामुख्याने मातीची भांडी, दोरखंड बनविणे, लोखंडी कामे, मधुमखवी पालन, गुळ उत्पादन, वेत आणि बांबूची उत्पादने, विट उत्पादन, सुतारकाम, मीठ उत्पादन इत्यादीवर आपले लक्ष केंद्रीत केले. ओरीसात सुध्दा अशाच प्रकारच्या अनेक औद्योगिक सहकारी संस्था स्थापन होवून त्यांच्यामार्फत ग्रामीण रोजगार वाढीचे प्रयत्न झाल्याची माहिती मिळते.

पश्चिम बंगालमध्ये जरी अनेक प्रकारच्या सहकारी औद्योगिक संस्था उदयास आल्याची नोंद सापडते. तरी त्यामध्ये पादत्राणे आणि चामड्याच्या इतर वस्तू तयार करणारे कारखाने जास्त होते असेच दिसून येते. बंगालमधील सहकारी औद्योगिक संस्थांनी उत्पादित केलेली पादत्राणे व चामड्याच्या इतर वस्तू निर्यात केल्या जात होत्या.

पंजाबमधील सहकारी औद्योगिक संस्थांची स्थापना प्रामुख्याने खादी आणि ग्रामीण उद्योग समोर ठेवून करण्यात आली होती. तर उत्तरप्रदेश मधील सहकारी संस्था चमडे, गुळ आणि खांडसरी, खाद्यतेल, लाकडी व लोखंडी वस्तू, शिवणकाम, छापखाना, आगपेटी उत्पादन, विडी, साबण कागद इत्यादींच्या उत्पादनात गुंतलेल्या होत्या. मध्यप्रदेशातील सहकारी औद्योगिक उत्पादन संस्था सुध्दा आंध्र प्रदेश मुंबई आणि ओरिसा प्रमाणे बहुउद्देशीय औद्योगिक संस्था होत्या.

इ.स. 1957.58 मध्ये म्हैसूर राज्यात अशा प्रकारच्या एकूण 832 सहकारी औद्योगिक उत्पादन संस्था होत्या. त्यांची सदस्य संख्या पावणेदोन लाखांच्या वर होती.

हिमाचल प्रदेशातील या संस्थांची संख्या इतर राज्यांच्या तुलनेत काहीशी कमी होती. इ.स. 1956.57 साली एकूण 22 सहकारी औद्योगिक संस्था या राज्यात अस्तित्वात होत्या. इ.स. 1957.58 मध्ये ही संख्या वाढून पंचवीसवर पोहोचली. हिमाचल प्रदेश हे जरी पहाडी राज्य असले तरी सुध्दा सहकारी औद्योगिक संस्थांच्या संबंधित असलेली प्रगती समाधानकारक होती.

पॉडीचेरी राज्यात अशा प्रकारच्या सहा सहकारी औद्योगिक संस्था इ.स. 1957.58 साली अस्तित्वात होत्या तर दिल्लीत ही संख्या 272 होती.

सहकारी चळवळीने औद्योगिक क्षेत्रात कार्य करताना उत्पादनाच्या बाबतीत जशी विविधता दाखविली तशीच विविधता सर्व घटकांना सामावून घेण्याच्या कामी दाखविल्याचा इतिहास आहे. कारण या संस्था कोणा एकाच्या विशिष्ट जातीच्या, उच्चवर्णियांच्या किंवा श्रीमंतांच्या नव्हत्या, तर समाजातील गरीब व मागासलेल्या जाती-जमातींना सुध्दा सहकारी चळवळीने सामावून घेतल्याचा निर्विवाद इतिहास आहे. कारण जून 1959 मधील नोंदीनुसार असे सापडते की हरिजन आणि इतर मागासवर्गीयांनी सहकारी औद्योगिक संस्थांची संख्या 1376 इतकी मोठी होती. या संस्थांची फक्त संख्या मोठी नव्हती, तर त्या पूर्ण कार्यक्षमतेने सुरू होत्या.

भारतातील तरुण विद्यार्थी वर्गाला उद्योजकतेचे धडे देण्याच्या कामी येथील सहकारी चळवळ मागे नव्हती. 30 जून 1959 रोजी केलेल्या पाहणी नुसार मद्रास राज्यातील शाळा आणि महाविद्यालयीन विद्यार्थ्यांनी चालविलेल्या सहकारी औद्योगिक संस्थांची संख्या 345 होती. त्याचप्रमाणे पुढे असे आढळते की पंचवीस कॅटीन आणि हॉटेल्स सुध्दा मद्रासमध्ये सहकारी संस्थांमार्फत चालविली जात होती. मद्रासमधील सहकारी तत्वावर चालणाऱ्या छापखान्यांची संख्या 30 जून 1959 रोजी नऊ होती.

भारताच्या सहकारी गृहबांधणीचा इतिहास

ब्रिटीश कालखंडात सुध्दा भारतात निवाऱ्यांच्या अपूर्णतेचा प्रश्न होता. परंतु इ.स. 1947 साली भारताने स्वातंत्र्य मिळविले आणि दुसऱ्या पंचवार्षिक योजनेपासून औद्योगिककरणाला सुरुवात झाली. परिणामी जुन्या शहरांचा विस्तार आणि नवीन वसाहतीचा प्रश्न पुढे आल्याने निवाऱ्यांच्या प्रश्नाने उग्र रूप धारण केले. त्यामुळे स्वतंत्र भारतात गृहबांधणी मंत्रालयाची स्थापना करण्यात आली. तसेच निवाऱ्यांचा प्रश्न सोडविण्यासाठी कमी उत्पन्न गटातील लोकांच्या घर बांधणी करिता काही खास योजना सुरू करण्यात आल्या. तरी सुध्दा हा प्रश्न सुटण्यात अनेक अडचणी आल्या. उद्योगपतींनी स्वतःच्या उद्योगधंद्यात वाढ केली परंतु कामगारांच्या घराच्या प्रश्नाकडे सातत्याने दुर्लक्ष केले. कोणत्याही देशातील औद्योगिक क्रांती कामगार कल्याणाच्या बाबतीत फारशी उत्सुक नसल्याचाच इतिहास आहे. शेवटी वेगवेगळ्या मार्गांचा अवलंब करून लोकांना त्यांचे स्वतःच प्रश्न सोडवावे लागतात असा धडा आपल्याना इतिहासातून मिळतो.

सहकारी चळवळीने गृहबांधणीचा प्रश्न निदान काही प्रमाणात सोडविण्याचे प्रयत्न निश्चितपणे केल्याचा इतिहास जगभर आहे. भारतातील सहकारी चळवळीने हा प्रश्न सोडविण्याचे कामी जे ऐतिहासिक योगदान दिले आहे ते भारतीय रिझर्व्ह बँकेच्या इ.स. 1956 ते इ.स. 1958 दरम्यान नोंदीत सापडते. इ.स. 1955.56 ते इ.स. 1956.57 आणि इ.स. 1957.58 या काळात भारतातील प्रत्येक राज्यात मध्यवर्ती सहकारी वित्त संस्था अस्तित्वात आल्या. त्यांची सदस्य संख्या या काळात सतत वाढत राहिली. त्याचप्रमाणे संबंधित राज्य सरकारे आणि केंद्र सरकारने आर्थिक मदत केल्याची नोंद रिझर्व्ह बँकेच्या अहवालात मिळते. इ.स. 1956 ते इ.स. 1958 च्या दरम्यान भारतातील सहकारी गृहबांधणी संस्थांच्या संख्येत 1703 एवढी वाढ झाली. यापैकी जवळ जवळ निम्म्या संस्था (48 टक्के) मुंबई राज्यात होत्या. तर उर्वरित संस्था मद्रास, आंध्रप्रदेश, म्हैसूर, पंजाब, राजस्थान, दिल्ली, पश्चिम बंगाल आणि उत्तरप्रदेश या राज्यात होत्या.

देशातील राज्य अथवा प्रांतणीहाय सहकारी गृहबांधणी चळवळीचा संक्षिप्त इतिहास

मुंबई राज्यात इ.स. 1957.58 साली सहकारी गृह वित्त संस्थांची संख्या 292 झाली होती. त्याचप्रमाणे या संस्थांचे भाग भांडवल, चालू भांडवल आणि संस्थेने दिलेल्या कर्जाच्या रकमेत सुध्दा भरपूर वाढ झाली होती. कर्ज वाटपाच्या कामी या संस्थाना केंद्र आणि राज्य सरकारची मदत होत असे.

म्हैसूर राज्य सहकारी गृहबांधणी महामंडळाची स्थापना दुसऱ्या पंचवार्षिक योजनेच्या सुरुवातीस इ.स. 1956.57 मध्ये झाली. इ.स. 1957.58 च्या काळात म्हैसूर राज्य गृहबांधणी महामंडळाची सदस्य संख्या मोठ्या प्रमाणात वाढली. महामंडळाने आपले कार्यक्षेत्र फक्त शहरी भागांपुरते मर्यादित न ठेवता ग्रामीण भागात सुद्धा त्याचा विस्तार केला. ग्रामीण भागात गृहबांधणीसाठी मोठ्या प्रमाणावर कर्जे मंजूर करण्यात आली. म्हैसूर राज्यात प्राथमिक सहकारी गृहनिर्माण संस्थांची संख्या तसेच त्यांची सदस्य संख्या मोठी होती. इ.स. 1957.58 साली म्हैसूर मधील प्राथमिक सहकारी गृह निर्माण संस्थांची 2040 घरे बांधण्याच्या कामी आर्थिक मदत केली.

ओरिसातील गृहबांधणी महामंडळाची प्रथम नोंदणी इ.स. 1955 साली झाली. तसेच राज्यात प्राथमिक सहकारी गृहनिर्माण संस्थांची स्थापना नंतरच्या काळात झाल्याचे दिसून येते. जून 1958 पर्यंत राज्यात अशा प्रकारच्या एकूण 92 प्राथमिक सहकारी गृहनिर्माण संस्था अस्तित्वात आल्या. संस्थांची सदस्य संख्या सुद्धा वाढली. भाग भांडवल ए चालू भांडवल आणि दिलेल्या कर्जाच्या रकमा सातत्याने वाढत होत्या. म्हणजेच ओरिसातील गृहबांधणी सहकारी चळवळ आपल्या परिने कक्षा विस्तारण्याचा प्रयत्न करीत होती.

पंजाबमधील इ.स. 1956.57 सालातील राज्यातील प्राथमिक सहकारी गृहनिर्माण संस्थांची संख्या 160 होती. इ.स. 1957.58 च्या दरम्यान ही संख्या वाढून 183 पर्यंत पोहोचली. पंजाबमधील ग्रामीण सहकारी संस्थांची प्रगती समाधानकारक होती. जून 1958 पर्यंत पंजाबमधील ग्रामीण सहकारी गृहबांधणी संस्थांची संख्या 118 झाली होती. तसेच या संस्थांनी बांधून पूर्ण केलेल्या घरांची संख्या सुद्धा मोठी होती.

पश्चिम बंगाल राज्यातील सहकारी गृहबांधणी चळवळीचा विचार करता राज्यातील प्राथमिक सहकारी गृहबांधणी संस्थांची संख्या सतत वाढत होती. इ.स. 1956.57 साली या संस्थांची संख्या 166 झाली. तसेच या संस्थांकडून दिलेली कर्जे आणि पूर्ण केलेल्या घरांची संख्या सुद्धा समाधानकारक होती. विशेष म्हणजे फाळणीच्या काळात पाकिस्तानातून आलेल्या लोकांनी त्यांच्या सहकारी गृहनिर्माण संस्था स्थापन करून स्वतःच्या राहण्याचा प्रश्न सोडविण्याचा प्रयत्न केला. पश्चिम बंगाल राज्य सरकारने सुद्धा या संस्थांना आद्यक्रमाने आर्थिक मदत केली. त्यामुळे राज्यातील सहकारी गृहनिर्माण संस्था प्रगती करू शकल्या. राज्य सरकारने कमी उत्पन्न गटातील लोकांच्या सहकारी संस्थांकरीता विशेष लक्ष घालून आर्थिक मदत केल्याचा इतिहास पश्चिम बंगालच्या बाबतीत बघायला मिळतो.

वर उल्लेख केलेल्या सर्व राज्यांच्या बरोबरीने दिल्लीतील सहकारी चळवळ आपला प्रवास करत होती. याच काळात दिल्लीमधील प्राथमिक सहकारी गृहनिर्माण संस्थांची संख्या 173 झाली. तसेच संस्थांची सदस्य संख्या आणि गृहनिर्माण कार्यासाठी उपलब्ध करून दिलेले भांडवल या क्षेत्रात येथील सहकारी चळवळीने प्रगतीचा इतिहास घडविला. परंतु जमीन मिळवण्यातील अडचणी, संस्थांची आर्थिक स्थिती व पालिकेकडून घ्यावयाची मंजूरी इत्यादी घटक दिल्लीच्या सहकारी चळवळीला प्रगती करताना मारक ठरल्याचा इतिहास सापडतो.

कोणतीही एक यंत्रणा, व्यवस्था अथवा चळवळ एखाद्या खंडप्राय प्रदेशातील सर्व अडचणी सोडवू शकत नाही हे निर्विवाद सत्य आहे. त्यामुळे भारतातील गृहनिर्माण चळवळीला सुद्धा काही मर्यादा होत्या. परंतु तरीही चळवळीने आपल्या परिने वेगवेगळ्या राज्यात प्रयत्न करून हा मुलभूत प्रश्न सोडविण्याचा उद्देश समोर ठेवला होता. सर्व प्रयत्न आणि केलेल्या कामाचा आढावा घेतल्यास या क्षेत्रातील सहकारी चळवळीचे ऐतिहासिक योगदान लक्षात येते.

भारतातील ग्राहक सहकारी चळवळीचा इतिहास

जेव्हा आपण ग्राहक सहकारी चळवळी संदर्भात विचार करतो त्यावेळेस आपल्या समोर ब्रिटीनमधील ग्राहक चळवळीचा इतिहास उभा राहतो. कारण ब्रिटनची ग्राहक सहकारी चळवळ जगात सर्वात जुनी आहे. एकोणीसाव्या शतकाच्या मध्यावर ब्रिटनमधील रॉकडेल येथे ग्राहक सहकारी चळवळीने जन्म घेतला ते वर्ष होते इ.स. 1844.

त्यानंतर बरोबर वीस वर्षांनी म्हणजे 1864 साली रशियात पहिल्या ग्राहक संस्थेची स्थापना झाली. जगातील ग्राहक सहकारी चळवळीचा पाया रॉकडेल येथे घातला गेला असल्याने त्याचा इतिहास पाहिल्याशिवाय ग्राहक सहकारी चळवळीचा अभ्यास पूर्ण होवू

शकत नाही. परंतु प्रस्तुत लेखाचा उद्देश जागतिक ग्राहक सहकारी चळवळीचा इतिहास अभ्यासणे नसल्याने लेखात मर्यादित उल्लेखांवर समाधान मानणे क्रमप्राप्त आहे.

भारतातील ग्राहक सहकारी चळवळीचा इतिहास इ.स. 1904 पासून सुरू करावा लागतो. भारतात सर्वात प्रथम मद्रास येथे इ.स. 1904 साली पहिली ग्राहक सहकारी संस्था स्थापन झाली. या संस्थेचे नाव श्रुतपचसपबंदम न्दंड ब्व.व्चमतंजपअम ैवबपमजलशू असे होते. 15 जानेवारी 1955 रोजी संस्थेने आपले सुवर्णमहोत्सवी वर्ष साजरे केले. या संस्थेच्या एकूण 58 शाखा आणि सदस्य संख्या 33000 होती. इ.स. 1955 सालापर्यंत मद्रासमधील ग्राहक सहकारी संस्थांची संख्या बरीच वाढली होती. इ. स. 1914 ते इ.स. 1918 या पहिल्या महायुद्धाच्या काळात झालेल्या किंमत वाढीमुळे लोकांनी अनेक सहकारी संस्थांची स्थापना केली. इ. स. 1921 पर्यंत मद्रासमधील अशा संस्थांची संख्या 103 पर्यंत पोहोचली होती. इ.स. 1939 साली दुसरे महायुद्ध सुरू झाले. सर्वत्र टंचाईची परिस्थिती निर्माण झाली. वस्तूंच्या किंमती भरमसाठ वाढल्या. यातून मार्ग काढण्यासाठी लोकांनी पुन्हा एकदा सहकारी संस्था स्थापन करण्यास सुरुवात केली. इ.स. 1943.44 साली ब्रिटीश भारतातील ग्राहक सहकारी संस्थांची संख्या 3500 पेक्षा जास्त होती. तर सदस्य संख्या सहा लाखांपेक्षाही अधिक होती.

वर उल्लेख केल्याप्रमाणे मद्रास राज्यातील ग्राहक सहकारी चळवळ भक्कम पायावर उभी होती. इ.स. 1938.39 साली मद्रासमधील ग्राहक सहकारी संस्थांची संख्या 85 होती. 30 जून 1940 रोजी ही संख्या वाढून 236 झाली तसेच या कालखंडात राज्यातील सहकारी संस्थांची सदस्य संख्या सुद्धा वाढली.

भारतीय रिझर्व्ह बँकेच्या शेती कर्ज विभागाने इ.स. 1945 साली भारतातील सहकारी चळवळीवर एक माहिती पुस्तिका तयार केली होती. या पुस्तिकेत दुसऱ्या महायुद्धाच्या काळात भारताच्या ग्राहक सहकारी चळवळीने केलेले कार्य आणि प्रगतीचा आढावा घेण्यात आला.

भारतातील ग्राहक सहकारी चळवळीची सुरुवात मद्रासमध्ये झाल्यानंतर मुंबई, आसाम, मध्य प्रदेश, उत्तर प्रदेश आणि म्हैसूर राज्यात चळवळीने नंतरच्या काळात प्रगती घडवून आणली. इ.स. 1945 नंतर रिझर्व्ह बँकेने इ.स. 1956 ते 1958 दरम्यानच्या ग्राहक सहकारी चळवळीचा आढावा घेणारा आणखी एक अहवाल सादर केला. इ.स. 1955.56 साली भारतातील ग्राहक सहकारी संस्थांची संख्या 7359 होती. परंतु नंतरच्या काळात संस्थांच्या संख्येत काही प्रमाणात घट झाल्याचे दिसून येते. या संस्थांपैकी जवळ जवळ निम्म्यापेक्षा अधिक संस्था मुंबई, आसाम, पश्चिम बंगाल आणि मद्रास राज्यात एकवटल्या होत्या.

नंतरच्या काळात भारत सरकारचे वाणिज्य आणि उद्योग मंत्रालय व राज्य पातळीवरील सहकार निबंधकानी देशातील ग्राहक सहकारी संस्थाना काही विशिष्ट वस्तू आयातीचे परवाने दिले. इ.स. 1958.59 या वर्षात मद्रासमधील तीस संस्थांना अशा प्रकारचे आयात परवाने देण्यात आले होते. तसेच भारत सरकारने देशातील ग्राहक सहकारी चळवळीला मजबूत पायावर उभे करण्यासाठी सहकार नियोजन समिती सुद्धा स्थापन केली होती.

भारतातील ग्राहक सहकारी चळवळीची सुरुवात करण्याच्या कामी इ.स. 1904 सालचे मद्रासचे योगदान अत्यंत महत्वाचे आहे. नंतरच्या काळात सुद्धा मद्रासमधील ग्राहक सहकारी चळवळीने आपल्या प्रगतीचा आलेख सतत चढता ठेवल्याचे दिसून येते. इ.स. 1958 च्या जानेवारी महिन्यात भारताचे अर्थमंत्री सी. सुब्रमण्यम यांच्या हस्ते एका मोठ्या सहकारी दुकानचे उद्घाटन करण्यात आले. त्यानंतरच्या काळात सुद्धा मद्रास राज्य सरकार, राज्याचे सहकार खाते आणि जिल्हा मध्यवर्ती बँकांनी राज्यातील ग्राहक सहकारी चळवळीच्या प्रगती करिता भरीव योगदान दिल्याचा इतिहास आहे.

भारतातील सहकारी शेतीचा इतिहास

जगात अनेक राष्ट्रांनी सहकारी शेतीचे प्रयोग यशस्वीपणे राबविल्याचा इतिहास आहे. या देशांच्या यादीत चीन आणि रशिया यांची नावे घ्यावी लागतील. सुरुवातीच्या काळात सहकारी शेतीला लोकांचा विरोध झाला. विरोध करणारा प्रामुख्याने जमीनदार वर्ग होता. कारण जमीनदार वर्गाला सहकारी तत्वावर केल्या जाणाऱ्या शेतीमुळे राष्ट्रीयकरण होवून जमीनदारी धोक्यात येईल अशी भिती वाटत होती. स्वातंत्र्यानंतर भारतात सुद्धा असे अनेक जहागीरदार व जमीनदार अस्तित्वात होते. यांचा सामना करणे देशातील लोकांनाच

काय पण सरकारला सुध्दा सोपे नव्हते. तथापि सहकारी शेतीच्या संदर्भात भारतातील लोकांनी स्वातंत्र्य मिळण्यापूर्वीपासून विचार करणे सुरू केले होते. कृषायतशीर शेतीसाठी अनेक अभ्यासकांनी सहकारी शेतीचा प्रयोग सुचविला होता. इ.स. 1945 साली कृषी, वन आणि मासेमारी विषयक सुकाणू समितीने भारतात सहकारी शेतीचा प्रयोग सुचविला होता. तसेच इ.स. 1946 साली भारतातील सहकार नियोजन समितीने प्रायोगिक तत्वावर सहकारी शेतीचा प्रयोग राबविण्यात यावा असे सुचविले. इ.स. 1956 साली आयोजित भारतीय सहकारी कॉंग्रेसने हा मुद्दा उचलून धरला. त्याच प्रमाणे सहकारी शेतीचा अभ्यास करण्यासाठी चीनला भेट दिलेल्या शिष्टमंडळाने शेतीच्या विकासासाठी सहकारी शेतीचा मार्ग सुचविला. अशा प्रकारच्या एक नवे अनेक सुचना भारतात सहकारी शेतीच्या प्रयोगासाठी करण्यात येत होत्या.

नंतरच्या काळात भारतीय नियोजन मंडळाने सुध्दा हा मुद्दा उचलून धरला. त्यामुळे नियोजन मंडळाच्या अहवालात या बाबीचे स्पष्ट प्रतिबिंब पडले. पहिल्या पंचवार्षिक योजनेच्या मसुद्यात नियोजन मंडळाने तशा सुचना केल्या. त्याचप्रमाणे पहिल्या पंचवार्षिक योजनेत नियोजन मंडळाने सहकारी शेतीचा प्रयोग सुरू करण्यासाठी चाळीस लाख रुपयांची तरतुद केली. यामधून शेती सहकारी संस्थांना आर्थिक सहाय्य करण्याची योजना होती.

नियोजनकारांचे असे मत पडले कि, जर दुसऱ्या पंचवार्षिक योजनेच्या काळात सहकारी शेतीचा प्रयोग यशस्वी करायचा असेल तर पहिल्या पंचवार्षिक योजनेत त्यासाठी भरघोस तरतुदी केल्या पाहिजेत. जुलै 1956 मध्ये मसूरी येथे सर्व राज्यांच्या सहकार मंत्र्यांची परिशद झाली. परिशदेत हा विषय विचाराधीन घेण्यात आला. परिशदेने असे सुचविले की, इ.स. 1956.57 पर्यंत प्रायोगिक तत्वावर किमान पाचवे सहकारी शेती संस्था उभ्या केल्या पाहिजेत.

सप्टेंबर 1957 मध्ये भारतीय राष्ट्रीय विकास मंडळाच्या स्थायी समितीने सहकारी शेतीच्या प्रयोगाला पाठिंबा दशविला. समितीने दुसऱ्या पंचवार्षिक योजनेच्या काळात सहकारी शेतीचे तीन हजार प्रयोग राबविण्याचा सल्ला दिला. दुसऱ्या पंचवार्षिक योजनेत सहकारी शेतीचा आरंभ झाला. इ.स. 1958.59 या वर्षात सहावे ठिकाणी सहकारी शेतीचे प्रयोग अंमलात आले. त्यांचा संपूर्ण खर्च संबंधित राज्य सरकारने करणे अपेक्षित होते.

भारतीय राष्ट्रीय कॉंग्रेसने इ.स. 1958 च्या हैद्राबाद अधिवेशनात सहकारी शेतीच्या प्रयोगावर अभ्यास करण्यासाठी एक उपसमिती नेमली. या समितीने सादर केलेला अहवाल पथदर्शक ठरला. भारतीय राष्ट्रीय कॉंग्रेसने संपूर्ण अहवाल स्वीकारला. नंतर नागपूर येथे भरलेल्या 64 व्या अधिवेशनात भारतीय राष्ट्रीय कॉंग्रेसने जो प्रसिध्द नागपूर ठराव पास केला. त्या ठरावात सहकारी चळवळ विकसित करण्याच्या दृष्टीने विचार झाला. हा संपूर्ण ठराव इ. स. 1958 च्या उपसमितीने केलेल्या सुचनांवर आधारीत होता.

भारतातील सहकारी शेती विषयक प्रायोगिक धोरण व त्याचा इतिहासरू

तिसऱ्या पंचवार्षिक योजनेच्या काळात भारतभर प्रत्येक जिल्ह्यात सहकारी शेतीचा किमान एक प्रयोग करण्याचे ठरविले गेले. या धोरणांतर्गत एकूण 320 सहकारी शेती संस्था अस्तित्वात आल्या. प्रत्येक संस्थेमध्ये एकापेक्षा अधिक गावांचा समावेश होता. प्रायोगिक तत्वावर राबविल्या जाणाऱ्या या योजनेतून देशातील लोक स्फूर्ती घेवून अशा प्रकारच्या अनेक संस्था अस्तित्वात येतील आणि सहकारी शेतीला वेग येईल. अशी अपेक्षा होती.

भारतातील शेती सहकारी शेती संस्थांचे वर्गीकरण प्रामुख्याने 1) एकत्रित शेती, 2) सामुहिक शेती, 3) सुधारीत शेती आणि 4) कसणाऱ्यांची शेती असे केले जाते. जून 1960 मध्ये या चारही प्रकारच्या मिळून भारतात एकूण 5409 शेती सहकारी संस्था अस्तित्वात होत्या. यापैकी 1597 संस्था एकत्रित शेतीच्या तत्वावर आधारीत होत्या. परंतु या प्रकारात फक्त शेती एकत्रित आणून पिक घेतले जाते. त्यामुळे हा प्रकार सहकारी शेतीचा शुध्द प्रकार संबोधला जाऊ शकला नाही.

भारतातील शेतीचा राज्यनिहाय इतिहास पाहिला तर आपल्याला काही राज्यांची आकडेवारी सुध्दा उपलब्ध होऊ शकते. 30 जून 1958 रोजी भारतात एकूण 2020 सहकारी शेती संस्था अस्तित्वात होत्या. यामध्ये सर्वात जास्त संस्था पंजाबमध्ये नोंदल्या गेल्या. त्यांची एकूण संख्या होती 478. उर्वरित राज्यांमधील इ. स. 1958 सालची सहकारी शेती संस्थांची आकडेवारी पाहिली तर

आंध्रप्रदेश.31, आसाम.170, बिहार.24, मुंबई.402, जम्मू व काश्मिर.7, केरळ.155, मध्यप्रदेश.140, मद्रास.37, म्हैसूर.100, ओरिसा.28, राजस्थान.105, उत्तर प्रदेश.225, पश्चिम बंगाल.148, दिल्ली.22, मणिपूर.3, आणि त्रिपूरा.12 अशी विभागणी सापडते. बदलत्या काळात भारतातील शेती सहकारी संस्थांची संख्या आणि त्यांची सदस्य संख्या व लागवडीखाली आणलेले क्षेत्र आणि उत्पादित मालांचे प्रमाण या सर्व घटकात वाढ झाल्याचा इतिहास आहे.

समारोप

नियोजन काळात भारतातील वेगवेगळ्या राज्यांनी सहकारी चळवळीच्या माध्यमातून परिवर्तन घडवून आणण्याचा प्रयत्न केला. त्या परिवर्तनाचा इतिहास तपासताना काही राज्यांच्या संदर्भात उपलब्ध असणाऱ्या नोंदी तपासणे आवश्यक आहे.

मुंबई सरकारने इ.स. 1949.50 साली राज्यात सहकारी शेतीच्या विकासासाठी एक योजनेला मंजूरी दिली. ही योजना पहिल्या पंचवार्षिक योजनेत यशस्वी ठरल्यामुळे दुसऱ्या पंचवार्षिक योजनेत पुन्हा कार्यान्वित करण्यात आली. या योजनेमुळे राज्यातील सहकारी शेतीला चांगलेच उत्तेजन मिळाले. या योजने अंतर्गत इ.स. 1957.58 पर्यंत राज्यातील सहकारी शेतीचा प्रयोग चांगलाच यशस्वी झाला होता. या योजने अंतर्गत इ.स. 1957.58 मध्ये 42488 एकर एवढे क्षेत्र सहकारी शेतीच्या प्रयोगासाठी वापरले होते. एप्रिल 1957 मध्ये मसूरी येथे भरलेल्या विकास आयुक्तांच्या अधिवेशनात मद्रास राज्यातील सहकारी शेतीप्रयोगाला स्वीकृती मिळाली. यानुसार असे ठरले होते कि, प्रत्येक तालुक्यामध्ये एक सहकारी शेती संस्था स्थापन झाली पाहिजे. नंतरच्या काळात मद्रासमधील सहकारी शेती संस्थांनी अन्नधान्य उत्पादनात चांगली प्रगती केली. इ.स. 1957.58 च्या सुरुवातीस मद्रास राज्यात सहकारी शेती संस्थांनी 4370 एकर जमीन लागवडीखाली आणली होती.

पंजाब मध्ये इ.स. 1957.58 साली एकूण 678 शेती संस्था अस्तित्वात होत्या. या सहकारी संस्थांची एकूण सदस्य संख्या अखिल भारतीय शेती संस्थांच्या सदस्य संख्येच्या 41 टक्के एवढी होती. पंजाबमधील शेती सहकारी संस्थांची एकूण सदस्य संख्या 11892 होती. या सर्व सहकारी संस्था आणि त्यांच्या सदस्यांनी मिळून इ.स. 1957.58 मध्ये एकूण 127587 एकर क्षेत्र लागवडीखाली आणले होते. यावरून असे दिसून येते की, पंजाबमधील सहकारी शेतीचा प्रयोग इतर राज्यांच्या तुलनेत चांगलाच यशस्वी झाला होता.

आंध्र प्रदेशच्या सहकारी शेती प्रयोगाचा इतिहास अभ्यासताना तो पंजाबपेक्षा अधिक मोठा असल्याचे निदर्शनास येते. जून 1958 पर्यंत आंध्रप्रदेशात एकूण 1034 सहकारी शेती संस्था अस्तित्वात होत्या. या सर्व सहकारी संस्था आणि सदस्यांनी मिळून इ.स. 1957.58 साली आंध्रप्रदेशमध्ये एकूण 86095 एकर जमीन लागवडीखाली आणली होती. त्याचप्रमाणे आंध्रप्रदेशात शेतीसाठी आवश्यक असणारी रासायनिक खते व औषधांच्या पुरवठ्यासाठी जिल्हा पातळीवर सहकारी घाऊक केंद्रे सुरू करण्यात आली होती. याच काळात उत्तर प्रदेशात एकूण 471 सहकारी कृषी संस्था अस्तित्वात आल्या, या संस्थांची एकूण सदस्य संख्या 15137 होती. या सर्व सहकारी संस्था व त्यांच्या सर्व सदस्यांनी मिळून इ.स. 1957.58 यावर्षी एकूण 137717 एकर एवढे क्षेत्र लागवडीखाली आणले होते. उत्तर प्रदेशातील सहकारी शेतीत उत्पादित झालेल्या अन्नधान्याची एकूण किंमत 21 लाख रुपये इतकी होती. उत्पादित अन्नधान्याच्या किंमती संदर्भात उत्तर प्रदेशातील सहकारी शेती त्यावेळी संपूर्ण भारतात दुसऱ्या क्रमांकावर होती, तर पहिला क्रमांक पंजाबचा होता.

उत्तर प्रदेशातील शेती संदर्भात सहकारी शेतीचा इतिहास पाहताना ही प्रक्रिया फक्त शेती उत्पादनापुरती मर्यादित नव्हती तर शेतीसाठी आवश्यक असणारी खते, औषधे, बियाणे इत्यादींचा पुरवठा सुध्दा सहकारी चळवळीच्या माध्यमातून झाल्याचा इतिहास आहे. या कामात उत्तर प्रदेश राज्य सरकारच्या शेतकी खात्याची सहकारी चळवळीला भरीव मदत झाली.

केरळ राज्यात इ.स. 1957.58 च्या दरम्यान एकूण 47 सहकारी शेती संस्था अस्तित्वात होत्या. या सर्व संस्थांचे मिळून 8671 सदस्य होते. या संस्थांमार्फत लागवडीखाली आणलेले एकूण क्षेत्र 8447 एकर एवढे होते. त्याचप्रमाणे केरळातील सहकारी शेती संस्थांना मदत करण्याचे काम शेती पाणीपुरवठा सहकारी संस्था करत असल्याने पाण्याचा प्रश्न सुटला. त्यामुळे केरळातील शेती सहकारी संस्थांची उत्पादन क्षमता इतर राज्यांच्या तुलनेत अधिक होती.

मुंबई, पंजाब, उत्तर प्रदेश आणि पश्चिम बंगाल या चार राज्यांमध्ये सर्वात जास्त सहकारी पाणी पुरवठा संस्थांच्या तुलनेत ही संस्था 92 टक्के होती. या चार राज्यांच्या मिळून एकूण 1557 सहकारी पाणी पुरवठा संस्था कार्यरत होत्या. त्यांनी मिळून 144376 एकर जमीन इ.स. 1957.58 साली ओलीताखाली आणली होती. इ.स. 1957.58 साली मुंबई राज्यात एकूण 312 सहकारी पाणी पुरवठा संस्था अस्तित्वात होत्या. या सर्व संस्थांनी मिळून 30000 एकर जमीन ओलीताखाली आणण्याचे कार्य केल्याची नोंद आहे.

मद्रासचा विचार करता इ.स. 1957.58 साली राज्यत एकूण 18 सहकारी पाणी पुरवठा संस्था अस्तित्वात आल्या. या संस्थांनी एकूण 4900 एकर क्षेत्राला पाणी पुरवठा केला होता. विशेष म्हणजे यापैकी 55 टक्के संस्था तोट्यात चालत असून सुद्धा त्यांनी आपले काम बंद केले नव्हते.

इतर राज्यांपेक्षा पंजाबमधील पाणी पुरवठा सहकारी संस्थांचा इतिहास थोडासा वेगळा आहे, इतर राज्यांतील सहकारी पाणी पुरवठा संस्था मोठ्या धरणांच्या सहाय्याने किंवा गाव विहीरीवर चालत असत. परंतु पंजाबातील एकूण 225 सहकारी पाणी पुरवठा संस्थांपैकी 181 संस्था कुपनलिकांच्या आधारे तर 44 संस्था पाट पाण्यावर कार्यान्वित होत्या. या सर्व संस्थांनी मिळून 91778 एकर जमीन ओलीताखाली आणली होती. इ.स. 1957.58 साली पंजाबातील एकूण सहकारी पाणीपुरवठा संस्थांपैकी 56 टक्के संस्था नफ्यात होत्या.

पंजाबमधील शेतीशी निगडित असणाऱ्या सहकारी चळवळीचे आणखी एक महत्वपूर्ण योगदान इतिहासात सापडते. ते म्हणजे वर उल्लेख केलेल्या काळात राज्यात एकूण 821 सहकारी संस्था मृदसंधारणाच्या कामात गुंतलेल्या होत्या. त्याचप्रमाणे सहकारी संस्थांच्या माध्यमातून पंजाबात वन विकास आणि व्यवस्थापनाचे काम झाल्याचा इतिहास आहे. या संस्थांनी मिळून इ.स. 1957.58 साली 14025 एकर एवढी पडीक जमीन सुधारणा करून लागवडीयोग्य केली. तसेच 95250 एकर जमीनीवर नवीन जंगलाची लागवड केली.

आंध्रप्रदेशात इ.स. 1957.58 सालापर्यंत 26 सहकारी पाणीपुरवठा संस्था अस्तित्वात आल्या. यांची एकूण सदस्य संख्या 3729 होती तर पाणी पुरवठा केलेल्या क्षेत्राचे आकारमान 5640 एकर असल्याची नोंद रिझर्व्ह बँक ऑफ इंडियाने केली आहे.

फेब्रुवारी 1955 मध्ये मद्रास सरकारने सहकाराचा मागोवा घेण्यासाठी आणि भविष्यातील सुधारणांकरिता नारायणस्वामी पिलानी यांच्या अध्यक्षेखाली एक समिती नेमली. या समितीने सहकाराचा भविष्यातील विकास आणि पुनर्बांधणीसाठी अत्यंत महत्वाच्या शिफारशी केल्या. त्या सर्व शिफारशी सरकारने स्वीकारल्या होत्या. त्यानुसार आखलेल्या योजनांच्या सहाय्याने राज्यातील सहकारी चळवळीने प्रगती केल्याचा इतिहास सुद्धा आहे. परंतु त्या संदर्भात आढावा घेण्यासाठी प्रस्तुत टिपण भविष्यात एखादी संधी मिळण्याची निश्चित अपेक्षा ठवून येथे थांबत आहे.

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